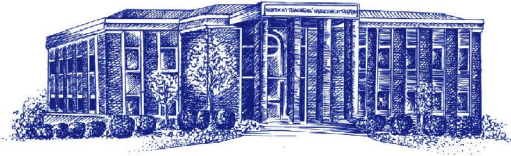


KENTUCKY

TEACHERS' RETIREMENT SYSTEM

SPECIAL MEDICAL
INSURANCE
RETIRED MEMBER
EDITION



September
2014

***“MEHP” refers to the Medicare Eligible Health Plan.
“KEHP” refers to the Kentucky Employees’ Health Plan.***

Headlines

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Kentucky Employees' Health Plan ~ Under Age 65 & Not Medicare Eligible ~ MANDATORY OPEN ENROLLMENT Open Enrollment Dates October 1 through October 31, 2014

For the 2015 KEHP Plan Year, you must either elect or waive health insurance coverage. The Kentucky Teachers' Retirement System (KTRS) will again participate in the online web portal through the Kentucky Human Resource Information System (KHRIS). Last year, KTRS had a huge success with over 12,000 retirees enrolling online. KEHP members will receive two mailings during mid to late September regarding Open Enrollment materials. The first mailing will contain your KHRIS User ID, which you will need in order to enroll online, along



with several informational inserts. The second mailing will contain retiree information from KTRS, the 2015 Retiree Rate Chart, and a Benefits Selection Guide (handbook).

The KEHP will have new medical and prescription vendors for plan year 2015. The medical vendor will be Anthem Blue Cross Blue Shield (Anthem) and the prescription vendor will be CVS Caremark. More detailed information will be mailed in your Open Enrollment packets. KTRS will have all Open Enrollment materials available on our website at ktrs.ky.gov when the materials are finalized.

KEHP Benefit Fair Schedule

2015 Insurance Information

Listed below is the 2015 KEHP Benefit Fair Schedule. Representatives from KEHP and the new vendors, along with KTRS, will be at all fair locations. Enrollment kiosks will be available at all locations (except Jefferson County) and all locations will offer free flu shots for KEHP members, on a first-come first-served basis. Should you have questions or need help enrolling online, please plan to attend one of the fairs closest to you.

<p>OCTOBER 1, 2014 8 a.m. — 6 p.m. Frankfort Convention Center Main Auditorium 405 Mero Street Frankfort, KY 40601</p>	<p>OCTOBER 9, 2014 4 p.m. — 8 p.m. Jess Stuart Elementary School Gym & Computer Lab 1710 Anton Road Madisonville, KY 42431</p>	<p>OCTOBER 15, 2014 4 p.m. — 8 p.m. Briarwood Elementary Gymnasium 265 Lovers Lane Bowling Green, KY 42103</p>	<p>OCTOBER 20, 2014 4 p.m. — 8 p.m. Prestonsburg HS Gym and Library 825 Blackcat Blvd. Prestonsburg, KY 41653</p>
<p>OCTOBER 2, 2014 4 p.m. — 8 p.m. Nelson County HS Library 1070 Bloomfield Road Bardstown, KY 40004</p>	<p>OCTOBER 10, 2014 4 p.m. — 8 p.m. Christian County MS Library 215 Glass Avenue Hopkinsville, KY 42240</p>	<p>OCTOBER 16, 2014 4 p.m. — 8 p.m. Adair County HS Cafeteria 526 Indian Drive Columbia, KY 42728</p>	<p>OCTOBER 21, 2014 4:30 p.m. — 8 p.m. Boyd County HS Commons Area & Media Center 14375 Lions Ln Ashland, KY 41102</p>
<p>OCTOBER 3, 2014 8 a.m. — 6 p.m. Kentucky Fair and Expo Center, West Wing Hall B Louisville, KY 40233</p>	<p>OCTOBER 10, 2014 2 p.m. — 6 p.m. Maysville Community & Tech College 1755 US Highway 68 Maysville, KY 41056</p>	<p>OCTOBER 16, 2014 4 p.m. — 8 p.m. Pike County Central HS Cafeteria 100 Winners Circle Dr. Pikeville, KY 41501</p>	<p>OCTOBER 21, 2014 2 p.m. — 6 p.m. Southeast Comm & Tech College Harlan Campus Bld. 1164 Ballpark Road Harlan, KY 40831</p>
<p>OCTOBER 3, 2014 2 p.m. — 6 p.m. Center for Rural Development North Hall 2292 US 27 #300 Somerset, KY 42501</p>	<p>OCTOBER 13, 2014 2 p.m. — 6 p.m. Pangea Center 1320 B. Carter Road Owensboro, KY 42301</p>	<p>OCTOBER 17, 2014 4 p.m. — 8 p.m. Danville HS Cafeteria 203 E. Lexington Ave. Danville, KY 40422</p>	<p>OCTOBER 22, 2014 2 p.m. — 6 p.m. Laurel County Board of Education GC Garland Administration Building, Room 204 710 N. Main Street London, KY 40741</p>
<p>OCTOBER 6, 2014 2 p.m. — 6 p.m. Gateway Community & Technical College 500 Technology Way Florence, KY 41042</p>	<p>OCTOBER 13, 2014 4 p.m. — 8 p.m. Rowan County Middle School 555 Viking Drive Morehead, KY 40351</p>	<p>OCTOBER 17, 2014 4 p.m. — 8 p.m. Breathitt County HS PE Gymnasium 2307 Bobcat Lane Jackson, KY 41139</p>	<p>OCTOBER 22, 2014 4 p.m. — 8 p.m. Perry County Central HS Library 305 Park Avenue Hazard, KY 41701</p>
<p>OCTOBER 7, 2014 2 p.m. — 6 p.m. Western KY Comm & Tech College Emerging Tech Center 4810 Alben Barkley Dr. Paducah, KY 42001</p>	<p>OCTOBER 14, 2014 4 p.m. — 8 p.m. Calloway County HS Cafeteria & Media Room 2108 College Farm Road Murray, KY 42071</p>	<p>OCTOBER 20, 2014 4 p.m. — 8 p.m. Tates Creek HS Cafeteria 1111 Centre Parkway Lexington, KY 40517</p>	<p>OCTOBER 24, 2014 4 p.m. — 8 p.m. B. Michael Caudill MS Cafeteria 1428 Dr. Robert Martin Bypass Richmond, KY 40475</p>

2015 UPDATE

Medicare Eligible Health Plan (MEHP)

Earlier this year, KTRS issued two Requests for Proposals (RFPs) for the KTRS Medicare Eligible Health Plan (MEHP) for calendar year 2015. The first was for a Medicare Part D Prescription Drug Plan. The second RFP was for an insured Medicare Advantage (medical only) plan. The RFPs were written to help ensure that the existing MEHP plan designs, out-of-pocket costs and physician, hospital and pharmacy access would not materially change. Conducting an RFP every 3-5 years is an industry best practice that helps keep vendors motivated and helps ensure that KTRS is getting the most competitive pricing and innovative solutions.

The KTRS MEHP Part D Prescription Drug Plan bid was awarded once again to



EXPRESS SCRIPTS®

Express Scripts for 2015. Remaining with Express Scripts allows

KTRS to continue as a member of the Know Your Rx Coalition with access to 6 pharmacists and the ability to leverage the Coalition for future drug pricing.

The KTRS MEHP Medicare Advantage plan was awarded to UnitedHealthcare (UHC) for 2015.



UHC is a nationally-recognized company with offices in

Louisville and Lexington that employ 700 UHC employees. In addition, UHC will provide a full-time UHC employee to be located in the KTRS Frankfort office.

UHC will provide the same benefits at a significant savings in premium to KTRS. KTRS projects to save \$13 million in 2015 compared to 2014 with a guaranteed, not-to-exceed premium for 2016 and 2017. Saving money will help sustain the Medical Insurance Fund and, as a result, allow KTRS to continue to provide meaningful health insurance for retired teachers.

Also, for 2015, the MEHP premium will be reduced from \$290 per month to \$250 per month.

The UnitedHealthcare Medicare Advantage plan will become effective January 1, 2015. Similar to the current Medicare Advantage plan, it will be a national, passive Preferred Provider Organization (PPO) plan.

What Does NOT Change?

It is important to point out what stays the same for 2015:

- No medical provider network required. Visit any provider that accepts Medicare and agrees to bill UHC.
- No change in co-payments, some co-payments reduced.
- No change in deductible.
- No change in coinsurance.
- No change in out-of-pocket annual maximum.
- No change in plan design elements.
- Participants are still in the Medicare program.
- Participants will still have the same Medicare rights and protections.
- Participants still receive all the regular Medicare covered services and are still subject to industry standard care management techniques.
- Participants are still required to pay their monthly Medicare Part B premium to Social Security.
- Participants will still be required to pay their monthly high income premium to Social Security if applicable.



continued on page 4 ...

2015 UPDATE MEHP continued ...

What Does NOT Change? continued ...

- Participants will still have access to the Silver Sneakers fitness program.
- Participants will still have access to a 24-hour nurse line.
- Participants will still be able to voluntarily enroll in disease management programs.
- The Edumedics Pilot Program will continue.
- **The KTRS Medicare Eligible Prescription Drug Plan, currently administered by Express Scripts, will remain intact.**

What Will CHANGE for 2015?

You will receive a **NEW UnitedHealthcare Medical Card** in late December 2014 to replace your existing Humana card effective January 1, 2015.

What do you need to do to enroll?

Nothing. For those currently participating in the KTRS MEHP, you will be automatically enrolled for January 1, 2015. You will not have to complete a paper application. If you are turning age 65 in the future and you are currently covered through the Kentucky Employees' Health Plan, you will receive a KTRS MEHP enrollment packet that must be completed and submitted to KTRS approximately 30 days before turning 65. If you are a retiree and wish to enroll during open enrollment for the effective date of January 1, 2015, please request an MEHP Enrollment Form between October 15 and December 7. Spouses are only eligible to enroll with a KTRS qualifying event. A list of qualifying events can be obtained at www.ktrs.ky.gov.

When will I get my new ID card?

UnitedHealthcare ID cards should be received around the Christmas holiday.

What do I do with my other insurance cards?

Continue to use your Humana card for all doctors and hospital visits through December 31, 2014. Beginning January 1, 2015, use your new UHC insurance card for all doctors and hospital visits. **Continue to use your Express Scripts card now and in 2015 for prescriptions you purchase.**

Should I be concerned whether my doctor accepts UHC's Group Medicare Advantage PPO Plan?

A KTRS plan participant may go to any provider that accepts Medicare's fee schedule and agrees to bill UHC, even if they are not in UHC's network. The PPO network is passive, meaning that participants will not be balance billed when visiting medical providers who are out of UHC's PPO network. Also, UHC is conducting a proactive outreach to providers that participants are currently seeing to educate them about how the UHC Group Medicare Advantage PPO works and how providers can file claims on behalf of KTRS participants.

What do I do with the Humana Vitality Bucks and Points that I have accumulated?

Please use the bucks and points before December 31, 2014. The UHC Wellness Incentive Program will begin on January 1, 2015.



2015 UPDATE MEHP continued ...

What are the ENHANCEMENTS for 2015?

In addition, it is important to point out enhancements for 2015:

- For covered spouses and retirees not eligible for the full KTRS contribution, the monthly MEHP premium will be reduced from \$290 to \$250.
- Coverage for a routine hearing exam every 12 months at a \$0 copay.
- A \$500 hearing aid allowance every 36 months (This benefit can coordinate with the Hear in America Program).
- Some routine podiatry coverage.
- hi HealthInnovations Hearing Aids Discounts.
- Member Rewards Program.
- HouseCalls (in home assessment program).
- QuitPower (tobacco cessation program).
- Solutions for Caregivers (provides care planning and care coordination services designed to relieve some of the burden and stress of caregiving and supports the overall well-being of the person receiving care).
- My Path to Health.
- \$125 Outpatient Surgery Co-payment removed.
- \$250 Inpatient Hospital Co-payment reduced to \$200, but now applied at every admittance.
- KTRS On-site UHC Retiree Advocate to answer calls and meet face to face with KTRS visitors.



What to EXPECT Next!

KTRS understands that you may have additional questions about the UHC Medicare Advantage plan. Below is a general timeline of when you can expect to receive more information:

- **August/September 2014**
KRTA District Workshops will provide KRTA leadership with education and information on the UHC Medicare Advantage plan.
- **September/October 2014**
UHC will send specific plan information to all KTRS Medicare eligible retirees and will include information on upcoming local Educational Forums.
SEE LIST OF UPCOMING UHC EDUCATIONAL FORUMS ON PAGE 6.
- **October/November 2014**
Educational Forums will be held in key locations throughout the State for KTRS Medicare eligible retirees.
- **December 2014**
A Humana termination notice for the December 31, 2014 termination as well as UHC Medical ID cards and new member welcome materials will be sent to all MEHP members.

UnitedHealthcare Educational Forums for Plan Year 2015

~ MEHP ONLY--No RSVP Required ~

Contact UnitedHealthcare at 844-518-5877 if you have any questions!

MON 13-OCTOBER

9:00 am - 11:00 am CST
Murray State University
Curris Center Theatre
1407 Chestnut Street
Murray, KY 42071

TUES 14- OCTOBER

9:00 am - 11:00 am CST
Wingfield Inn
1101 West Housman Street
Mayfield, KY 42066

WED 15- OCTOBER

9:00 am - 11:00 am CST
Robert Cherry Civic Center
2701 Park Ave.
Paducah, KY 42001

THURS 16- OCTOBER

9:00 am - 11:00 am CST
Days Inn Madisonville
1900 Lantaff Blvd.
Madisonville, KY 42431

FRI 17- OCTOBER

9:00 am - 11:00 am CST
Holiday Inn Hopkinsville
2910 Fort Campbell Blvd.
Hopkinsville, KY 42240

MON 20- OCTOBER

9:00 am - 11:00 am CST
Western Kentucky University
Knically West Conference
Rooms 208 A-J
2355 Nashville Road
Bowling Green, KY 42104

TUES 21- OCTOBER

9:00 am - 11:00 am CST
Owensboro
Convention Center
501 W. 2nd Street
Owensboro, KY 42301

WED 22- OCTOBER

9:00 am - 11:00 am EST
Pritchard Community Center
404 South Mulberry Street
Elizabethtown, KY 42701

THURS 23-OCTOBER

9:00 am - 11:00 am EST
John Black Community Center
1551 North Hwy 393
Buckner, KY 40010

MON 27- OCTOBER

9:00 am - 11:00 am EST
Papa John's Cardinal
Stadium
Brown & Williamson Club
Gate 6 - 3rd Floor
2800 South Floyd Street
Louisville, KY 40209

TUES 28- OCTOBER

9:00 am - 11:00 am EST
Capital Plaza Hotel
405 Wilkinson Blvd.
Frankfort, KY 40601

WED 29- OCTOBER

9:00 am - 11:00 am EST
Clarion Lexington North
1950 Newtown Pike
Lexington, KY 40511

THURS 30- OCTOBER

9:00 am - 11:00 am EST
Best Western Holiday Plaza
100 Eastern Bypass
Richmond, KY 40475

FRI 31- OCTOBER

9:00 am - 11:00 am EST
Shelter House Rental
Pioneer Playhouse
840 Stanford Road
Danville, KY 40422

MON 3-NOVEMBER

9:00 am - 11:00 am EST
The Coal Reserve
Events & Catering
517 E Racetrack Rd
Somerset, KY 42503

TUES 4-NOVEMBER

9:00 am - 11:00 am EST
Crooked Creek Golf Club
781 Crooked Creek Dr
London, KY 40744

WED 5-NOVEMBER

9:00 am - 11:00 am EST
Pineville-Bell Co. Library
214 Walnut Street
Pineville, KY 40977

THURS 6-NOVEMBER

9:00 am - 11:00 am EST
Quality Inn
200 Dawahare Drive
Hazard, KY 41701

FRI 7-NOVEMBER

9:00 am - 11:00 am EST
University of Pikeville
Booth Auditorium
147 Sycamore Street
Pikeville, KY 41501

MON 10-NOVEMBER

9:00 am - 11:00 am EST
Ramada Inn &
Confer. Cntr.
624 James Trimble Blvd.
Paintsville, KY 41240

THURS 13-NOVEMBER

9:00 am - 11:00 am EST
Hampton Inn Morehead
500 Hampton Way
Morehead, KY 40351

FRI 14-NOVEMBER

9:00 am - 11:00 am EST
Ashland Plaza Hotel &
Convention Center
1441 Winchester Ave
Ashland, KY 41101

MON 17-NOVEMBER

9:00 am - 11:00 am EST
The Marquis Banquet
& Conf. Center
1016 Town Drive
Wilders, KY 41076

TUES 18-NOVEMBER

9:00 am - 11:00 am EST
Radisson Hotel
Cincinnati Riverfront
668 West 5th St
Covington, KY 41011

WED 19-NOVEMBER

9:00 am - 11:00 am EST
Triple Crown
Country Club
1 Triple Crown Blvd.
Union, KY 41091

~ FORUMS BY TELECONFERENCE ~

These UnitedHealthcare Forums are for those participating in the 2015 Plan Year MEHP (Medicare Eligible Health Plan) ONLY! Please select a location nearest you to attend OR note that you may listen to THREE of the Forums by PHONE!!

THURS 13-NOVEMBER

5:00 pm - 7:00 pm EST
Teleconference
Dial-In (800) 260-0702
Participant Access
Code: 333782

FRI 14-NOVEMBER

1:00 pm - 3:00 pm EST
Teleconference
Dial-In (800) 260-0702
Participant Access
Code: 333783

WED 19-NOVEMBER

1:00 pm - 3:00 pm EST
Teleconference
Dial-In (866-233-3852)
Participant Access
Code: 334084

KTRS Insurance Update on the Age 65 & Over MEHP

These are the five MEHP
Business Partners for 2015.

If a caller cannot identify
themselves with one of
these five, then please
know it is **NOT** related to
the KTRS MEHP.



Kentucky Employees' Health Plan KEHP OPEN ENROLLMENT

Under Age 65 Retirees who
are NOT Eligible
for Medicare

**OPEN
ENROLLMENT
for 2015
begins October 1 and
ENDS October 31, 2014**

Medicare Eligible Health Plan MEHP OPEN ENROLLMENT

If you are CURRENTLY
enrolled in the KTRS MEHP,
you do **NOT** need to do
anything to continue
coverage for 2015.

Age 65 & Over Retirees who
are ONLY Eligible
for Medicare

**OPEN
ENROLLMENT
for 2015
begins October 15 and
ENDS December 7, 2014**

SPECIAL
SEPT 2014



479 Versailles Road
Frankfort, Kentucky 40601-3800

**TEACHERS' RETIREMENT SYSTEM
OF THE STATE OF KENTUCKY**