

What's New or Changing for 2026

Refer to the Benefits Selection Guide (BSG) at kehpn.ky.gov for more details.

Health Insurance Premiums and Benefits

- There will be an increase in retiree health insurance premium contributions for 2026. Please refer to the enclosed 2026 KEHP Rates to determine your cost.
- There will be a modest increase in the deductible and maximum out-of-pocket amounts in all plans (see below for details).
- The LivingWell CDHP, LivingWell PPO, and LivingWell Basic CDHP will have changes to co-pays and co-insurance for emergency room facility benefits.
- The LivingWell CDHP and the LivingWell PPO will have a change specific to GLP-1 weight loss drugs.

Changes to Health Insurance Deductible and Maximum Out-of-Pocket

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| <ul style="list-style-type: none">• LivingWell CDHP –<ul style="list-style-type: none">○ Single deductible from \$1,500 to \$1,550○ Family deductible from \$2,750 to \$2,900○ Single maximum out-of-pocket from \$3,000 to \$3,150○ Family maximum out-of-pocket from \$5,750 to \$6,050• LivingWell PPO –<ul style="list-style-type: none">○ Single deductible from \$1,000 to \$1,050○ Family deductible from \$1,750 to \$1,850○ Single maximum out-of-pocket from \$3,000 to \$3,150○ Family maximum out-of-pocket from \$5,750 to \$6,050 | <ul style="list-style-type: none">• LivingWell Basic CDHP –<ul style="list-style-type: none">○ Single deductible from \$2,000 to \$2,100○ Family deductible from \$3,750 to \$3,950○ Single maximum out-of-pocket from \$4,000 to \$4,200○ Family maximum out-of-pocket from \$7,750 to \$8,200• LivingWell HDHP –<ul style="list-style-type: none">○ Single deductible from \$2,000 to \$2,100○ Family deductible from \$4,000 to \$4,200○ Single maximum out-of-pocket from \$8,050 to \$8,300○ Family maximum out-of-pocket from \$16,100 to \$16,650 |
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Changes to Emergency Room Facility Benefit

- **LivingWell CDHP –**
 - Old: Deductible, then 20%
 - New: \$250 Co-Pay then Deductible then 25% - Co-Pay waived if admitted
- **LivingWell PPO –**
 - Old: \$150 Co-Pay
 - New: \$250 Co-Pay then Deductible then 25% - Co-Pay waived if admitted

Change in GLP-1 Weight Loss Drug Benefit

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| <ul style="list-style-type: none">• LivingWell CDHP –<ul style="list-style-type: none">○ Old: Deductible, then 20%○ New: Deductible, then 25%• LivingWell PPO –<ul style="list-style-type: none">○ Old: \$40 Co-Pay○ New: Deductible, then 25% | <ul style="list-style-type: none">• LivingWell Basic CDHP –<ul style="list-style-type: none">○ No changes• LivingWell HDHP –<ul style="list-style-type: none">○ No changes |
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