

Benefits Grid at a Glance

More detailed information is included in the online Benefits Selection Guide at kehq.ky.gov

	LivingWell CDHP		LivingWell PPO		LivingWell Basic CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	Unlimited					
HRA	Single \$500; Family \$1,000		No HRA		Single \$250; Family \$500	
Annual Deductible	Single \$1,500 Family \$2,750	Single \$2,750 Family \$5,250	Single \$1,000 Family \$1,750	Single \$1,750 Family \$3,250	Single \$2,000 Family \$3,750	Single \$3,250 Family \$6,250
Annual Maximum Out-of-Pocket	Applies to Medical and Pharmacy Single \$3,000 Family \$5,750		Applies to Medical Single \$3,000 Family \$5,750		Applies to Medical and Pharmacy Single \$4,000 Family \$7,750	
Deductibles and Maximum Out-of-Pocket for In-Network and Out-of-Network providers accumulate separately and do not cross-apply						
Co-Insurance	Plan: 80% Member: 20%	Plan: 50% Member: 50%	Plan: 75% Member: 25%	Plan: 50% Member: 50%	Plan: 70% Member: 30%	Plan: 50% Member: 50%
Doctor's Office Visit	Deductible, then 20%	Deductible, then 50%	Co-pay: \$25 PCP \$50 Specialist	Deductible, then 50%	Deductible, then 30%	Deductible, then 50%
Annual Prescription Drug Maximum Out-of-Pocket	Combined with Medical		Single \$2,500 Family \$5,000	Single \$5,000 Family \$10,000	Combined with Medical	
30-Day Supply						
Tier 1 - Generic	Deductible, then 20%	Deductible, then 50%	\$20	\$40	Deductible, then 30%	Deductible, then 50%
Tier 2 - Formulary			\$40	\$80		
Zero cost-share for specialty drugs for those enrolled in the PrudentRx specialty program. A 30% co-insurance for specialty drugs applies for those not enrolled.						
90-Day Supply (Retail or Mail Order)	Deductible, then 20%	Not Covered	\$40 \$80	Not Covered	Deductible, then 30%	Not Covered

Plans at a Glance

Choosing a health plan that works best for you and your family can be confusing. This page will help you better understand the 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%.