

2026 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 2025:

Enter \$40

Or

If you completed the LivingWell Promise in 2025:

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 2026.

Your 2026 monthly premium cost

\$

Plan Option Cost						Chart B (Spouse Plan Option Cost)		
Chart A (Member Plan Option Cost)								
	Single	Parent Plus	Couple	Family	Family Cross-Reference		Single	Parent Plus
LivingWell CDHP	\$53.46	\$137.06	\$339.34	\$398.92	\$86.90	LivingWell CDHP	\$1,098.42	\$1,483.34
LivingWell PPO	\$89.14	\$254.10	\$571.76	\$716.64	\$170.48	LivingWell PPO	\$1,113.54	\$1,522.46
LivingWell Basic CDHP	\$28.34	\$67.52	\$281.42	\$337.68	\$31.50	LivingWell Basic CDHP	\$1,067.88	\$1,455.24
LivingWell HD	\$20.88	\$56.10	\$250.46	\$301.30	\$29.20	LivingWell HD	\$991.66	\$1,351.02
*Per employee/retiree								

Time-Specific Adjustments													
Chart C (Employed before July 1, 2002)							Chart D (Employed on/after July 1, 2002)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference		Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	828.45	1,129.77	1,596.29	1,776.25	951.93	LW CDHP	5-9.99	953.55	1,254.87	1,721.39	1,901.35	1,077.03
	10-14.99	619.93	921.25	1,387.77	1,567.73	743.41		10-14.99	828.45	1,129.77	1,596.29	1,776.25	951.93
	15-19.99	411.42	712.74	1,179.26	1,359.22	534.90		15-19.99	661.64	962.96	1,429.48	1,609.44	785.12
	20 or more	202.90	504.22	970.74	1,150.70	326.38		20-24.99	494.83	796.15	1,262.67	1,442.63	618.31
LW PPO	5-9.99	813.03	1,051.85	1,457.95	1,528.01	921.25		25-25.99	286.31	587.63	1,054.15	1,234.11	409.79
	10-14.99	609.65	843.33	1,249.43	1,319.49	712.73		26-26.99	244.61	545.93	1,012.45	1,192.41	368.09
	15-19.99	406.28	634.82	1,040.92	1,110.98	504.22		27 or more	202.90	504.22	970.74	1,150.70	326.38
	20 or more	202.90	426.30	832.40	902.46	295.70	LW PPO	5-9.99	935.05	1,176.95	1,583.05	1,653.11	1,046.35
LW Basic	5-9.99	824.38	1,171.21	1,660.97	1,838.95	1,004.11		10-14.99	813.03	1,051.85	1,457.95	1,528.01	921.25
	10-14.99	617.22	962.69	1,452.45	1,630.43	795.59		15-19.99	650.33	885.04	1,291.14	1,361.20	754.44
	15-19.99	410.06	754.18	1,243.94	1,421.92	587.08		20-24.99	487.63	718.23	1,124.33	1,194.39	587.63
	20 or more	202.90	545.66	1,035.42	1,213.40	378.56		25-25.99	284.25	509.71	915.81	985.87	379.11
LW HD	5-9.99	772.81	1,078.41	1,537.19	1,703.77	915.79		26-26.99	243.58	468.01	874.11	944.17	337.41
	10-14.99	582.84	869.89	1,328.67	1,495.25	707.27		27 or more	202.90	426.30	832.40	902.46	295.70
	15-19.99	392.87	661.38	1,120.16	1,286.74	498.76	LW Basic	5-9.99	948.68	1,296.31	1,786.07	1,964.05	1,129.21
	20 or more	202.90	452.86	911.64	1,078.22	290.24		10-14.99	824.38	1,171.21	1,660.97	1,838.95	1,004.11
						15-19.99		658.66	1,004.40	1,494.16	1,672.14	837.30	
						20-24.99		492.93	837.59	1,327.35	1,505.33	670.49	
						25-25.99		285.76	629.07	1,118.83	1,296.81	461.97	
						26-26.99		244.34	587.37	1,077.13	1,255.11	420.27	
						27 or more		202.90	545.66	1,035.42	1,213.40	378.56	
							LW HD	5-9.99	886.79	1,203.51	1,662.29	1,828.87	1,040.89
						10-14.99		772.81	1,078.41	1,537.19	1,703.77	915.79	
						15-19.99		620.84	911.60	1,370.38	1,536.96	748.98	
						20-24.99		468.86	744.79	1,203.57	1,370.15	582.17	
						25-25.99		278.89	536.27	995.05	1,161.63	373.65	
						26-26.99		240.90	494.57	953.35	1,119.93	331.95	
						27 or more		202.90	452.86	911.64	1,078.22	290.24	

Abbreviations for Time-specific adjustment charts:

LW CDHP = LivingWell CDHP

LW PPO = LivingWell PPO

LW Basic = LivingWell Basic CDHP

LW HD = LivingWell High Deductible

Abbreviations for Time-specific adjustment charts:

LW CDHP = LivingWell CDHP
LW PPO = LivingWell PPO
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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.