

Plans at a Glance

Sometimes, choosing a health plan that works best for you and your family can be confusing. This page will help you have a better understanding of the four health plan options available to you. You'll find more detailed information on each health plan later in this guide.

LivingWell CDHP

Do you want to pay lower premiums and receive money in an HRA to help reduce your deductible? **LivingWell CDHP** may be the plan for you.

- It's the richest plan offered by KEHP.
- It is recommended for those who have a little or a lot of healthcare expenses.
- Both your medical and pharmacy expenses apply to the deductible and the out-of-pocket maximum.
- Once your out-of-pocket maximum is met, your covered medical and pharmacy claims will be paid at 100%.

LivingWell PPO

Are you willing to pay more in premiums to have just a co-payment for certain services? **LivingWell PPO** may be the plan for you.

- Co-pays apply to doctor's office visits, allergy shots, urgent care centers, and prescriptions.
- Most expenses are subject to the deductible and then covered at 75%.
- This plan has two out-of-pocket maximums — one for medical expenses and the other for prescription expenses, which means you will pay more out of your pocket.
- You will always have to pay co-pays for some services, even after meeting your deductible and out-of-pocket maximum.

LivingWell Basic CDHP

How about basic health insurance coverage and even lower premiums, and an HRA to help reduce your deductible? **LivingWell Basic CDHP** is just that.

- This is basic coverage for a very low premium.
- You will pay 30% for covered services after you meet your deductible.
- Both your medical and pharmacy expenses apply to the out-of-pocket maximum.
- Once your out-of-pocket maximum is met, your covered medical and pharmacy claims will be paid at 100%.

LivingWell Limited High Deductible

Are you not expecting to have medical expenses for 2022? The **LivingWell Limited High Deductible** is a catastrophic plan and limited coverage with the lowest premiums.

- It is NOT the plan for most people.
- This plan comes with a very high deductible and out-of-pocket maximum.
- You will pay 50% for covered services after you meet your deductible.
- Both your medical and pharmacy expenses apply to the out-of-pocket maximum.
- Once your out-of-pocket maximum is met, your covered medical and pharmacy claims will be paid at 100%.