



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 single 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,

- If you are a retiree cross-referencing, you **MUST** complete a PAPER application during the active open enrollment period of October 12 – 25. If the application is not submitted by the deadline, you will not have coverage for Plan Year 2010.
- If you currently cover a dependent who will be 24 years of age or older in the 2010 Plan Year, you **MUST** re-enroll. If the application is not submitted by the deadline, you will not have coverage for Plan Year 2010.
- If you are dissatisfied with the option you chose in 2009, you should re-enroll.
- If you need to enroll/disenroll a dependent, you should re-enroll.
- If your smoking status has changed, you should re-enroll.

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 31, 2009. If you are cross-referencing with an active employee or KRS retiree, you must submit your paper application by October 25, 2009.

How do I enroll on the web?

Access our web enrollment at 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 2010 benefits grid (with minimal changes) and KRS rate/contribution chart in the open enrollment packet. Both the Handbook and Application are available on the KRS website, 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 retiree forms must be in the KRS office no later than October 31, 2009.

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 only need to submit a waiver through your employer by the active employee deadline of October 25. If you want to carry insurance through your employer, you need to waive coverage through KRS and submit an application to your employer.

by the active employee deadline. Active employees will experience a mandatory enrollment. You will need to contact your active coordinator and enroll October 12 – 25, 2009.

How do I calculate my cost?

In order to determine your cost for coverage in 2010, please refer to either Table 1, 2 or 3 in the 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.

Questions About Health Insurance?

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