

KENTUCKY TEACHERS' RETIREMENT SYSTEM
2015 Retiree Open Enrollment
Kentucky Employees' Health Plan – KEHP
(For Under Age 65 & Not Medicare Eligible)
MANDATORY ENROLLMENT
October 1 – 31, 2014

Open Enrollment (under age 65 and not Medicare eligible) for plan year 2015 with the Kentucky Employees' Health Plan (KEHP) is October 1 – 31, 2014.
Open Enrollment is MANDATORY!

A MANDATORY ENROLLMENT means
YOU MUST ENROLL IN A HEALTH PLAN
OR WAIVE COVERAGE.

All Open Enrollment elections will be effective January 1, 2015.
Should you experience a qualifying event prior to January 1, 2015, please complete the appropriate 2014 forms which can be found at ktrs.ky.gov.

WHAT YOU NEED TO KNOW FOR OPEN ENROLLMENT

- ◆ Please review all the enclosed information before making your decision about 2015 coverage. When calculating your monthly premium, please use the enclosed KTRS Rate Chart instead of the rate information printed in the Benefits Selection Guide (BSG). Some of the information in the BSG does not pertain to retirees. Retirees are not eligible for Flexible Spending. You must be an active employee to be eligible.
- ◆ KEHP will have some new vendors for plan year 2015.
 - Anthem Blue Cross Blue Shield (Anthem) is the medical plan administrator.
 - CVS/Caremark is the pharmacy benefits manager. It is important to know that you do not have to use a CVS pharmacy and may continue to use your existing pharmacy as long as they participate in the CVS/Caremark network of pharmacies.
 - WageWorks is the administrator for COBRA and Health Reimbursement Accounts (HRAs). The HRAs are only available on the Consumer Driven Health Plans (CDHPs). If electing a CDHP for 2015, any remaining funds available on your HRA will roll to the 2015 plan year. NOTE: Upon turning age 65 these funds will not transfer to a Medicare plan.
 - Compass SmartShopper, formally known as Compass ChoiceRewards, is the transparency vendor.
 - HumanaVitality will continue as the wellness vendor.
- ◆ KEHP will continue to offer the same four plans (LivingWell CDHP, LivingWell PPO, Standard PPO, and Standard CDHP) for 2015 which will cover preventive services at 100%. If electing one of the LivingWell plans you must agree to complete the LivingWell Promise by completing either a Health Assessment OR VitalityCheck (biometric screening) between **January 1, 2015 through May 1, 2015**. Only the planholder must complete the LivingWell Promise. If you have a Family Cross-Reference plan, you and your spouse must complete the LivingWell Promise. **NOTE: If you failed to fulfill your LivingWell Promise in 2014, you will only be eligible for the Standard PPO or Standard CDHP.**

- ◆ If you are currently enrolled in coverage and do not enroll in a health plan option by the October 31, 2014 deadline, you will be automatically enrolled in the Standard CDHP, same level of current coverage (Single, Parent Plus, Couple, or Family), for the 2015 plan year. Please keep in mind if you are automatically enrolled due to a non-response during Open Enrollment you will be responsible for the monthly premium plus shared responsibility and any applicable service credit cost.
- ◆ KTRS retirees will have online access to enroll or waive coverage through the Kentucky Human Resource Information System (KHRIS) Employee Self Service (ESS) portal. You will receive a separate letter containing your KHRIS User ID. You can start your enrollment process at openenrollment.ky.gov or you may access the link at ktrs.ky.gov. If you do not have your KHRIS User ID with you when you enroll, you can easily get your User ID (must have a valid email) or reset your password on the KHRIS ESS log-in screen.

WHO CANNOT ENROLL ONLINE?

- ◆ If you are electing a Family Cross-Reference plan for 2015 you must complete a paper application. You must be legally married in order to select a Family Cross-Reference plan and cover one or more eligible children. Reminder: Should you become divorced, it is your responsibility to notify KTRS.
- ◆ If you are covering a disabled dependent you must complete a paper application.

OTHER INFORMATION

- ◆ All Open Enrollment information can be found at ktrs.ky.gov. Note: If you do not have internet access, you can visit your local library, attend one of the Benefit Fairs, or visit the KTRS office to enroll online. Please call KTRS at 1-800-618-1687 to request an Enrollment/Change Application if you do not have any resources to enroll online. All applications must be received in the KTRS office by October 31, 2014. Applications received after October 31, 2014 will not be valid and will become your responsibility to file a grievance with the Department of Employee Insurance (DEI) for approval.
- ◆ If you or any of your covered dependents gained Medicare on or after January 1, 2013 you must contact KTRS to discuss your options. Medicare eligible participants will only be allowed to enroll in the Medicare Eligible Health Plan (MEHP) through KTRS. MEHP applications can be found at ktrs.ky.gov.
- ◆ If you elect KEHP coverage through KTRS, have less than 20 years of **KTRS** service (or less than 27 years of service for retirees who entered after 2002), and select Parent Plus, Couple, Family, or Family Cross-Reference, you will receive a pro-rated portion of the family subsidy for that coverage (see the enclosed Rate Chart).
- ◆ If you are a reciprocity retiree (service in KTRS and KRS) who elected an actuarial refund as your retirement option at KRS (forfeiting your right to health insurance) and you have less than 20 years of **KTRS** service (or less than 27 KTRS years of service for retirees who entered after 2002), you will pay that portion of your premium in addition to any other part of the premium for which you are responsible. In addition, reciprocity retirees in this situation should be aware KRS will not be funding the family subsidies and this will also affect your premium. Reciprocity retirees must contact KTRS for computation of rates.
- ◆ KTRS retirees who return to work and become eligible for insurance coverage are ineligible for KTRS coverage. Please contact KTRS if you have any questions.