

2023 KEHP Rates

(Under Age 65 and NOT Medicare-Eligible)

Reciprocity retirees with service in another state-sponsored system (i.e., KPPA) should contact TRS for their rates.

Plan Option Cost	
Enter the cost from Chart A (see reverse) for the coverage chosen, and then proceed to tobacco usage section below.	
Or	\$ <input type="text"/>
If only the spouse is applying for this coverage, select your cost from Chart B (see reverse). Put this amount in final column on the right. This is your monthly cost. Enter at right and skip to the last section on this page.	
+	
Tobacco Usage	
If any person covered has used tobacco in the last six months and is selecting Parent Plus, Couple or Family: <u>Enter \$80</u>	
Or	\$ <input type="text"/>
If any person covered has used tobacco in the last six months and is selecting Single or Family Cross-Reference: <u>Enter \$40</u>	
Or	
If you or any person covered has not used tobacco in the last six months: <u>Enter \$0</u>	
+	
LivingWell Promise	
If you did not complete the LivingWell Promise in 2022: <u>Enter \$40</u>	
Or	\$ <input type="text"/>
If you completed the LivingWell Promise in 2022: <u>Enter \$0</u>	
+	
Time-Specific adjustments	
Entry date and years of service determine rate:	
If you began teaching in a TRS-covered position prior to July 1, 2002, enter the amount from Chart C (see reverse) for the coverage chosen.	
Or	
If you began teaching in a TRS-covered position on or after July 1, 2002, enter the amount from Chart D (see reverse) for the coverage chosen.	\$ <input type="text"/>
Or	
If you began teaching in a TRS-covered position on or after July 1, 2008, enter the amount from Chart D (see reverse) for the coverage chosen. You must have at least 15 years of service to be eligible for coverage.	
+	
Your 2023 monthly premium cost	
	\$ <input type="text"/>
Add the amounts above to calculate your monthly premium for 2023.	

Plan Option Cost								
Chart A (Member Plan Option Cost)					Chart B (Spouse Plan Option Cost)			
	Single	Parent Plus	Couple	Family	Family Cross-Reference		Single	Parent Plus
LivingWell CDHP	\$53.46	\$137.06	\$339.34	\$398.92	\$86.90	LivingWell CDHP	\$821.02	\$1,125.34
LivingWell PPO	\$89.14	\$254.10	\$571.76	\$716.64	\$170.48	LivingWell PPO	\$841.64	\$1,185.30
LivingWell Basic CDHP	\$28.34	\$67.52	\$281.42	\$337.68	\$31.50	LivingWell Basic CDHP	\$791.92	\$1,086.16

*Per employee/retiree

Time-Specific Adjustments														
Chart C (Employed before July 1, 2002)							Chart D (Employed on/after July 1, 2002)							
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference		Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference	
LW CDHP	5-9.99	610.90	831.62	1,120.24	1,246.76	701.34	LW CDHP	5-9.99	700.09	920.81	1,209.43	1,335.95	790.53	
	10-14.99	462.23	682.95	971.57	1,098.09	552.67		10-14.99	610.90	831.62	1,120.24	1,246.76	701.34	
	15-19.99	313.57	534.29	822.91	949.43	404.01		15-19.99	491.97	712.69	1,001.31	1,127.83	582.41	
	20 or more	164.90	385.62	674.24	800.76	255.34		20-24.99	373.04	593.76	882.38	1,008.90	463.48	
LW PPO	5-9.99	599.60	774.54	1,072.00	1,123.32	678.88		25-25.99	224.37	445.09	733.71	860.23	314.81	
	10-14.99	454.70	625.87	923.33	974.65	530.21		26-26.99	194.64	415.36	703.98	830.50	285.08	
	15-19.99	309.80	477.21	774.67	825.99	381.55		27 or more	164.90	385.62	674.24	800.76	255.34	
	20 or more	164.90	328.54	626.00	677.32	232.88		LW PPO	5-9.99	686.54	863.73	1,161.19	1,212.51	768.07
	LW Basic	5-9.99	607.91	861.98	1,220.70	1,351.08			739.56	10-14.99	599.60	774.54	1,072.00	1,123.32
10-14.99		460.24	713.31	1,072.03	1,202.41	590.89			15-19.99	483.68	655.61	953.07	1,004.39	559.95
15-19.99		312.57	564.65	923.37	1,053.75	442.23	20-24.99		367.76	536.68	834.14	885.46	441.02	
20 or more		164.90	415.98	774.70	905.08	293.56	25-25.99		222.86	388.01	685.47	736.79	292.35	
							26-26.99		193.88	358.28	655.74	707.06	262.62	
						27 or more	164.90	328.54	626.00	677.32	232.88			
						LW Basic	5-9.99	696.51	951.17	1,309.89	1,440.27	828.75		
							10-14.99	607.91	861.98	1,220.70	1,351.08	739.56		
							15-19.99	489.78	743.05	1,101.77	1,232.15	620.63		
							20-24.99	371.64	624.12	982.84	1,113.22	501.70		
							25-25.99	223.97	475.45	834.17	964.55	353.03		
							26-26.99	194.44	445.72	804.44	934.82	323.30		
						27 or more	164.90	415.98	774.70	905.08	293.56			

Abbreviations for Time-specific adjustment charts:

- LW CDHP = LivingWell CDHP
- LW PPO = LivingWell PPO
- LW Basic = LivingWell Basic CDHP

The commonwealth provides a service credit contribution based on your service in TRS. If the contribution were to be no longer provided, this additional amount could become your responsibility.

Information about your account regarding years of service, entry date and retirement date are available on Pathway (mss.trs.ky.gov), the site for secure, online account access for TRS members.