



# Kentucky Employees Health Plan Open Enrollment

## Frequently Asked Questions

### Do I need to re-enroll?

This is a passive enrollment for the majority of KRS retirees. If you have coverage, have reviewed the benefits grid and rate chart and do not need to make any changes, you do not have to re-enroll.

However, you should re-enroll if the following applies to you:

- If you cross reference and need to make changes you must re-enroll by completing a paper application.
- If you are dissatisfied with the option you chose in 2011, you should re-enroll.
- If you need to enroll/disenroll a dependent, you should re-enroll. Dependent eligibility has changed. Please refer to the enrollment booklet for details.
- If your smoking status has changed, you should re-enroll.

### Save Time.

Last year, more than half of the applications received by KRS were for no changes. Processing unnecessary applications increases our workload during our busiest time of year. Please do not send KRS an application if you are not making any insurance coverage changes for 2012.

### When must I enroll?

Open Enrollment materials were mailed in September. If you need to make a change, your online or paper application must be received in the KRS office no later than October 28, 2011.

### How do I enroll on the web?

Access our web enrollment at [myretirement.ky.gov](http://myretirement.ky.gov). Once you login to our self service site, look for the view health insurance enrollment history link on the left toolbar. This page displays your current health insurance coverage through KRS and gives you the option to submit your KEHP enrollment online.

### I did not receive a booklet or application. What do I do?

KRS enclosed the 2012 benefits grid and KRS rate/contribution chart in the open enrollment packet. Both the booklet and application are available on the KRS website, [kyret.ky.gov](http://kyret.ky.gov). If you do not have internet access and you need to make a change, you may contact KRS by telephone or return the application that was enclosed in your booklet. All forms must be in the KRS office no later than October 28, 2011.

### Are you or your dependents enrolled in Medicare?

If you or your dependents are enrolled in Medicare and not employed full time, you are not eligible for the KEHP plans and must enroll in a KRS Medicare eligible health plans for 2012. Please contact our office for further information regarding Medicare enrollment.

## **I am a retiree who has returned to work with an agency that participates in the Kentucky Employees Health Plan. What do I need to do?**

If your active employment makes you eligible for insurance coverage, you must decide if you wish to carry your coverage through KRS or your employer. If you want to continue your coverage through KRS and do not need to make any of the changes outlined above, you do not need to do anything and your coverage will continue as is for 2012. If you want to change your coverage and carry insurance through your employer, you need to submit an application to KRS indicating you will waive coverage and submit an application to your employer by the active employee deadline.

If you are a retiree that has an initial participation date with KRS after September 1, 2008 and are reemployed after retirement in a regular full-time position, you will not be eligible for health insurance with KRS. You are required to take coverage through your employer.

## **How do I calculate my cost?**

In order to determine your cost for coverage in 2012, please refer to your enrollment booklet. Retirees with non-hazardous service credit only and beneficiaries of non-hazardous retirees should refer to Table 1. Retirees with only hazardous duty service credit should refer to Table 2. Retirees with both non-hazardous and hazardous duty service should refer to Table 3.

Beneficiaries of retirees with hazardous duty service credit should contact the retirement office for assistance. Retirees and beneficiaries may also contact the retirement office for assistance in determining insurance costs. However, specific account information, including what

contribution amount, if any, KRS may pay, can only be discussed by telephone if the caller has established a Personal Identification Number (PIN) with the retirement office.

## **Medical Insurance Reimbursement Plan Changes**

KRS is implementing new guidelines for reimbursing out of state retirees for their eligible out-of-pocket premiums. If you currently participate in the out of state reimbursement plan, please contact a Retiree Health Care counselor at 1-800-928-4646, menu option 2, to discuss your coverage for 2012.

Please note that only individuals not eligible for Medicare qualify for out of state reimbursement.

## **Questions About Health Insurance?**

If you have any questions, contact KRS by calling 1-800-928-4646 or 502-696-8800, menu option 2.