

2025 KEHP Rates

(Under Age 65 and NOT Medicare-Eligible)

Reciprocity retirees with service in another state-sponsored system (i.e., KPPA) should contact TRS for their rates.

Plan Option Cost

Enter the cost from **Chart A** (see reverse) for the coverage chosen, and then proceed to tobacco usage section below.

Or

If only the spouse is applying for this coverage, select your cost from **Chart B** (see reverse). Put this amount in final column on the right. This is your monthly cost. Enter at right and skip to the last section on this page.

+

Tobacco Usage

If any person covered has used tobacco in the last six months and is selecting Parent Plus, Couple or Family:

Enter \$80

Or

If any person covered has used tobacco in the last six months and is selecting Single or Family Cross-Reference:

Enter \$40

Or

If you or any person covered has not used tobacco in the last six months:

Enter \$0

+

LivingWell Promise

If you did not complete the LivingWell Promise in 2024:

Enter \$40

Or

If you completed the LivingWell Promise in 2024:

Enter \$0

+

Time-Specific adjustments

Entry date and years of service determine rate:

If you began teaching in a TRS-covered position prior to July 1, 2002, enter the amount from **Chart C** (see reverse) for the coverage chosen.

Or

If you began teaching in a TRS-covered position on or after July 1, 2002, enter the amount from **Chart D** (see reverse) for the coverage chosen.

Or

If you began teaching in a TRS-covered position on or after July 1, 2008, enter the amount from **Chart D** (see reverse) for the coverage chosen. You must have at least 15 years of service to be eligible for coverage.

Add the amounts above to calculate your monthly premium for 2025.

Your 2025 monthly premium cost

| Plan Option Cost | | | | | |
|-----------------------------------|---------|-------------|----------|----------|------------------------|
| Chart A (Member Plan Option Cost) | | | | | |
| | Single | Parent Plus | Couple | Family | Family Cross-Reference |
| LivingWell CDHP | \$53.46 | \$137.06 | \$339.34 | \$398.92 | \$86.90 |
| LivingWell PPO | \$89.14 | \$254.10 | \$571.76 | \$716.64 | \$170.48 |
| LivingWell Basic CDHP | \$28.34 | \$67.52 | \$281.42 | \$337.68 | \$31.50 |
| LivingWell HD | \$20.88 | \$56.10 | \$250.46 | \$301.30 | \$29.20 |

*Per employee/retiree

| Chart B (Spouse Plan Option Cost) | | |
|-----------------------------------|----------|-------------|
| | Single | Parent Plus |
| LivingWell CDHP | \$938.76 | \$1,277.28 |
| LivingWell PPO | \$957.04 | \$1,328.40 |
| LivingWell Basic CDHP | \$909.04 | \$1,242.80 |
| LivingWell HD | \$843.42 | \$1,152.86 |

| Time-Specific Adjustments | | | | | | |
|--|------------------|--------|-------------|----------|----------|------------------------|
| Chart C (Employed before July 1, 2002) | | | | | | |
| | Years of Service | Single | Parent Plus | Couple | Family | Family Cross-Reference |
| LW CDHP | 5-9.99 | 704.22 | 959.14 | 1,353.82 | 1,506.08 | 808.68 |
| | 10-14.99 | 531.15 | 786.07 | 1,180.75 | 1,333.01 | 635.61 |
| | 15-19.99 | 358.07 | 612.99 | 1,007.67 | 1,159.93 | 462.53 |
| | 20 or more | 185.00 | 439.92 | 834.60 | 986.86 | 289.46 |
| LW PPO | 5-9.99 | 691.17 | 893.22 | 1,236.78 | 1,296.06 | 782.72 |
| | 10-14.99 | 522.45 | 720.15 | 1,063.71 | 1,122.99 | 609.65 |
| | 15-19.99 | 353.72 | 547.07 | 890.63 | 949.91 | 436.57 |
| | 20 or more | 185.00 | 374.00 | 717.56 | 776.84 | 263.50 |
| LW Basic | 5-9.99 | 700.77 | 994.20 | 1,408.54 | 1,559.12 | 852.82 |
| | 10-14.99 | 528.85 | 821.13 | 1,235.47 | 1,386.05 | 679.75 |
| | 15-19.99 | 356.92 | 648.05 | 1,062.39 | 1,212.97 | 506.67 |
| | 20 or more | 185.00 | 474.98 | 889.32 | 1,039.90 | 333.60 |
| LW HD | 5-9.99 | 657.15 | 915.68 | 1,303.82 | 1,444.76 | 778.10 |
| | 10-14.99 | 499.77 | 742.61 | 1,130.75 | 1,271.69 | 605.03 |
| | 15-19.99 | 342.38 | 569.53 | 957.67 | 1,098.61 | 431.95 |
| | 20 or more | 185.00 | 396.46 | 784.60 | 925.54 | 258.88 |

| Chart D (Employed on/after July 1, 2002) | | | | | | |
|--|------------------|--------|-------------|----------|----------|------------------------|
| | Years of Service | Single | Parent Plus | Couple | Family | Family Cross-Reference |
| LW CDHP | 5-9.99 | 808.07 | 1,062.99 | 1,457.67 | 1,609.93 | 912.53 |
| | 10-14.99 | 704.22 | 959.14 | 1,353.82 | 1,506.08 | 808.68 |
| | 15-19.99 | 565.76 | 820.68 | 1,215.36 | 1,367.62 | 670.22 |
| | 20-24.99 | 427.30 | 682.22 | 1,076.90 | 1,229.16 | 531.76 |
| | 25-25.99 | 254.23 | 509.15 | 903.83 | 1,056.09 | 358.69 |
| | 26-26.99 | 219.61 | 474.53 | 869.21 | 1,021.47 | 324.07 |
| | 27 or more | 185.00 | 439.92 | 834.60 | 986.86 | 289.46 |
| LW PPO | 5-9.99 | 792.41 | 997.07 | 1,340.63 | 1,399.91 | 886.57 |
| | 10-14.99 | 691.17 | 893.22 | 1,236.78 | 1,296.06 | 782.72 |
| | 15-19.99 | 556.19 | 754.76 | 1,098.32 | 1,157.60 | 644.26 |
| | 20-24.99 | 421.21 | 616.30 | 959.86 | 1,019.14 | 505.80 |
| | 25-25.99 | 252.49 | 443.23 | 786.79 | 846.07 | 332.73 |
| | 26-26.99 | 218.74 | 408.61 | 752.17 | 811.45 | 298.11 |
| | 27 or more | 185.00 | 374.00 | 717.56 | 776.84 | 263.50 |
| LW Basic | 5-9.99 | 803.93 | 1,098.05 | 1,512.39 | 1,662.97 | 956.67 |
| | 10-14.99 | 700.77 | 994.20 | 1,408.54 | 1,559.12 | 852.82 |
| | 15-19.99 | 563.23 | 855.74 | 1,270.08 | 1,420.66 | 714.36 |
| | 20-24.99 | 425.69 | 717.28 | 1,131.62 | 1,282.20 | 575.90 |
| | 25-25.99 | 253.77 | 544.21 | 958.55 | 1,109.13 | 402.83 |
| | 26-26.99 | 219.38 | 509.59 | 923.93 | 1,074.51 | 368.21 |
| | 27 or more | 185.00 | 474.98 | 889.32 | 1,039.90 | 333.60 |
| LW HD | 5-9.99 | 751.59 | 1,019.53 | 1,407.67 | 1,548.61 | 881.95 |
| | 10-14.99 | 657.15 | 915.68 | 1,303.82 | 1,444.76 | 778.10 |
| | 15-19.99 | 531.25 | 777.22 | 1,165.36 | 1,306.30 | 639.64 |
| | 20-24.99 | 405.34 | 638.76 | 1,026.90 | 1,167.84 | 501.18 |
| | 25-25.99 | 247.95 | 465.69 | 853.83 | 994.77 | 328.11 |
| | 26-26.99 | 216.48 | 431.07 | 819.21 | 960.15 | 293.49 |
| | 27 or more | 185.00 | 396.46 | 784.60 | 925.54 | 258.88 |

Abbreviations for Time-specific adjustment charts:
LW CDHP = LivingWell CDHP
LW PPO = LivingWell PPO
LW Basic = LivingWell Basic CDHP
LW HD = LivingWell High Deductible

The commonwealth provides a service credit contribution based on your service in TRS. If the contribution were to be no longer provided, this additional amount could become your responsibility.

Information about your account regarding years of service, entry date and retirement date are available on Pathway (mss.trs.ky.gov), the site for secure, online account access for TRS members.

NOTE: Some amounts on this chart are estimated because the TRS contribution for members requires approval by the Board of Trustees, which meets Sept. 16. Also, the Shared Responsibility amount is estimated at \$185, but could change when the federal government announces the Medicare Part B premium, which is expected in November. An updated rate chart will be available on the TRS website when these numbers are finalized.