

What's New or Changing for 2025

Health Insurance Premiums and Benefits

- There will be no increase in retiree health insurance premium contributions for 2025.
- There will be no changes to co-pays, co-insurance, deductibles, or maximum out-of-pocket amounts.

New Plan Option

The LivingWell High Deductible Health Plan (HDHP) is the new Plan Option for 2025.

- This is a catastrophic-type of health plan, with higher deductibles and lower premiums.
- It is recommended for those who expect to have lower overall healthcare expenses and only need preventive care.
- If you have a Health Savings Account (HSA), you can use it with this plan. HSAs are not currently available through KEHP.
- You don't have to have an HSA to elect this plan.
- All covered services, except for qualified preventive care are subject to the deductible.
- Unlike other KEHP plan offerings, the HDHP does not have separate single and family deductibles accumulating simultaneously; only one deductible will apply ("single" if single-only coverage or the higher "family" deductible if any other option is elected).
- Once you meet the deductible, the plan will pay 70% of covered expenses and you will pay a 30% co-insurance.
- Both your medical and pharmacy expenses apply to the deductible and the maximum out-of-pocket.
- Once your maximum out-of-pocket is met, your covered medical and pharmacy claims will be paid at 100%.

Many complementary benefits offered under the other three health plan options are not covered under the HDHP, including:

- Carrum Health
- Hinge Health
- LivingWell Health Clinics
- LiveHealth Online
- UK Acupuncture

PrudentRX

This program is no longer available to KEHP members due to recent changes to law. Members are encouraged to research and apply copay cards or drug cost assistance cards when they pick up covered drugs at the pharmacy.

Fill Specialty Drugs at any Pharmacy

Specialty drugs are no longer required to be filled through CVS Specialty Pharmacy. Members can obtain specialty drugs at any in-network pharmacy that carries the drug, including CVS Specialty. The same cost share (either a copay or deductible/coinsurance depending on plan option) will apply at either CVS or non-CVS Specialty pharmacies.