

Dear fellow employee,

Nearly 40 years ago, the Personnel Cabinet began offering the service of payroll deduction, allowing employees to have their premiums for voluntary optional insurance coverage paid from their paycheck. This service was only made available for products not offered through a state-sponsored plan and only became available to serve as a convenience to employees as the technology currently available for making electronic payments was non-existent. Since that time, the availability for payroll deduction has continued with little to no change.

Fast forward to today...

- Did you know that for the first time ever, your health insurance open enrollment through the Kentucky Employees' Health Plan (KEHP) will include optional dental and vision coverage? No longer do you need to review a lengthy listing of optional carriers and research their available products. Instead, the Personnel Cabinet has done that homework for you and will work first-hand to ensure you receive the best service available through the new state-sponsored plan!
- Did you also know that you can elect additional coverage through the life insurance plan you already have? Eligible state employees receive \$20,000 in basic life insurance at no employee cost. You have the option to purchase additional life insurance for you and your eligible dependents. The basic and optional term life insurance plans also provide accidental death and dismemberment (AD&D) coverage. You can enroll or decrease your coverage anytime during the year, but you may be required to submit evidence of insurability.

Visit the Personnel Cabinet website ([Benefits – Health and Life Insurance](#)) or review your Benefits Selection Guide for more information, and to be ready to make your best selection during open enrollment, which begins October 8th!

Are you happy with the optional insurance coverage you already have? We understand! Your state-sponsored benefits will remain available to you for future open enrollment periods. In the meantime, please contact the company(ies) you are voluntarily enrolled with to arrange for direct payment, as we will no longer payroll deduct and remit premiums after June 2019.

Sincerely,

Mary Elizabeth Bailey, Commissioner

Department of Human Resources Administration