



Benefits for the things you plan for...
and the things you can't.

Be ready. Open enrollment is
October 14 – October 30, 2019.



Department of
Employee Insurance

Anthem 

Health Insurance Enrollment is **MANDATORY** for all members.
Anthem Optional Dental and Vision Enrollment is **VOLUNTARY**.

This is the mini Benefits Selection Guide (BSG). Go to kehpc.ky.gov or personnel.ky.gov
to see more detailed information and the full version of the BSG.



Choices that fit your needs

Pick from four health insurance plan options with minimal premium increases for 2020.

	LivingWell CDHP ¹	LivingWell PPO ²	LivingWell Basic CDHP ¹	LivingWell Limited High Deductible
Deductible	Single \$1,500	Single \$1,000	Single \$2,000	Single \$4,250
	Family \$2,750	Family \$1,750	Family \$3,750	Family \$8,250
Out-of-pocket maximum	Single \$3,000	Single \$3,000	Single \$4,000	Single \$5,250
	Family \$5,750	Family \$5,750	Family \$7,750	Family \$10,250
Doctor's visit	Deductible then 15%	Copay \$25 Specialist \$45	Deductible then 30%	Deductible then 50%
Coinsurance	15%	20%	30%	50%

Nothing changes with prescription coverage

Items in BLUE are new for 2020

¹ Consumer-driven health plan
² Preferred provider organization

Don't need health insurance?

If you have other health benefits and don't need a health plan, you can choose a Health Reimbursement Arrangement (HRA) instead. The HRA pays for things your health plan doesn't cover like deductibles and out-of-pocket costs. You'll get \$1,050 on January 1 and another \$1,050 preloaded on an HRA Visa card on July 1.

Vaiver General Purpose HRA. You may be eligible for this HRA if you have other employer-sponsored health insurance. It covers medical, dental, and vision costs.

Vaiver Dental/Vision ONLY HRA. This limited HRA is for members who have individual or government-sponsored health insurance, like Medicare, Medicaid, or Tricare. It only covers dental and vision costs.

Monthly premiums

Here are the monthly payments for non-tobacco users who completed the LivingWell Promise for 2019.

	LivingWell CDHP ¹	LivingWell PPO ²	LivingWell Basic CDHP ¹	LivingWell Limited High Deductible
Single	\$50.90	\$84.86	\$26.98	\$24.28
Parent-Plus	\$130.46	\$241.86	\$64.28	\$57.84
Couple	\$313.76	\$544.22	\$267.86	\$241.08
Family	\$368.86	\$682.12	\$321.42	\$289.28
Family Cross-Reference	\$82.72	\$162.28	\$29.98	\$26.98

Check out the full Benefits Selection Guide online at kehp.ky.gov or personnel.ky.gov to see your detailed coverage options.



84% Average percentage your employer spends on your health insurance premiums.

You only pay the amount above. It's a perk that makes a difference as an employee of the Commonwealth!



Flexible Spending Accounts (FSAs) to help with the extras

You can choose from two FSAs. **With both options, money is taken from your paycheck pre-tax.**

- **Healthcare FSA.** Money is put on a Visa card to pay for costs not covered by insurance, like coinsurance and your deductible.
- **Child and Adult Daycare FSA.** Money is used to pay for child and adult daycare services.



There are minimum and maximum amounts that you may contribute to these accounts. More information on these two FSAs is available in the online BSG at kehp.ky.gov.



Need Dental and Vision Insurance?

We offer pre-tax employer-sponsored dental and vision insurance.

Dental premiums

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Bronze	\$12.52	\$22.84	\$29.72	\$43.84
Silver	\$19.04	\$36.14	\$40.86	\$60.76
Gold	\$25.26	\$48.84	\$62.30	\$90.86

Vision premiums

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Bronze	\$5.52	\$10.94	\$11.22	\$16.64
Silver	\$6.46	\$12.80	\$13.12	\$19.48
Gold	\$13.12	\$26.14	\$26.80	\$39.82

Check out the full Benefits Selection Guide online at kehp.ky.gov or personnel.ky.gov to see your detailed coverage options.



A healthful Promise worth keeping

Administered by StayWell - the new well-being vendor for 2020

All planholders are **required** to fulfill the LivingWell Promise. Here's how:

- Take the health assessment or get a biometric screening, administered by StayWell, where a health professional checks metrics like height, weight, body mass index (BMI), blood pressure, and cholesterol.
- Fulfill your Promise between January 1 and July 1, 2020, to get a \$40 monthly discount for 2021.

You will receive the \$40 monthly discount only if you take a health assessment or get a biometric screening between the dates above. You cannot satisfy the Promise during Open Enrollment.

Ready to enroll?

Signing up for your benefits is a snap.

- Go to **KHRIS.ky.gov**.
- Fill in your KHRIS user ID and password to make your choices. Your KHRIS user ID was mailed in your Open Enrollment package.

Forgot your password? No problem.



If you can't remember your password, easily reset it once you access KHRIS.
The Open Enrollment Hotline is available from October 14 - October 30 at **1-502-564-6534** or **1-888-581-8834**.



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personnel.ky.gov



**Download the free KY Personnel Cabinet App
to access your benefits and more!**



A few of our vendor partners are:

- Anthem - for medical benefits
- CVS/Caremark - for pharmacy benefits
- WageWorks - for HRA and FSA benefits
- SmartShopper - price comparison tool
- LiveHealth Online Medical, Psychology, and Psychiatry - for free virtual office visits
- StayWell - new well-being provider starting January 1, 2020

This benefit guide was created in partnership with Anthem and the Department of Employee Insurance. Benefits are subject to the terms, conditions, limitations, and exclusions as set forth in the Summary Plan Descriptions and Medical Benefit Booklets.

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