



**Kentucky Employees' Health Plan**  
**Plan Year 2014 Open Enrollment**  
**Road to Success**

**IC/HRG**

***Open Enrollment Training***



# Training Road Map

- Open Enrollment 2014
- Benefit Options
- Additional Benefits
- HumanaVitality
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders
- HIPAA
- COBRA
- Marketplace Notice Requirement
- Key Points to Remember



# Training Road Map

- Open Enrollment 2014
  - Active enrollment
  - Dates and customer service hours
  - Who to call for help
  - Benefit Fairs
  - Benefits Selection Guide
  - Highlights



# Open Enrollment 2014

- **Mandatory, active enrollment**
  - Members must actively elect a plan or waive coverage between October 1-31

Online KHRIS ESS	Paper Application
<ul style="list-style-type: none"><li>✓ Active employees</li><li>✓ KTRS retirees</li><li>✓ KCTCS retirees</li></ul>	<ul style="list-style-type: none"><li>✓ Cross-reference planholders</li><li>✓ Members with a disabled dependent</li><li>✓ KRS retirees</li></ul>



# Open Enrollment 2014

- Designated enrollment dates for KHRIS ESS
  - To ensure a smooth online enrollment session, KEHP has designated enrollment dates for members
  - If the designated date is inconvenient, the member can enroll any date between October 1-31

First Letter of Last Name	Designated Enrollment Dates
A-F	October 1 - 10
G-N	October 11 - 20
O-Z	October 21 - 30



# Open Enrollment 2014

- Default plan
  - Members who **do not** enroll in coverage or waive coverage will be defaulted to: Standard CDHP, single coverage level
    - Default plan is not free - single coverage premium is \$12.98 non-tobacco user or \$52.98 tobacco user
- New employees
  - Employees hired October 1 – November 1, 2013 must complete paper applications for 2013 and 2014 elections



# Open Enrollment 2014

- Dates: Oct. 1 - 31
- Customer Service Hours (Eastern Time)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 8:00 to 8:00	2 8:00 to 8:00	3 8:00 to 8:00	4 8:00 to 8:00	5
6	7 8:00 to 8:00	8 8:00 to 8:00	9 8:00 to 8:00	10 8:00 to 8:00	11 8:00 to 8:00	12
13	14 8:00 to 6:00	15 8:00 to 6:00	16 8:00 to 6:00	17 8:00 to 6:00	18 8:00 to 6:00	19 8:00 to 1:00
20 8:00 to 1:00	21 8:00 to 9:00	22 8:00 to 9:00	23 8:00 to 9:00	24 8:00 to 9:00	25 8:00 to 9:00	26 8:00 to 1:00
27 8:00 to 1:00	28 8:00 to 9:00	29 8:00 to 9:00	30 8:00 to 9:00	31 8:00 to 9:00		





# Open Enrollment 2014



## Employee ID & Password Assistance

### Commonwealth Office of Technology

Outside Frankfort 877-741-7017\*\*

In Frankfort 502-564-3116\*\*

Computer and Technical Assistance

Commonwealth Office of Technology

Outside Frankfort 866-746-1613\*\*

In Frankfort 502-564-4597\*\*

### Current Benefits Information

Humana Customer Service &

Open Enrollment Hotline 877-597-7474

\*\* Telephone service at these numbers is only valid Oct. 1 – 31, 2013.

## Customer Service

### Department of Employee Insurance (DEI)

#### Member Services Branch

Outside Frankfort 888-581-8834

In Frankfort 502-564-6534

The DEI phone message will prompt you to choose from one of the following four options:

#### Option 1

User ID, password, computer & technical assistance

#### Option 2

Benefit questions

#### Option 3

Enrollment & eligibility

#### Option 4

Member Services Branch



# Open Enrollment 2014

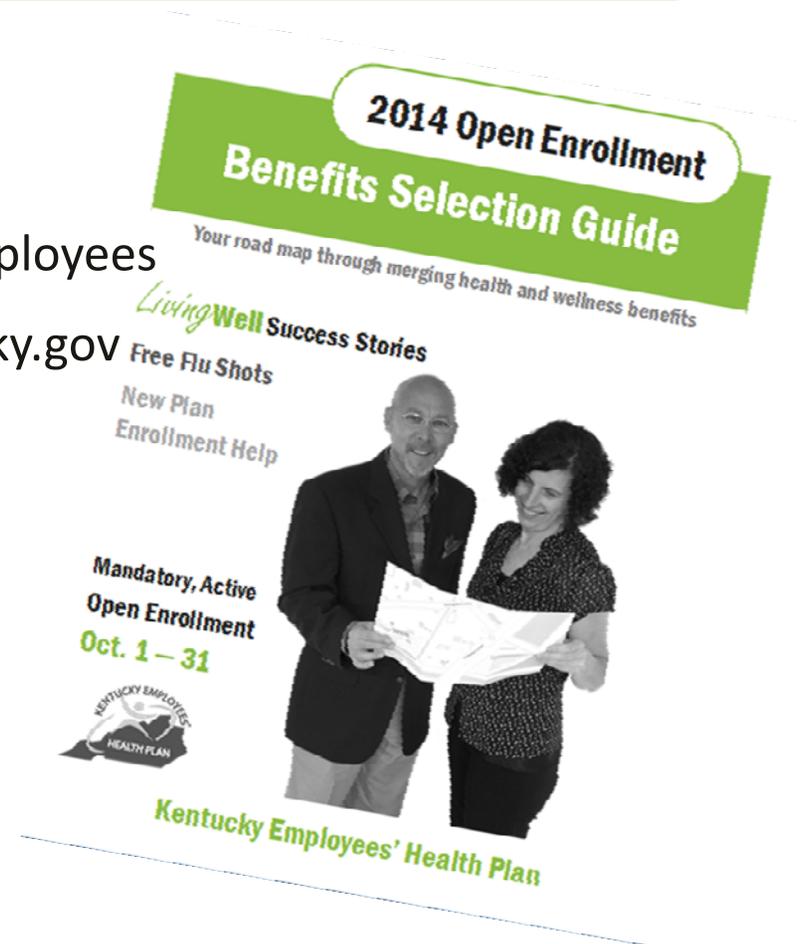
- **Benefit Fairs**
  - 17 locations from Oct. 1 through Oct. 18
  - Free flu shots at all locations
  - Health screenings at all locations
  - Enrollment kiosks at each location except Jefferson County
  - Assistance from
    - KEHP Staff
    - KTRS and KRS Staff
    - Humana & Humana*Vitality*
    - ESI





# Open Enrollment 2014

- Benefits Selection Guide
  - Shipped week of Sept. 16<sup>th</sup>
  - Distribute immediately to employees
  - Also available online at [kehp.ky.gov](http://kehp.ky.gov)





# Open Enrollment 2014

- Highlights

- No Cost In-Network Preventive Care
  - For preventive services such as immunizations, preventive screenings, well-child, and well-adult visits
  - All KEHP plans cover an extensive list of preventive services delivered by a network provider without charging a co-payment or co-insurance – even if yearly deductible hasn't been met
- Expanded Dependent Eligibility
  - Dependents, age 19 up to age 26, can remain on their parent's plan, regardless of whether the dependent is eligible to enroll in an employer-sponsored health plan offered by the full-time employer



# Open Enrollment 2014

- Highlights
  - No Pre-Existing Conditions
    - Humana will still issue credibility of coverage
  - Tobacco Use Declaration
    - The Commonwealth is committed to fostering and promoting wellness and health in the workforce
    - Focus on tobacco use – not just smoking
    - As a part of the KEHP wellness program, KEHP provides a monthly discount in premium contribution rates for non-tobacco users



# Open Enrollment 2014

## TOBACCO USE INFORMATION

Check the applicable box below:

**Within the past six months, have you, or a spouse or dependent to be covered under your insurance plan, used tobacco regularly?**

Yes  No

NOTE: Regularly means tobacco has been used four or more times per week on average excluding religious or ceremonial uses.

NOTE: "Tobacco" means all tobacco products including, but not limited to, cigarettes, pipes, chewing tobacco, snuff, dip, and any other tobacco products regardless of the frequency or method of use.

NOTE: "Dependent" means, for the purpose of the Tobacco Use Declaration, only those dependents who are 18 years of age or older.



## Open Enrollment 2014

- Highlights

- Tobacco Cessation Program

- Cooper Clayton

- 12 week program
- Over-the-counter NRT vouchers good during 12 weeks

- The Kentucky Quit Line

- No limit of over-the-counter NRT products each calendar year.
- Vouchers can be used for an extended period of time

- Prescription from a physician

- Unlimited over-the-counter NRT products each calendar year
- Free prescriptions (Chantix) with physician prescription





# Open Enrollment 2014

- Highlights

- Benefits Analyzer

- Sent to active employees
- Waivers and KRS retirees will not receive
- If a member doesn't get one, it can not be generated again
- Tool for making plan choices
  - The right plan
  - The right amount
  - The right care



# Open Enrollment 2014

- Highlights

- Plan Options Include:

- LivingWell CDHP – requires LivingWell Promise
- LivingWell PPO – requires LivingWell Promise
- Standard PPO
- Standard CDHP



# Training Road Map

- Open Enrollment 2014
- **Benefit Options**
  - LivingWell Promise
  - Plan Options: 2 CDHPs and 2 PPOs
  - Waiving Coverage
  - Flexible Spending Accounts



# Benefit Options



## *Living*Well Promise

- The KEHP LivingWell plans are a part of KEHP's overall wellness program
- By completing the steps of the LivingWell Promise, members can
  - Access the best benefit plan options;
  - Learn about their health status and history;
  - Learn about and understand their health risks; and
  - Take action to get and stay healthy



# Benefit Options



*Living***Well Promise**

- The LivingWell Promise requires members to agree to do two things:
  1. Promise to take the Humana*Vitality* Health Assessment between Jan. 1 and May 1, 2014; and
  2. Keep their contact information current





# Benefit Options



*LivingWell* **Promise**

- If the LivingWell promise is not fulfilled between Jan. 1 and May 1, 2014 members **will not** be allowed to enroll in a LivingWell plan option in 2015
  - Both members of a LivingWell cross-reference plan must take the Health Assessment
  - Dependents CAN but are **not required** to take the Health Assessment



# Benefit Options

- **LivingWell CDHP**

- LivingWell Promise required
- Covers 100% in-network preventive care
- Embedded Health Reimbursement Account (HRA)
  - Single coverage receives \$500; couple, parent-plus and family coverage receives \$1,000
  - Use toward deductible and maximum out-of-pocket
  - Reduces deductible by 40% and maximum out-of-pocket by 20%
  - HRA funds rollover to next plan year if a CDHP is elected
  - Member balances from Maximum Choice plan in 2013 rollover to this plan
- Lowest annual out-of-pocket maximum option, best co-insurance percentage



# Benefit Options

- **LivingWell CDHP**

Health Reimbursement Account (HRA)	
Single	\$500
Family	\$1,000

In-Network Benefits		
<b>Deductible</b>	Single	\$1,250
	Family	\$2,500
<b>Out-of-Pocket</b>	Single	\$2,500
	Family	\$5,000
<b>Co-Insurance</b>	Plan Pays	85%
	Member Pays	15%



# Benefit Options

## LivingWell CDHP

### In-Network Benefits

Medical	
Doctor Visit	15%
Hospital	
Inpatient	15%
Outpatient	15%
Preventive Care	0%
Emergency Care	
Emergency Room	15%
Urgent Care Facility	15%
Therapy Services	15%

Pharmacy	
30-Day Supply	
Generic	15%
Formulary	15%
Non-Formulary	15%
90-Day Supply	
Generic	15%
Formulary	15%
Non-Formulary	15%



# Benefit Options

## LivingWell CDHP

### Rates

#### 2014 Monthly Premiums and Contributions

All employee contributions are per employee, per month.



#### Non-Tobacco User Rates

LivingWell CDHP

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$733.88	\$685.90	\$47.98
<b>Parent Plus</b>	\$1,045.20	\$922.22	\$122.98
<b>Couple</b>	\$1,603.94	\$1,315.96	\$287.98
<b>Family</b>	\$1,785.16	\$1,447.18	\$337.98
<b>Family Cross-Reference</b>	\$882.94	\$804.96	\$77.98



#### Tobacco User Rates

LivingWell CDHP

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$733.88	\$645.90	\$87.98
<b>Parent Plus</b>	\$1,045.20	\$842.22	\$202.98
<b>Couple</b>	\$1,603.94	\$1,235.96	\$367.98
<b>Family</b>	\$1,785.16	\$1,367.18	\$417.98
<b>Family Cross-Reference</b>	\$882.94	\$764.96	\$117.98



# Benefit Options

- **LivingWell PPO**

- LivingWell Promise required
- Covers 100% in-network preventive care
- Features co-pays for some medical services and all pharmacy services
- 2<sup>nd</sup> lowest co-insurance at 80% plan paid and 20% member paid
- Lower deductibles and higher premium
- The out-of-pocket maximum is the same as with the LivingWell CDHP; but with no HRA funds to help reduce costs



# Benefit Options

## LivingWell PPO

In-Network Benefits		
<b>Deductible</b>	Single	\$500
	Family	\$1,000
<b>Out-of-Pocket</b>	Single	\$2,500
	Family	\$5,000
<b>Co-Insurance</b>	Plan Pays	80%
	Member Pays	20%



# Benefit Options

## LivingWell PPO

### In-Network Benefits

Medical	
<b>Doctor Visit</b>	
PCP	\$25
Specialist	\$45
<b>Hospital</b>	
Inpatient	20%
Outpatient	20%
Preventive Care	0%
<b>Emergency Care</b>	
Emergency Room (Deductible, then co-insurance)	\$150
Urgent Care Facility	\$50
Therapy Services	20%

Pharmacy	
<b>30-Day Supply</b>	
Generic	\$10
Formulary	\$35
Non-Formulary	\$55
<b>90-Day Supply</b>	
Generic	\$20
Formulary	\$70
Non-Formulary	\$110



# Benefit Options

## LivingWell PPO

### Rates

#### 2014 Monthly Premiums and Contributions

All employee contributions are per employee, per month.

#### ➤ Non-Tobacco User Rates LivingWell PPO

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$699.28	\$619.30	\$79.98
<b>Parent Plus</b>	\$995.94	\$767.96	\$227.98
<b>Couple</b>	\$1,528.34	\$1,015.36	\$512.98
<b>Family</b>	\$1,701.04	\$1,058.06	\$642.98
<b>Family Cross-Reference</b>	\$841.34	\$688.36	\$152.98

#### ➤ Tobacco User Rates LivingWell PPO

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$699.28	\$579.30	\$119.98
<b>Parent Plus</b>	\$995.94	\$687.96	\$307.98
<b>Couple</b>	\$1,528.34	\$935.36	\$592.98
<b>Family</b>	\$1,701.04	\$978.06	\$722.98
<b>Family Cross-Reference</b>	\$841.34	\$648.36	\$192.98



# Benefit Options

- **Standard PPO**

- No LivingWell Promise required
- Covers 100% in-network preventive care only
- Pharmacy costs are 30% of the total in-network prescription cost within a minimum and maximum range
- 3<sup>rd</sup> lowest co-insurance at 70% plan paid and 30% member paid
- Premiums are the same as LivingWell CDHP
- Higher deductibles than LivingWell PPO
- No HRA funds



# Benefit Options

## Standard PPO

In-Network Benefits		
<b>Deductible</b>	Single	\$750
	Family	\$1,500
<b>Out-of-Pocket</b>	Single	\$3,500
	Family	\$7,000
<b>Co-Insurance</b>	Plan Pays	70%
	Member Pays	30%



# Benefit Options

## Standard PPO

### In-Network Benefits

Medical	
Doctor Visit	30%
Hospital	
Inpatient	30%
Outpatient	30%
Preventive Care	0%
Emergency Care	
Emergency Room (Deductible, then co-insurance)	\$150
Urgent Care Facility	30%
Therapy Services	30%

Pharmacy	
30-Day Supply	30%
Generic	Min \$10 Max \$25
Formulary	Min \$20 Max \$50
Non-Formulary	Min \$60 Max \$100
90-Day Supply	30%
Generic	Min \$20 Max \$50
Formulary	Min \$40 Max \$100
Non-Formulary	Min \$120 Max \$200



# Benefit Options

## Standard PPO

### Rates

#### 2014 Monthly Premiums and Contributions

All employee contributions are per employee, per month.

#### ➤ Non-Tobacco User Rates

Standard PPO

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$656.28	\$608.30	\$47.98
<b>Parent Plus</b>	\$934.70	\$811.72	\$122.98
<b>Couple</b>	\$1,434.36	\$1,146.38	\$287.98
<b>Family</b>	\$1,596.42	\$1,258.44	\$337.98
<b>Family Cross-Reference</b>	\$789.60	\$711.62	\$77.98

#### ➤ Tobacco User Rates

Standard PPO

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$656.28	\$568.30	\$87.98
<b>Parent Plus</b>	\$934.70	\$731.72	\$202.98
<b>Couple</b>	\$1,434.36	\$1,066.38	\$367.98
<b>Family</b>	\$1,596.42	\$1,178.44	\$417.98
<b>Family Cross-Reference</b>	\$789.60	\$671.62	\$117.98



# Benefit Options

- **Standard CDHP**

- No LivingWell Promise required
- Covers 100% in-network preventive care
- Embedded Health Reimbursement Account (HRA)
  - Single coverage receives \$250; couple, parent-plus and family coverage receives \$500
  - Can be used to reduce deductible and maximum out-of-pocket
  - HRA funds rollover to next plan year if a CDHP is elected
  - Member balances from Maximum Choice plan in 2013 rollover to this plan
- Lowest premiums in exchange for higher deductibles
- The **default plan option** , single coverage level, if no health plan or waiver election is made during open enrollment



# Benefit Options

## Standard CDHP

Health Reimbursement Account	
Single	\$250
Family	\$500

In-Network Benefits		
Deductible	Single	\$1,750
	Family	\$3,500
Out-of-Pocket	Single	\$3,500
	Family	\$7,000
Co-Insurance	Plan Pays	70%
	Member Pays	30%



# Benefit Options

## Standard CDHP

### In-Network Benefits

Medical	
Doctor Visit	30%
Hospital	
Inpatient	30%
Outpatient	30%
Preventive Care	0%
Emergency Care	
Emergency Room	30%
Urgent Care Facility	30%
Therapy Services	30%

Pharmacy	
30-Day Supply	
Generic	30%
Formulary	30%
Non-Formulary	30%
90-Day Supply	
Generic	30%
Formulary	30%
Non-Formulary	30%



# Benefit Options

## Standard CDHP

### Rates

## 2014 Monthly Premiums and Contributions

All employee contributions are per employee, per month.

### ➤ Non-Tobacco User Rates Standard CDHP

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$641.50	\$628.52	\$12.98
<b>Parent Plus</b>	\$913.66	\$840.68	\$72.98
<b>Couple</b>	\$1,402.06	\$1,139.08	\$262.98
<b>Family</b>	\$1,560.48	\$1,247.50	\$312.98
<b>Family Cross-Reference</b>	\$771.82	\$738.84	\$32.98

### ➤ Tobacco User Rates Standard CDHP

	Total Premium	Employer Contribution	Employee Contribution
<b>Single</b>	\$641.50	\$588.52	\$52.98
<b>Parent Plus</b>	\$913.66	\$760.68	\$152.98
<b>Couple</b>	\$1,402.06	\$1,059.08	\$342.98
<b>Family</b>	\$1,560.48	\$1,167.50	\$392.98
<b>Family Cross-Reference</b>	\$771.82	\$698.84	\$72.98



## Benefit Options

- **Waiving Coverage:**

- Members have three options when Waiving coverage:

1. **Waiver Health Reimbursement Account (HRA)** - Members receive \$175 per month up to \$2,100 annually to pay for qualified medical expenses (This option does not apply to retirees)
2. **Dental/Vision Only HRA** - Members receive \$175 per month up to \$2,100 annually to pay for qualified dental and vision only expenses (This option does not apply to retirees)
3. **Waive coverage with no HRA** – Members receive no funds

**NOTE:** Members who currently waive coverage must actively elect to waive for 2014 or will be defaulted to Standard CDHP Plan with single coverage

**NOTE:** If a member or member's spouse or dependent is contributing funds to a Health Savings Account (HSA), he/she should consult a tax advisor prior to establishing an HRA or FSA.



## Benefit Options

- **Flexible Spending Accounts**

- FSAs allow members (of participating agencies) to set aside money from each paycheck before taxes to pay for certain healthcare and dependent care expenses for the member or members of the household
  - Funds are pre-loaded on a HumanaAccess<sup>SM</sup> Visa<sup>®</sup> card
  - Members should only set aside as much as they will use during the current calendar year. It is a **use it or lose it account.** ←
  - Funds can only be used for 2014 plan year expenses



## Benefit Options

- **Healthcare FSA**
  - Covers eligible health care expenses
  - FSA funds can be used for family members
  - 2014 limit for contributions to a Healthcare FSA is \$2,500 per employee
  - FSA funds can be used to pay for:
    - Medical and prescription deductibles, co-payments and co-insurance
    - Certain dental fees such as cleanings, fillings and crowns
    - Orthodontic treatment
    - Vision fees including contacts, eyeglasses and laser vision correction
    - Medical supplies such as wheelchairs, crutches and walkers

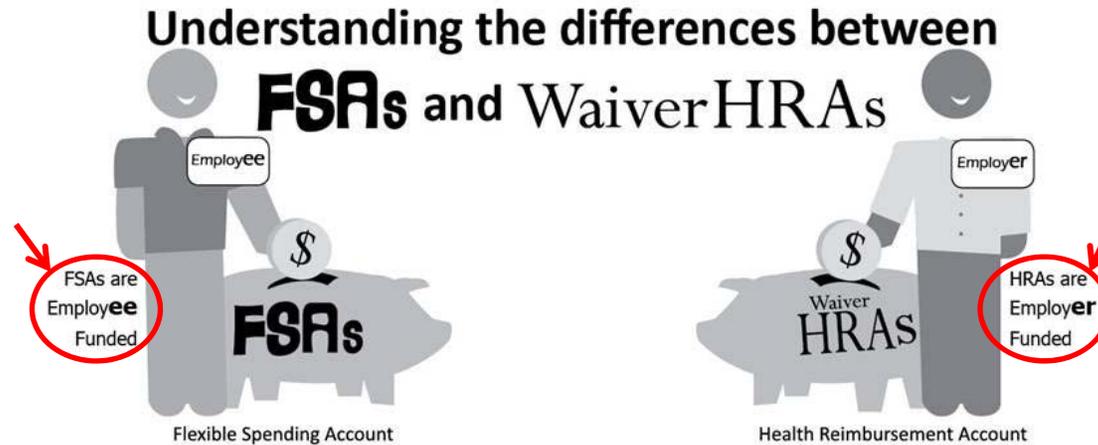


## Benefit Options

- **Dependent Care FSA**
  - Allows members to pay for dependent care expenses such as daycare or after-school programs for dependents up to age 13, or an adult day care
  - Maximum contribution is based on member's tax filing status.
    - \$5,000 for married, filing a joint return;
    - \$5,000 filing as head-of-household;
    - \$2,500 married, filing separate returns



# FSA & HRA – Understanding the Differences



	Flexible Spending Account		Health Reimbursement Account	
	FSA Healthcare	FSA Dependent Care	Waiver HRA	Waiver HRA Dental/Vision ONLY
Maximum Contribution Amount	\$2,500 Annually	\$2,500 or \$5,000 Annually*	\$2,100 Annually	\$2,100 Annually
Do Funds Rollover?	No	No	Yes	Yes
Description	An expense account where you set aside pre-tax funds to reimburse yourself for qualified medical, dental and vision expenses.	An expense account where you set aside pre-tax funds to reimburse yourself for qualified dependent care expenses (day care, after school care or adult daycare).	An expense account where your employer sets aside funds to reimburse you for qualified medical, dental and vision expenses.	An expense account where your employer sets aside funds to reimburse you for qualified dental and vision expenses ONLY.

\*based on tax-filing status



# Training Road Map

- Open Enrollment 2014
- Benefit Options
- **Additional Benefits**
  - Humana*Health*
  - Compass ChoiceRewards



## Additional Benefits – Humana*Health*

- **Humana*Health* Nurse Support Programs**

A variety of FREE programs to assist members with their immediate and ongoing health concerns

- Humana First<sup>®</sup> Nurse Advice Line – nurses are available around the clock for immediate medical concerns
- Humana Achieve – dedicated, personalized support program to help members reach their weight loss and other healthy living goals
- Humana*Beginnings*<sup>®</sup> - offers planning, pregnancy, and parenting resources and an experienced maternity nurse
- Case Management and Disease Management – support for complex medical conditions such as diabetes, cancer, COPD, and other areas



## Additional Benefits – Humana*Health*

- Services include calls from Humana’s clinical staff to provide personal support
  - Helping members work more closely with their doctors to make choices that are right for the member
  - Clinicians work with respected health organizations to promote evidence-based care that has been proven through medical studies
  - Helps members get the most for their healthcare dollar

Contact Humana*Health* at 1-800-622-9529 and select “Nurse Advice” and then “Health Planning and Support”



## Additional Benefits – Compass ChoiceRewards

### Shop. Choose. Get Rewarded.

**Shop:** For 25 medical procedures and diagnostic tests showing costs and distance such as mammograms, MRIs and Colonoscopies

**Choose:** In-network facilities from Humana; Doctors may have admitting privileges at more than one facility

**Get Rewarded:** Compass shares the savings and sends an incentive check home from \$15-\$500 dollars depending on the choice



**The Choice is YOURS!**





## Additional Benefits – Compass Choice Rewards

### Here is Why!

Examples of actual average procedure costs for facilities in Kentucky that members have utilized

Service	Maximum	Minimum	Variation
MRI - Spine	\$2,250	\$500	\$1,750
Colonoscopy	\$3,700	\$1,200	\$2,500
CT Scan – Abdomen	\$1,950	\$350	\$1,600
Upper GI Endoscopy	\$3,600	\$900	\$2,700
Knee Arthroscopy	\$11,100	\$3,350	\$7,750
Ultrasound – Pelvis	\$750	\$100	\$650
Hernia Repair	\$7,950	\$2,950	\$5,000

# Additional Benefits – Compass ChoiceRewards

## Procedures & Incentives

Bone Density Study	\$25 / \$15
Mammogram	\$25 / \$15
Cardiac Echocardiogram	\$75 / \$50 / \$25
Adenoidectomy	\$150 / \$75 / \$50
Bunion Repair	\$150 / \$75 / \$50
Colonoscopy	\$150 / \$75 / \$50
CT Scans	\$150 / \$75 / \$50
Ear Tubes	\$150 / \$75 / \$50
Eye/Cataract Surgery	\$150 / \$75 / \$50
Kidney Stones	\$150 / \$75 / \$50
MRIs	\$150 / \$75 / \$50
Nasal / Septum Repair	\$150 / \$75 / \$50

Sleep Study	\$150 / \$75 / \$50
Tonsillectomy	\$150 / \$75 / \$50
Upper GI Endoscopy	\$150 / \$75 / \$50
Wrist Surgery	\$150 / \$75 / \$50
Gall Bladder Removal	\$250 / \$125 / \$75
Gall Bladder Repair	\$250 / \$125 / \$75
Hernia Repair	\$250 / \$125 / \$75
Knee Surgery	\$250 / \$125 / \$75
Shoulder Surgery	\$250 / \$125 / \$75
Cardiac Catheterization	\$500 / \$250
Hip Replacement	\$500 / \$250
Knee Replacement	\$500 / \$250
Low Back Surgery	\$500 / \$250



# Additional Benefits – Compass ChoiceRewards



Log-on [www.choicerewards.com](http://www.choicerewards.com)  
or call 1-855-869-2133

- Log into the ChoiceRewards website with **Humana ID #**
- Follow the steps in the shopping wizard to determine who is having the procedure, what procedure and where

Member is presented with a listing of all the locations within a set geographic radius that perform the service, rank-ordered from lowest to highest with an incentive applied based on the current methodology

## Compass ChoiceRewards

Search Results

**Search Results**

**Congratulations!**  
Your search has successfully been saved! Your confirmation number is **20111129-8531**. Please take note of this and use it for future reference when inquiring about your incentive payment.

Thank you for shopping with Compass. To qualify for an incentive, simply have your procedure performed at one of the cost-effective facilities listed below. Your incentive payment will be mailed to you 45 days after your claim has been paid by your insurance provider.

Incentive	Facility	Street	City	Stars	Distance	Cost
\$250	<a href="#">PCN Surgical Suites</a>	6400 Dutchmans Pkwy	Louisville	3	13	\$2,700 - \$2,950
\$250	<a href="#">Akin Medical Center</a>	2019 State St	New Albany	3	24	\$2,900 - \$3,200
\$250	<a href="#">JEWISH HOSPITAL - SHELBYVILLE</a>	727 Hospital Dr	Shelbyville	3	25	\$3,100 - \$3,450
\$100	<a href="#">Dupont Surgery Center</a>	4004 Dupont Cir	Louisville	2	13	\$3,750 - \$4,150

Search Wizard Information

<input checked="" type="checkbox"/>	Review Recent Searches:	Complete
<input checked="" type="checkbox"/>	This Search Is For:	Spouse, Humana
<input checked="" type="checkbox"/>	Procedure Name:	Shoulder surgery
<input checked="" type="checkbox"/>	Facility Name:	
<input checked="" type="checkbox"/>	Send Email with Search Results:	Do not send search results by email.
<input checked="" type="checkbox"/>	Contact me about this search:	Do not contact me.
<input checked="" type="checkbox"/>	Additional Note:	Completed
<input checked="" type="checkbox"/>	Accepted Terms of Use:	Accepted

Welcome: Humana  
Last Login: 11/29/2011 1:05:10 PM  
[My Profile](#)  
[Change Password](#)  
[My Searches](#)



## Additional Benefits – Compass ChoiceRewards

### Radiology OutReach



- Compass will proactively call members who are scheduled at high-cost Providers for MRIs and CT Scans
- Compass will:
  - Offer alternate more cost effective in-network facility options in the area
  - Reschedule the appointment with member approval
  - Notify the ordering physician
  - Send incentive check once the procedure is completed and the claim is processed





## Additional Benefits – Compass ChoiceRewards

### Frequently Asked Questions



- **Quality:** Contractual Agreements with Humana; we encourage people to do their own research
- **Savings:** Real money shared with members; save on co-insurance
- **Time:** 45-60 days to receive check
- **Signup:** Already enrolled just need Humana Member ID
- **Taxes:** Anyone receiving over \$600 dollars will be sent a 1099



# Training Road Map

- Open Enrollment 2014
- Benefit Options
- Additional Benefits
- *HumanaVitality*

**What does a “10” look like for you – when considering your wellness?**



## HumanaVitality Agenda

### What's in it for you?

- Get your Vitality Age
- Set your Goals
- Earn Rewards

### How to get your staff engaged.

- Leadership Support
- Promotional Materials
- Schedule a Health Assessment Day
- Schedule a Vitality Check Day

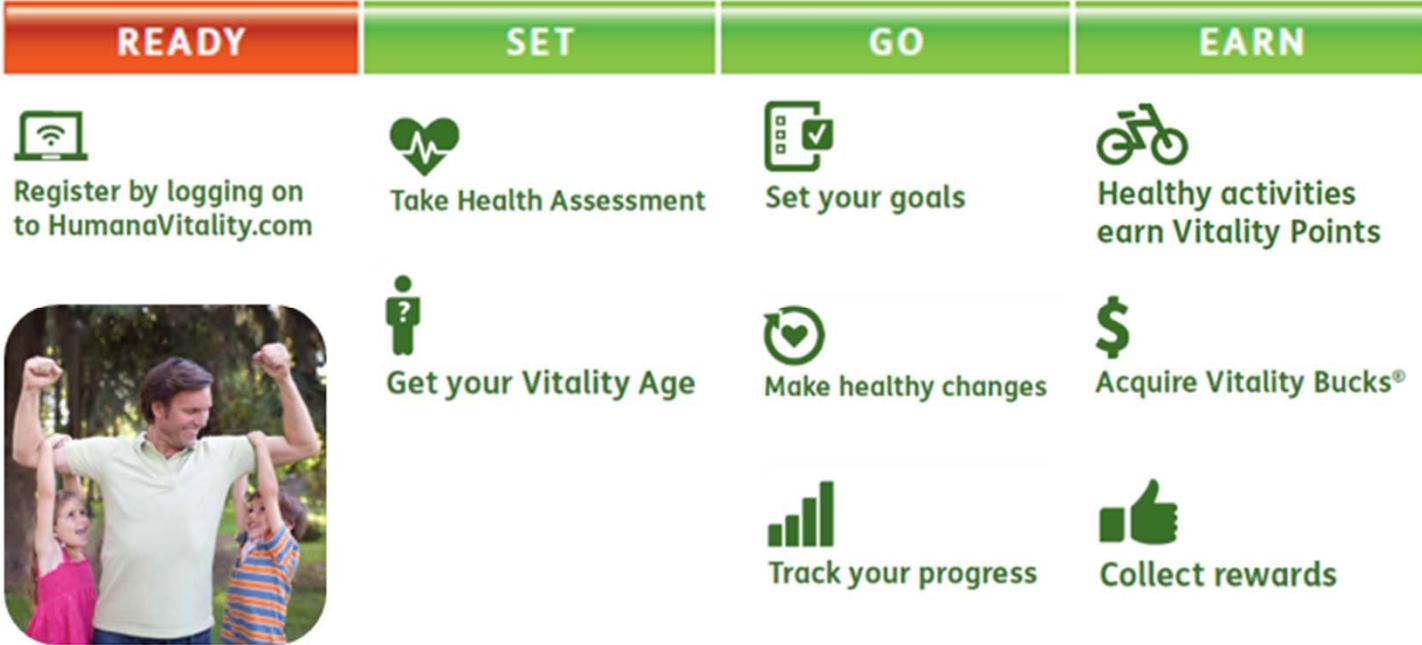


# Meet Steve





# How does it work?





Ready.

Go to [www.Livingwell.ky.gov](http://www.Livingwell.ky.gov) and Click on “HumanaVitality Login”



Kentucky Employees' Health Plan member wellness portal

[HumanaVitality Login](#) [What We Offer](#) [Wellness Champs](#) [News](#) [Benefit Members and Employees Portal](#)

## Silver Status can be yours!

Take your health assessment and find your own path to silver status, great discounts and rewards!

Find your path





Ready.

Click “Register Now”.

**Humana Vitality**

HumanaVitality\* sign in

User ID:  Password:

[Forgot user name or password?](#) [Sign in](#) [New to HumanaVitality](#) [Register now](#) [Don't have Humana?](#) [Learn more](#)

## Set goals, achieve, and earn

Your Personal Pathway™ will help you achieve goals on your way to greater well-being. Find out your Vitality Age® and begin earning Vitality Points™ by doing things like getting active, learning about nutrition, and quitting smoking.

Next: [Set your goals to start earning](#)

1 2 3 4 ▶



Set.

Complete the Health Assessment.

Medical history   **Key measurements**   Tobacco   Alcohol   Eating habits   Physical activity   Other activity   Mental wellbeing   Productivity

**Your key measurements**

How tall are you?

5'4" 5'5" 5'6" **5'7"** 5'8" 5'9" 5'10"

Feet, Inches

5 ' 7 "

How much do you weigh?

145.0

Pounds

145

What is your waist circumference?

25.7" 25.8" 25.9" **26.0"** 26.1" 26.2" 26.3"

Inches

26 "

Don't know

Save & exit   Back   Next





Set.

Receive your **Vitality Age™** and health results based on your Health Assessment responses.

HOME HEALTH PROFILE GET HEALTHY GET EDUCATED GET REWARDED

View results for: Kathleen ▼  
Missing other covered members ? i

### KATHLEEN'S HEALTH RESULTS

**MY VITALITY AGE™ 41** 🔗

Overall risk profile ▼

[EXPLORE MY GOALS](#)

Your Vitality Age™ tells you if your body is living younger or older than your actual age. It is calculated using your responses from the Health Assessment and it can change over time as your lifestyle changes. Based on your Vitality Age and actual age of 44, you are living younger than your birthday suggests! Well done! Get started now by setting some goals!

[LEARN MORE ABOUT THE VITALITY CHECK](#)  
[DOWNLOAD MY PERSONAL HEALTH REPORT](#)

#### My Risks

[DOWNLOAD MY PERSONAL HEALTH REPORT](#)

<b>Cholesterol</b>   155 mg/dl <span>▼</span> <a href="#">WHAT IS IT</a> <a href="#">WHAT CAN I DO</a>	<b>Alcohol</b>   7 drinks per week <span>▼</span> <a href="#">WHAT IS IT</a> <a href="#">WHAT CAN I DO</a>
<b>Weight</b>   145 lbs <span>▼</span> <a href="#">WHAT IS IT</a> <a href="#">WHAT CAN I DO</a>	<b>Blood Pressure</b>   104/58 mmHg <span>▼</span> <a href="#">WHAT IS IT</a> <a href="#">WHAT CAN I DO</a>
<b>Nutrition</b>   3 portions per day <span>▼</span> <a href="#">WHAT IS IT</a> <a href="#">WHAT CAN I DO</a>	<b>Physical Activity</b>   360 minutes per week <span>▼</span> <a href="#">WHAT IS IT</a> <a href="#">WHAT CAN I DO</a>
<b>Smoking Habits</b>   Non-Smoker <span>▼</span>	<b>Stress (Kessler score)</b>   10 <span>▼</span>





Go.

## Start Setting Goals.

The screenshot shows a navigation bar with five tabs: HOME, HEALTH PROFILE (selected), GET HEALTHY, GET EDUCATED, and GET REWARDED. Below the navigation bar, the breadcrumb trail reads: MY HEALTH PROFILE > My goals > Maintain your systolic blood pressure.

The main goal card features a 'RECOMMENDED GOAL' badge, the text 'MAINTAIN YOUR SYSTOLIC BLOOD PRESSURE', a target value of '400' (Total Vitality Points for completion), and a 'SET GOAL' button.

Below the goal card, there is a descriptive paragraph: 'HumanaVitality will reward you for undergoing a blood pressure check and maintaining a blood pressure level less than or equal to 120 mm Hg systolic pressure. The systolic pressure reading (the top number) measures the pressure as your heart contracts to squeeze blood out.'

To the right, under the heading 'Recommended activities to achieve goal', there is a list of activities with their corresponding point values:

Activity	Points
Partner Health Club Workout	15 PTS
Workout Using a Heart Rate Monitor	15 PTS
Verified Workout - Pedometer	15 PTS
Enroll in a Coaching Program	200 PTS



Go.

## Vitality Points Adults 18+



### Education



Maximum Points Per Year 2,000

Activity	Points
Health Assessment (HA)	500
First step HA*	500
HA bonus**	250
Calculator(s)	75 each (up to 300/year)
CPR certification	125
First Aid certification	125
Update/confirm contact information	50
Monthly log in to Humana.com	10 each (up to 120/year)
Accept online statements	50

\* Once in a lifetime reward for first-time HA completion  
 \*\* For completion of the HA within the first 90 days of your HumanaVitality program year

### Prevention



Maximum Points Per Year 3,800

Activity	Points
Health screening*	400 per screening
Flu shot	200
Nicotine test	400
<b>Vitality Check® completion:</b>	
Body mass index (BMI)	800
Blood pressure	400
Blood glucose	400
Total cholesterol	400

\* Subject to certain requirements and will appear on your Vitality Points statement if they are applicable to you.

### Fitness



Maximum Points Per Year 8,300

Activity	Points
<b>Verified workout:</b> partner health club, device or mobile apps	
Each verified workout	15 per day (up to 5,475/year)
1st verified workout of the week (Monday-Sunday)	15 bonus per week (up to 780/year)
5+ verified workouts per week (Monday-Sunday)	40 bonus per week (up to 2,080/year)
Sports league	350
Athletic events: (running/walking, cycling, triathlon)	
- Level 1	250
- Level 2	350
- Level 3	500

### Healthy Living



Maximum Points Per Year 2,700

Activity	Points
Blood donation	50 (up to 300/year)
Nicotine test (in-range results)	400
<b>Vitality Check in-range results:</b>	
Body mass index <25 and ≥ 18.5	800
Blood pressure systolic < 120mmHg diastolic < 80mmHg	400
Blood glucose <100mg/dL	400
Total cholesterol < 200mg/dL	400

**Humana Vitality**

GNHH33THH 0512

Learn more at [Humana.com](http://Humana.com)





Go.

### Fitness Devices

HumanaGear



### Fitness Activities



**Sports League**  
 Playing sports is more than just fun. Being part of a team helps keep you active, motivated, and on top of your game.



**Athletic Events**  
 No matter whether you're in to running, biking, or triathlons, athletic events are a great way to stay healthy and in shape.



**Partner Health Clubs**  
 Health clubs offer many types of activities. So whether you're pumping iron or striking a yoga pose, going regularly will be rewarded.





# Earn.

Redeem with:  Vitality Bucks  Vitality Bucks & Money  Money

 Amazon.com Gift Card	 Apple	 Fitbit
 HumanaVitality Apparel	 HumanaVitality Gear	 Pedometers
 iTunes®	 Movie Tickets	 Polar® Body





# Earn.

A wide range of rewards helps motivate all types of users.

This chart illustrates the wide range of items that is available to HumanaVitality® members – from higher-value items like an iPad, which require a greater number of Vitality Bucks®, to items like movie tickets, that are easier and quicker to obtain, requiring less Vitality Bucks.



Humana Vitality





Earn.

Vitality Status	Shopping Mall Percent Discount
Blue	n/a
Bronze	0%
Silver	10%
Gold	20%
Platinum	40%

**Spend fewer Vitality Bucks if you increase your Vitality Status**



<b>Bronze:</b>	<b>2,500 Vitality Bucks</b>
<b>Silver:</b>	<b>2,253 Vitality Bucks</b>
<b>Gold:</b>	<b>2,000 Vitality Bucks</b>
<b>Platinum:</b>	<b>1,498 Vitality Bucks</b>

\*Vitality Bucks shown are for illustrative purposes only.





Getting your Staff Engaged

Leadership Support

Promotional Materials

Schedule a Health Assessment Day

Schedule a Vitality Check Day



# 1. Leadership Support

- **Benefits:**
  - Establish credibility and support for the program
  - Send the message that the staff's health and well-being are important to the organization.
- **How To:**
  - Send Leadership kick-off email (template at [Livingwell.ky.gov](http://Livingwell.ky.gov))
  - Leadership announcement at staff meeting



## 2. Promotional Materials

- Flyers in your Packet
- Additional materials available at [Livingwell.ky.gov](http://Livingwell.ky.gov)
  - Videos
  - Web-banners
  - Welcome Kit
  - Additional Flyers and Posters



### 3. Schedule a Health Assessment Day

#### What is a Health Assessment Day?

Getting the entire staff together at one time to “launch” the program and create group excitement.

#### How to Schedule a Health Assessment Day.

- Contact your Humana Vitality Engagement Consultant.
- Schedule a date/time/location.
  - Staff meeting
  - Computer lab
- Promote with email invitation and flyers.



## 4. Schedule a Vitality Check Day

### What is a Vitality Check Day?

A Vitality Check is a biometric screening that will provide your coworkers with their basic health numbers: body mass index (BMI), blood pressure, blood glucose, and total cholesterol.

It's a great way for your staff to identify personal health risks and start setting goals.

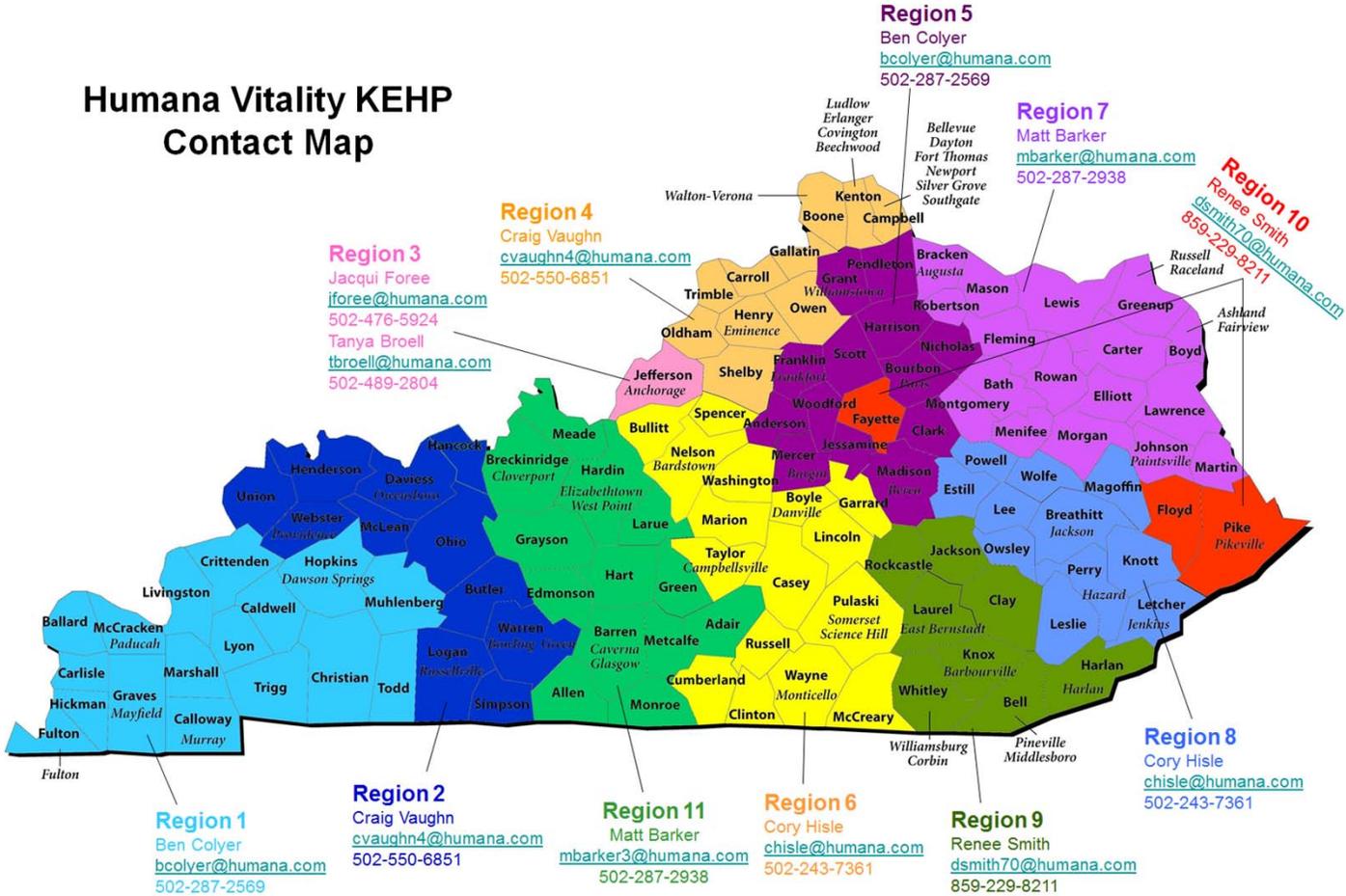
### How to Schedule a Vitality Check Day.

- Contact your Humana Vitality Engagement Consultant.
- Schedule a date/time/location.
- Promote with email invitation and flyers.



# Your Engagement Consultant

## Humana Vitality KEHP Contact Map





# Training Road Map

- Open Enrollment 2014
- Enrollment Options
- Additional Benefits
- HumanaVitality
- **Online Tools**
  - KEHP
  - Humana
  - ESI

# Online Tools - KEHP

- KEHP Website ([www.kehp.ky.gov](http://www.kehp.ky.gov))

**KENTUCKY PERSONNEL**

A site for state employee and benefit participant team members

Search

Benefits ▾

Resources ▾

Find a Job

News

HR Administrators

KHRIS Login

Home > Health Insurance

## Kentucky Employees' Health Plan



As a state government employee, retiree, local school board member, or city or county government employee, you may be eligible to participate in the Kentucky Employees' Health Plan (KEHP), a non-profit, self-funded plan that offers health insurance benefits and flexible spending accounts to more than 280,000 members.

KEHP is run by public employees, for public employees, so participants have a direct stake in the financial well-being of the plan. By adopting a healthy lifestyle, our members can have a positive impact on not only their own healthcare costs, but also the healthcare costs of other KEHP members.

We encourage our members to adopt a healthy lifestyle and we've partnered with a number of organizations including [Humana](#), HumanaVitality and [Express Scripts](#) to provide new, engaging wellness benefits that make it easier than ever before to Live Well.

 Options

View options for

- Members
- Retirees
- Waiving Coverage

[View options](#)

 Services and Resources

Enrolling or Changing Coverage  
Documents and Forms  
Retiree Resources  
COBRA Benefits  
Legal Notices

 LivingWell

Click here to learn more about your wellness benefits through LivingWell

[Go to LivingWell](#)





## Online Tools - KEHP

- KEHP Website ([www.kehp.ky.gov](http://www.kehp.ky.gov))

View options for

Members  
Retirees  
Waiving Coverage

[View options](#)

Enrolling or Changing Coverage

Documents and Forms  
Retiree Resources  
COBRA Benefits  
Legal Notices

Click here to learn more about your wellness benefits through LivingWell

[Go to LivingWell](#)

### Resources for Insurance Coordinators, HRGs and Billing Liaisons

Information, tools and resources for insurance coordinators, human resource generalists and billing liaisons. [Go to page.](#)

### Board and Committee Information

The Kentucky Employees' Health Plan is advised by the Kentucky Group Health Insurance Board and the Advisory Committee of State Health Insurance Subscribers. [Learn more.](#)

### Historical Information





# Online Tools: Humana

- Humana ([www.myhumana.com](http://www.myhumana.com))

Get personalized health insurance information on *MyHumana*

You have your own unique needs, so why not have a personalized tool to help you manage your healthcare?



### Access any time

As a Humana member, you'll have access to MyHumana, a secure website where you can track personal and family health insurance benefits, budget for medical care, and discover more ways to save.



# Online Tools: Humana

**MyHumana**  
This is a Secure Site

Welcome, CHRISTINA  
August 12, 2013

[MyHumana Home](#) | [My Profile](#) | [My Messages](#) | [Help](#) [Log out](#)

**MyHumana** » **My Plans & Coverage** **Doctors** **My Claims & Spending** **HumanaVitality**

**Account Summary**  
Medical Plan > [View](#)  
PREFERRED PROVIDER ORGANIZATION

**In-Network Deductible**

Limit	\$740.00
Paid	\$0.00
Remaining	\$740.00

**Other Helpful Links**  
[Spending Accounts Details](#)

[Messages \(2\)](#)

**HUMANA Vitality**

EARN POINTS.  
REAP REWARDS.  
REPEAT.

Discover your potential with HumanaVitality™

[LEARN MORE](#)

[«Previous](#) | [1](#) | [2](#) | [3](#) | [Next»](#)

**HUMANA Vitality**

My Status

**Bronze**  
5724 Vitality Bucks

[VIEW MY DASHBOARD](#)

**Quick Access** to the information you need fast

- Claims Information**  
Review medical, dental, Rx claim details year-to-date spending, and more
- Doctors & Rx Tools**  
Get details about doctors and hospitals, healthcare services, drugs, and more
- Plan Information**  
Find benefit details, order an ID card, view your effective date, and more

**Recommended**

- [HumanaVitality™](#)
- [Tour MyHumana](#)
- [MyDentalIQ](#)
- [Humana's MyChoice Tools™](#)
- [SmartSummary](#)

**Looking for this?**

- [Flexible Spending Account Details](#)
- [Change E-Mail Address](#)
- [Cost Comparison Tools](#)
- [Change Password](#)

**Provider Search**

- [Physicians / Specialists](#)
- [Hospitals](#)
- [Urgent Care Centers](#)

**Let us help you**

- [Contact Us](#)
- [Frequently Asked Questions](#)
- [Glossary](#)
- [View Medical ID Card](#)

# Online Tools: Humana

**MyHumana**  
This is a Secure Site

Welcome, CHRISTINA  
August 12, 2013

MyHumana » My Plans & Coverage

## Plans & Coverage

GET REWARDED FOR BEING HEALTHY  
with **HUMANA Vitality**  
[LEARN MORE](#)

The information displayed below may be refined by selecting a specific plan type or by choosing a specific coverage date, then clicking the 'Search' button.

Members: CHRISTINA [Redacted]

Choose Plan Type: All Plans

Choose Date: Aug 12 2013

[Missing other covered members?](#) [Search](#)

**CHRISTINA L MILLS (Subscriber)** [Hide Info](#)

Plan Name	Plan Type	Group	Group ID	Start Date	End Date	Status
PREFERRED PROVIDER ORGANIZATION <a href="#">Medical Plan Details</a>	Medical	COMMONWEALTH OF KENTUCKY	[Redacted]	05/01/2012	NONE	Active

[Order Medical ID Card](#) [View Medical ID Card](#) [Deductibles and Maximums](#)  
[Other Health Insurance Coverage](#)

Other Covered Members: [Missing other covered members?](#)

**Dependent 1** [Show Info](#)

**Dependent 2** [Show Info](#)

- Order cards
- View ID cards
- Deductibles
- Maximums



# Online Tools: Express Scripts (ESI)

- ESI ([www.express-scripts.com](http://www.express-scripts.com))



 EXPRESS SCRIPTS®

**Millions trust**  
Express Scripts for **safety,**  
**care** and **convenience.**

*IT'S SIMPLE!*

[Create online account](#)

Clients, Advisors, Pharmacists, Physicians and Investors  
Find resources for you on the [Express Scripts corporate site.](#)

Log in securely for quick access to your account

user name

password  [sign in](#) 

[I forgot my user name](#)

[I forgot my password](#)

Latest news

**Nova Diabetes Care initiates voluntary recall of Nova Max Glucose Test Strips**  
[Learn More](#)

View all product alerts and drug recall messages.

Last updated on 7/31/2013



DoD/TRICARE  
Pharmacy Program



# Online Tools: Express Scripts (ESI)

The screenshot shows the Express Scripts website. At the top, there is a navigation bar with the Express Scripts logo, a shopping cart icon, and links for Home, FAQ, Contact Us, and Sign Out. A user is logged in as 'HIPAA'. The main content area is divided into three columns. The left column contains a sidebar with links to My Prescriptions, My Prescription Plan, Drug & Health Guide, My Profile & Settings, and My Notifications (0). Below these are buttons for 'Save on My Prescriptions' and 'Price a Drug'. The middle column features a 'Welcome to Express Scripts' message and three main sections: 'Home Delivery' (with links for Place an Order, Check Your Status, and Check on a renewal request), 'My Benefits' (with links for Coverage & copayments, Price a drug, Find a pharmacy, and Did you know...), and 'Express Scripts Mobile' (with a 'Have a Smartphone?' section and a 'Go mobile' button). The right column includes a photo of a woman in a white lab coat. At the bottom right, there is a logo for the Kentucky Employees Health Plan.

**EXPRESS SCRIPTS®** [Shopping Cart](#) [Home](#) [FAQ](#) [Contact Us](#) [Sign Out](#) [Adjust Font Size](#)

Hello, **HIPAA**

## Welcome to Express Scripts

The last time you visited Express-Scripts.com was on Tue., Sep 3, 2013

### Home Delivery

From the Express Scripts Pharmacy

**Place an Order**  
[Order a refill](#)  
[Renew a prescription](#)  
[Fill a new prescription](#)  
[Switch to home delivery](#)

**Check Your Status**  
[Check order status](#)  
[Check on a renewal request](#)

### My Benefits

It's easy to understand your plan

[Coverage & copayments](#)  
[Price a drug](#)  
[Find a pharmacy](#)

Keep in mind, you won't be able to see prescriptions for adult dependents unless they've given you access to their information. [Review your privacy settings.](#)

Get vaccinated.  
[Find a pharmacy that offers vaccines.](#)

Did you know...  
Your plan also covers specialty medications. [Find out more.](#)

### Express Scripts Mobile

On the go, just like you

**Have a Smartphone?**  
Manage your prescriptions from anywhere:

- Order refills
- Track your order
- Set up reminders

Get our FREE Express Rx app or use our mobile website.

[Go mobile](#)

**Save on My Prescriptions**

**Price a Drug**  
Compare and save.

**Kentucky**  
UNBROKED SPIRIT

**KENTUCKY EMPLOYEES**  
HEALTH PLAN

# Online Tools: Express Scripts (ESI)

The screenshot displays the Express Scripts website interface. At the top, the logo for Express Scripts is on the left, and navigation links for 'Shopping Cart', 'Home', 'FAQ', 'Contact Us', and 'Sign Out' are on the right. A user is logged in as 'HIPAA'. The main navigation menu on the left includes 'My Prescriptions', 'My Prescription Plan' (with sub-links for 'Price a Drug', 'Coverage & Copayments', 'Find a Pharmacy', 'For Your Doctor Visit', and 'My Choice Center'), 'Drug & Health Guide', 'My Profile & Settings', and 'My Notifications (0)'. Two promotional buttons are visible: 'Save on My Prescriptions' and 'Price a Drug Compare and save.'. The 'Price a Drug' tool is active, showing a 'Patient' field with 'HIPAA' and a 'Drug Name\*' field with a placeholder '(Enter at least three letters, such as amo for amoxicillin.)'. A 'Next >' button is located below the drug name field. The Kentucky logo is at the bottom left of the page.

# Online Tools: Express Scripts (ESI)

The screenshot displays the Express Scripts user interface. At the top, the logo and navigation links (Shopping Cart, Home, FAQ, Contact Us, Sign Out) are visible. The user is logged in as 'HIPAA'. The main content area is titled 'Prescription History' and includes a message about preparing taxes and reviewing medical records. Below this, there are sections for 'Patient' (HIPAA) and 'Date Range' (2013 including today). There are input fields for 'Start Date' and 'End Date' with calendar icons. A 'Show History' button is present. The left sidebar contains navigation options like 'My Prescriptions', 'My Prescription Plan', and 'My Profile & Settings'. At the bottom, there are logos for 'Kentucky UNBROKEN SPIRIT' and 'Kentucky EMPLOYEES HEALTH PLAN', along with a 'Feedback' link.

**EXPRESS SCRIPTS®** Shopping Cart Home [FAQ](#) [Contact Us](#) [Sign Out](#) Adjust Font Size

Hello, **HIPAA**

## Prescription History

Preparing taxes, planning for next year, or reviewing medical records? Get helpful information about recently filled prescriptions.  
\* Required

**Patient \***  
 **HIPAA**

**Date Range \***

- 2013 (including today)
- 2012 only
- 2011 only
- Date Range (Data begins Jun 05, 2011)

**Start Date \*** MM/DD/YYYY **End Date \*** MM/DD/YYYY

[Show History](#)

**Help** with this page

[\[-\]](#) Feedback



# Training Road Map

- Open Enrollment 2014
- Enrollment Options
- Additional Benefits
- HumanaVitality
- Online Tools
- **KHRIS ESS**
  - Technical tips
  - Who can enroll online
  - How to use ESS



## KHRIS ESS

- KHRIS ESS Technical Tips:
  - Best viewed with Microsoft Internet Explorer version 7+
  - Not recommended for mobile devices (ipads, tablets etc.)
  - Disable all pop-up blockers
  - Screen resolution below 1280x960 may cause some items not to fit on the screen
  - Install the most recent version of Adobe Reader to correctly view/display forms





## KHRIS ESS

- The following members can enroll **online**:
  - Commonwealth Paid Employees
  - Non-Commonwealth Paid Employees
  - KCTCS Retirees
  - KTRS Retirees
- The following must use a **paper application**:
  - Cross-reference planholders
  - Members with a disabled dependent
  - KRS retirees
  - New employees hired 9/1 through 10/31 (both new hire application and 2014 application)
  - Qualifying events submitted after Open Enrollment
  - Transfers from 10/1 through 12/31





## KHRIS ESS

- Enroll as a member
  - Click link to view demonstration

<https://personnel.ky.gov/OpenEnrollment/Open%20Enrollment%20-%207.htm>



## KHRIS ESS

- Find KHRIS User ID
  - Can be retrieved by the user if the member has an e-mail address in the **work** e-mail field
  - If the same e-mail is listed for more than one user, it will not work

**NOTE:** In KHRIS you will see “work” e-mail is labeled “0010 E-mail”, Infotype 00105 - not “Z009 Personal e-mail”; you can see the member’s KHRIS User ID in this same Infotype
- Reset Password
  - Go to [KHRIS.ky.gov](http://KHRIS.ky.gov) to reset the password



## KHRIS ESS

### IC/HRG Open Enrollment Instructions Handout

- Infotype 0376 Benefits Medical Information must be created in PA30, for each enrollment prior to completing the HRBEN0001 enrollment action to avoid billing issues
- Dependents must be set up in the IT 0021 with a SSN and DOB before they can be enrolled in a health plan
- Dependents over the limiting age (26) as of 01/01/2014 will not appear as an eligible dependent
- Dependents enrolled in another KEHP plan (their own KEHP or as a dependent on another KEHP plan) will not appear as an eligible dependent
- **IMPORTANT NOTE:** During Open Enrollment if an FSA amount is entered incorrectly you can repeat the enrollment and change the amount **HOWEVER DO NOT DELETE** any FSA plans as this will cause billing errors
- You must contact the Department of Employee Insurance if a FSA account needs to be voided or corrected.



# Training Road Map

- Open Enrollment 2014
- Benefit Options
- Additional Benefits
- HumanaVitality
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders



## KHRIS IC/HRG Open Enrollment Reminders

- Processing:
  - Encourage members to enroll using ESS whenever possible
  - ICs/HRGs can enter paper applications into the KHRIS system until November 11, 2013
  - Member applications entered after November 11 may delay ID Card receipt and these members will not be guaranteed to receive their ID Card prior to January 1, 2014





## KHRIS IC/HRG Open Enrollment Reminders

- Reports:
    - HRBEN0073 report will be used during Open Enrollment to generate a list of employees that have not enrolled in benefits.
      - This Report MUST ONLY be generated in the morning before 9 a.m.
      - This report MUST be generated with the “Key Date” 01/01/2014
      - This report MUST be generated using a Variant and Organizational Unit
- ➔ **Failure to follow the instructions provide will result in your report being to large and being terminated by KHRIS Administration**





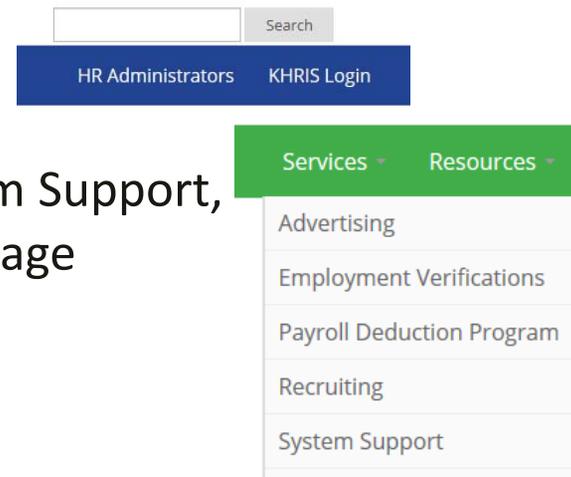
## KHRIS IC/HRG Open Enrollment Reminders

- IT9925 (Health Assessment Infotype)
  - Members who enroll in a LivingWell Plan for 2014 must promise to do two things:
    1. Complete the Health Assessment between January 1, 2014 and May 1, 2014
    2. Keep contact information current in KHRIS ESS
  - The date member enrolls in ESS and makes the LivingWell Promise will be stored on IT9925



## KHRIS IC/HRG Open Enrollment Reminders

- KHRIS down times:
  - 10/7** 10:00 p.m. - 12:00 a.m.
  - 10/8** 7:00 p.m. - 8:00 a.m.
  - 10/22** 10:00 p.m. - 2:00 a.m.
  - 10/23** 7:00 p.m. - 8:00 a.m.
- To find KHRIS calendar:
  - Go to [personnel.ky.gov](http://personnel.ky.gov)
  - Select HR Administrators
  - Select Services and System Support, then scroll to bottom of page





## KHRIS IC/HRG Open Enrollment Reminders

- **New Hires**
  - New employees hired October 1 through October 31 will need to complete applications to elect coverage for both 2013 and 2014 plan years
- **Transfers**
  - Employees who transfer from October 1 through December 31, must complete a new 2014 Open Enrollment application



# Training Road Map

- Open Enrollment 2014
- Enrollment Options
- Additional Benefits
- HumanaVitality
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders
- **HIPAA**



# HIPAA

- All ICs/HRGs need to complete annual HIPAA training
  - Training Website: [www.ky.train.org](http://www.ky.train.org)
    - Course Name - Kentucky Employees' Health Plan HIPAA
    - Training Module - 1019274





# Training Road Map

- Open Enrollment 2014
- Enrollment Options
- Additional Benefits
- HumanaVitality
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders
- HIPPA
- **COBRA**



## COBRA

- COBRA is a federal law that requires all employers to provide continuation of medical coverage at group rates in certain instances where there is a loss of group insurance coverage
- Ceridian is the third party administrator for COBRA benefits
  - Log into the Ceridian website @ [www.ceridian-benefits.com](http://www.ceridian-benefits.com) to notify Ceridian of any COBRA qualifying events



# COBRA

- The COBRA qualifying events for

## Employees:

- Voluntary or involuntary termination of employment
- Reduction in the number of hours of employment (that results in benefits termination)
- Transfer to an external employer

## Spouses:

- Voluntary or involuntary termination of the covered employee's employment
- Reduction in the hours worked by the covered employee (that results in benefits termination)
- Covered employee's becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of the covered employee

## Children:

- The same as for the spouse plus loss of dependent child status under the plan rules



## COBRA

- Err on side of caution – when someone loses coverage, leaves your agency, retires, transfers to another KEHP participating agency, etc. – notify Ceridian
- Go to [KEHP.ky.gov](http://KEHP.ky.gov) for detailed training and information on COBRA



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- **Marketplace Notice Requirement**



## Marketplace Notice

- Employer responsibilities concerning Kentucky's Health Benefit Exchange, known as **kynect**, and the Marketplace Notice:
  - Must be delivered to current employees (full and part-time) on or before October 1, 2013
  - Must be delivered to new employees (full and part-time) beginning October 1, 2013 and going forward
  - Delivery of the Marketplace Notice to current and new employees is an ongoing duty that is the responsibility of the employer
- More details will be sent in an IC/HRG Memo, along with FAQs and sample notice



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- Marketplace Notice
- Key Points to Remember



## Key Points to Remember

- ✓ PA40 Actions for new hires should be done quickly to allow the Welcome to KHRIS letter to go out timely which allows the member to enroll online
- ✓ Distribute Benefits Selection Guides to your employees immediately after receiving
- ✓ FSA/HRA Termination Dates
  - FSAs and HRAs will term at the end of the semi-monthly period of the last date worked – effective January 1, 2014



## Key Points to Remember

- ✓ Members may complete the Health Assessment during Open Enrollment, but will need to complete the Health Assessment again beginning January 1 through May 1, 2014 to fulfill the LivingWell Promise
- ✓ If LivingWell Promise is not fulfilled during the specified time period, members will not be able to enroll in a LivingWell plan for 2015



## Key Points to Remember

- ✓ Members who do not actively enroll in a plan, or waive coverage, will be defaulted to the Standard CDHP, single coverage level
- ✓ Check KHRIS downtimes on the KHRIS calendar at [KHRIS.ky.gov](http://KHRIS.ky.gov)
  - System may be slow during time entry periods
- ✓ Encourage as many members as possible to enroll through KHRIS ESS



## Key Points to Remember

- ✓ **IMPORTANT NOTE:** During Open Enrollment if an FSA amount is entered incorrectly you can repeat the enrollment and change the amount **HOWEVER DO NOT DELETE** any FSA plans. This will cause billing errors. For example if you key a member's Healthcare FSA as a Dependent Care FSA by error you will need to contact the Department of Employee Insurance to void the HC FSA.
- ✓ You must contact the Department of Employee Insurance if a FSA account needs to be voided or corrected.



# Training Review

- Open Enrollment 2014
- Benefit Options
- Additional Benefits
- HumanaVitality
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders
- HIPAA
- COBRA
- Marketplace Notice Requirement
- Key Points to Remember