

# Open Enrollment Highlights

## Health Insurance Benefits

There will be no changes to co-pays, co-insurance, deductibles, or maximum out-of-pocket amounts.



## Health Insurance Plans

The LivingWell Limited High Deductible plan will not be available in 2023. If you have the LivingWell Limited High Deductible Plan this year, review below for action needed.

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The LivingWell Basic CDHP with no HRA funds will be the new default plan for 2023.

## Do You Have to Enroll for Plan Year 2023?

Yes, if...

- You want to change your health insurance plan.
- You currently have the Default LivingWell Limited High Deductible Plan and do not want to be automatically enrolled into the LivingWell Basic CDHP with no HRA funds.
- You currently have the LivingWell Limited High Deductible Plan by your election, and do not want to be automatically enrolled into the LivingWell Basic CDHP with HRA funds.
- You want to add or drop dependents.

No, if...

- You want to keep your current health insurance plan.
- You currently have the Default LivingWell Limited High Deductible Plan and want to be automatically enrolled into the LivingWell Basic CDHP with no HRA funds.
- You currently have the LivingWell Limited High Deductible Plan by your election, and want to be automatically enrolled into the LivingWell Basic CDHP with HRA funds.

## Benefit Fairs

Benefit fairs will be virtual. It's easy to join, just pick a time that fits your schedule to join a webinar. Links available at [kehpcy.gov](http://kehpcy.gov). (All times Eastern time).

<b>Monday, September 26</b>	<b>Tuesday, September 27</b>	<b>Wednesday, September 28</b>	<b>Thursday, September 29</b>	<b>Friday, September 30</b>
<b>KEHP</b>	<b>Anthem</b>	<b>CVS Caremark</b>	<b>HealthEquity</b>	<b>WebMD</b>
<b>9:00 AM</b>	<b>9:00 AM</b>	<b>9:00 AM</b>	<b>9:00 AM</b>	<b>9:00 AM</b>
<b>5:00 PM</b>	<b>5:00 PM</b>	<b>5:00 PM</b>	<b>5:00 PM</b>	<b>5:00 PM</b>

<b>Monday, October 3</b>	<b>Tuesday, October 4</b>	<b>Wednesday, October 5</b>	<b>Thursday, October 6</b>
<b>SmartShopper</b>	<b>TRS</b>	<b>Hinge Health</b>	<b>RethinkCare</b>
<b>9:00 AM</b>	<b>9:00 AM</b>	<b>9:00 AM</b>	<b>9:00 AM</b>
<b>5:00 PM</b>	<b>5:00 PM</b>	<b>5:00 PM</b>	<b>5:00 PM</b>