

# 2026 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*	
HRA	Single \$500 Family \$1,000		No HRA		Single \$250 Family \$500		No HRA (can use a non-KEHP HSA with this plan)	
Deductible	Single \$1,550 Family \$2,900		Single \$1,050 Family \$1,850		Single \$2,100 Family \$3,950		Single \$2,100 Family \$4,200*	
Maximum out-of-pocket	Single \$3,150 Family \$6,050		Single \$3,150 Family \$6,050		Single \$4,200 Family \$8,200		Single \$8,300 Family \$16,650*	
Doctor's visit	Deductible, then 20%		Copay \$25; Specialist \$50		Deductible, then 30%		Deductible, then 30%	
Emergency Room Facility	\$250 Co-Pay, then Deductible, then 25%, Co-Pay waived if admitted		\$250 Co-Pay, then Deductible, then 25%, Co-Pay waived if admitted		\$250 Co-Pay, then Deductible, then 30%, Co-Pay waived if admitted		Deductible then 30%	
Coinsurance	20%		25%		30%		30%	
	In-Network Prescription Benefits							
Prescriptions 30-day supply - Value Formulary	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%
Prescription maximum out-of-pocket	Combined with the Medical Maximum Out-of-Pocket		Single \$2,500 Family \$5,000		Combined with the Medical Maximum Out-of-Pocket		Combined with the Medical Maximum Out-of-Pocket	
GLP-1 Weight Loss Drugs	Deductible, then 25%		Deductible, then 25%		Deductible, then 30%		Deductible, then 30%	

\*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

# 2026 Plans at a Glance

More detailed information is included in the online Benefits Selection Guide at [kehpn.ky.gov](http://kehpn.ky.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 2026? <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>