

## Benefits Grid at a Glance

More detailed information is included in the online Benefits Selection Guide at [keh.ky.gov](http://keh.ky.gov)

| In-Network Benefits                                   |   |                        |                                  |      |  |                        |
|---|---|------------------------|----------------------------------|------|--|------------------------|
|   | LivingWell CDHP                                       |                        | LivingWell PPO                   |      | LivingWell Basic CDHP                                  |                        |
| HRA   | Single \$500<br>Family \$1,000                        |                        | No HRA                           |      | Single \$250<br>Family \$500                           |                        |
| Deductible  | Single \$1,500<br>Family \$2,750                      |                        | Single \$1,000<br>Family \$1,750 |      | Single \$2,000<br>Family \$3,750                       |                        |
| Maximum Out-of-pocket                                 | Single \$3,000<br>Family \$5,750                      |                        | Single \$3,000<br>Family \$5,750 |      | Single \$4,000<br>Family \$7,750                       |                        |
| Doctor's visit  | Deductible then 20%                                   |                        | Copay \$25<br>Specialist \$50    |      | Deductible then 30%                                    |                        |
| Coinsurance   | 20%   |                        | 25%                              |      | 30%  |                        |
| In-Network Prescription Benefits                      |   |                        |                                  |      |  |                        |
| Prescriptions<br>30-day supply-<br>Value<br>Formulary | Tier 1  | Deductible<br>then 20% | Tier 1                           | \$20 | Tier 1   | Deductible<br>then 30% |
|   | Tier 2  | Deductible<br>then 20% | Tier 2                           | \$40 | Tier 2   | Deductible<br>then 30% |
| Prescription<br>maximum out-<br>of-pocket             | Combined with the<br>Medical Maximum<br>Out-of-Pocket |                        | Single \$2,500<br>Family \$5,000 |      | Combined with the<br>Medical Maximum Out-of-<br>Pocket |                        |

## Plans at a Glance

Choosing a health plan that works best for you and your family can be confusing. This grid will help you better understand the three health plan options available to you.

### 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%.