



Payroll Deduction Program Cessation Answer to Frequently Asked Questions

Q: Does this change apply to only those companies offering dental and vision through payroll deduction?

A: No, this change applies to all companies offering any insurance product through the Payroll Deduction Program.

Q: The dental and vision products being offered by the Commonwealth are through Anthem. If I previously enrolled for dental or vision through Anthem before it was offered by the Commonwealth, do I need to do anything?

A: Yes. Deductions processed through the Payroll Deduction Program versus the Kentucky Employees' Health Plan (KEHP) are handled differently, even if it is the same company. If you already have Anthem and wish to keep that existing policy, you must arrange for direct payment. Only those enrollments handled through KEHP can be processed through payroll after June 2019.

Q: If I enrolled in the Commonwealth's dental/vision benefits, when should my current payroll deductions stop?

A: Selections made during the most recent open enrollment period are effective January 1, 2019. You should contact the company you are currently enrolled with to find out when you should make your last 2018 payment via payroll deduction to avoid any lapse in coverage. That information should be given to your HR Administrator so they can stop your current payroll deduction accordingly.

Q: I contacted my optional insurance company to cancel my deduction but was informed by a company representative that my employer must submit the cancellation since it is a group account. What should I do?

A: The Personnel Cabinet does not recognize group account status or manage cancellations. When cancelling your insurance coverage directly with the company, simply advise that your premium payments will no longer be payroll deducted. No further notice from the employer to the insurance company will be forthcoming. You should then contact your HR Administrator to stop the payroll deduction.

Q: I contacted my optional insurance company to make alternative payment arrangements but was informed that I cannot continue coverage outside of payroll deduction. What options do I have?

A: The Personnel Cabinet is discontinuing payroll deduction on third party services because it doesn't have a relationship with these companies and is unable to advocate on behalf of employees. You are encouraged to consider the benefit offerings from the Personnel Cabinet.