

What's New or Changing for 2027

New Prescription Deductible

LivingWell CDHP

Old: Combined with Medical Deductible

New: In-Network

- \$500 Single Prescription Deductible
- \$900 Family Prescription Deductible

LivingWell PPO

Old: Co-Pay for all drugs except GLP-1 Weight Loss Drugs (Deductible, then 25% Co-Insurance combined with the Medical Deductible)

New: In-Network

- Co-Pay for most drugs (see right column for changes)
- \$500 Single Prescription Deductible (for Specialty and GLP-1 Weight Loss Drugs)
- \$1,000 Family Prescription Deductible (for Specialty and GLP-1 Weight Loss Drugs)

LivingWell Basic CDHP

Old: Combined with Medical Deductible

New: In-Network

- \$500 Single Prescription Deductible
- \$1,000 Family Prescription Deductible

New Prescription Maximum Out-of-Pocket

LivingWell CDHP

Old: Combined with Medical Maximum Out-of-Pocket

New: In-Network

- \$1,000 Single Prescription Maximum Out-of-Pocket
- \$2,000 Family Prescription Maximum Out-of-Pocket

LivingWell Basic CDHP

Old: Combined with Medical Maximum Out-of-Pocket

New: In-Network

- \$1,000 Single Prescription Maximum Out-of-Pocket
- \$2,000 Family Prescription Maximum Out-of-Pocket

Changes to Co-Pay Amounts

LivingWell PPO

Old: Medical Co-Pay

- \$25 Co-Pay PCP
- \$50 Specialist

New: Medical Co-Pay

- \$30 Co-Pay PCP
- \$55 Specialist

Old: Prescription Co-Pay

- Generics: \$20 for 30-day; \$40 for 90-day
- Formulary: \$40 for 30-day; \$80 for 90-day

New: Prescription Co-Pay

- Generics: \$30 for 30-day; \$50 for 90-day
- Formulary: \$50 for 30-day; \$100 for 90-day
- Specialty: Deductible, then 30%

Please carefully review the benefits grid at [TRS.ky.gov](https://www.trsky.gov) for changes to Out-of-Network Deductibles and Maximum Out-of-Pocket amounts.

Notice for HRA Accounts

Please note that each member is responsible for confirming that only legitimate claims are processed in their HRA accounts. You must notify KEHP or HealthEquity within 60 days of any suspected fraudulent activity posted on your HealthEquity account.