

# 2025 Benefits Grid at a Glance

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

|  | In-Network Benefits  |                     |                                  |      |   |                     |   |                     |
|--|--|---------------------|----------------------------------|------|---|---------------------|---|---------------------|
|  | LivingWell CDHP  |                     | LivingWell PPO                   |      | LivingWell Basic CDHP                           |                     | LivingWell HDHP*                                |                     |
| <b>HRA</b>   | Single \$500<br>Family \$1,000   |                     | No HRA                           |      | Single \$250<br>Family \$500                    |                     | No HRA  |                     |
| <b>Deductible</b>                                    | Single \$1,500<br>Family \$2,750   |                     | Single \$1,000<br>Family \$1,750 |      | Single \$2,000<br>Family \$3,750                |                     | Single \$2,000<br>Family \$4,000*               |                     |
| <b>Maximum out-of-pocket</b>                         | Single \$3,000<br>Family \$5,750   |                     | Single \$3,000<br>Family \$5,750 |      | Single \$4,000<br>Family \$7,750                |                     | Single \$8,050<br>Family \$16,100*              |                     |
|  | Deductibles and Out-of-Pocket Maximums for In-Network and Out-of-Network providers accumulate separately and do not cross apply. |                     |                                  |      |   |                     |   |                     |
| <b>Doctor's visit</b>                                | Deductible then 20%  |                     | Copay \$25; Specialist \$50      |      | Deductible then 30%                             |                     | Deductible then 30%                             |                     |
| <b>Coinsurance</b>                                   | 20%  |                     | 25%                              |      | 30%   |                     | 30%   |                     |
|  | In-Network Prescription Benefits   |                     |                                  |      |   |                     |   |                     |
| <b>Prescriptions 30-day supply - Value Formulary</b> | Tier 1   | Deductible then 20% | Tier 1                           | \$20 | Tier 1  | Deductible then 30% | Tier 1  | Deductible then 30% |
|  | Tier 2   | Deductible then 20% | Tier 2                           | \$40 | Tier 2  | Deductible then 30% | Tier 2  | Deductible then 30% |
| <b>Prescription maximum out-of-pocket</b>            | Combined with the Medical Maximum Out-of-Pocket  |                     | Single \$2,500<br>Family \$5,000 |      | Combined with the Medical Maximum Out-of-Pocket |                     | Combined with the Medical Maximum Out-of-Pocket |                     |

*\*The HDHP has a non-embedded deductible which means all family members share a deductible and out-of-pocket (OOP) maximum, regardless of the number of family members in a plan. The entire deductible must be met before any one family member receives benefits. The entire OOP must be met before the family has satisfied the OOP maximum*

# 2025 Plans at a Glance

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

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   | LivingWell PPO  | LivingWell Basic CDHP  | LivingWell HDHP  |
|---|---|--|--|
| <p>Do you want to pay lower premiums and receive money in an HRA to help reduce your deductible? <b>LivingWell CDHP</b> may be the plan for you.</p> <hr/> <ul style="list-style-type: none"> <li>* It is the richest plan offered by KEHP.</li> <li>* It is recommended for those who have a little or a lot of healthcare expenses.</li> <li>* You will pay 20% for covered services after you meet your deductible.</li> <li>* Both your medical and pharmacy expenses apply to the deductible and the out-of-pocket maximum.</li> <li>* Once your out-of-pocket maximum is met, your covered medical and pharmacy claims will be paid at 100%.</li> </ul> | <p>Are you willing to pay more in premiums to have just a co-payment for certain services? <b>LivingWell PPO</b> may be the plan for you.</p> <hr/> <ul style="list-style-type: none"> <li>* Co-pays apply to doctor's office visits, allergy shots, urgent care centers, and prescriptions.</li> <li>* Most expenses are subject to the deductible and then covered at 75%.</li> <li>* 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.</li> <li>* You will always have to pay co-pays for some services, even after meeting your deductible and out-of-pocket maximum.</li> </ul> | <p>How about basic health insurance coverage and even lower premiums, and an HRA to help reduce your deductible? <b>LivingWell Basic CDHP</b> is just that.</p> <hr/> <ul style="list-style-type: none"> <li>* This is basic coverage for a very low premium.</li> <li>* You will pay 30% for covered services after you meet your deductible.</li> <li>* Both your medical and pharmacy expenses apply to the out-of-pocket maximum.</li> <li>* Once your out-of-pocket maximum is met, your covered medical and pharmacy claims will be paid at 100%.</li> </ul> | <p>Are you not expecting to have medical expenses for 2025? <b>LivingWell High Deductible Health Plan</b> is a catastrophic plan and limited coverage with the lowest premiums.</p> <hr/> <ul style="list-style-type: none"> <li>* It is NOT the plan for most people.</li> <li>* This plan comes with a high deductible and very high out-of-pocket maximum.</li> <li>* You will pay 30% for covered services after you meet your deductible.</li> <li>* Both your medical and pharmacy expenses apply to the out-of-pocket maximum.</li> <li>* Once your out-of-pocket maximum is met, your covered medical and pharmacy claims will be paid at 100%.</li> </ul> |