

Do I Have to Enroll?



YES, if you want to:	NO, if you:
<ul style="list-style-type: none"> ▪ Change your health insurance plan ▪ Elect or keep the employer-funded General Purpose Waiver Health Reimbursement Arrangement (HRA) ▪ Elect a Healthcare FSA ▪ Elect a Dependent Care FSA <p>Note: If you did not complete your LivingWell Promise for 2015:</p> <ul style="list-style-type: none"> ▪ You must enroll online and select either the Standard PPO or CDHP ▪ If you do not, you will be automatically defaulted to the Standard CDHP, single coverage level for 2016 	<ul style="list-style-type: none"> ▪ Want to keep your current health insurance plan option ▪ Currently have and want to keep your employer-funded Waiver Dental/Vision HRA ▪ Are a KRS, KTRS, or Legislative/Judicial return-to-work retiree, under age 65 and want to keep your current health insurance plan with your active agency

If you answered yes above, find the group below that best describes you and follow the enrollment instructions.

Active Employee Currently Enrolled

Go to openrollment.ky.gov to enroll via KHRIS Employee Self Service (ESS). Please refer to your personalized Open Enrollment letter sent to your home.

Active Employee Currently NOT Enrolled

If you are an active employee, but not currently enrolled in KEHP, you must complete a paper application. Go to kehp.ky.gov to access.

Newly Hired Employee

If you were hired on or after Sept. 1 - Nov. 1, 2015, you are considered a newly hired employee, and must elect coverage for Plan Year 2015 **and** Plan Year 2016. You can enroll using a paper application or use KHRIS ESS. If you use KHRIS ESS see your IC or HRG for the process. If you want to use a paper application, go to kehp.ky.gov to access the form. If you are newly hired after the above dates, you should enroll using KHRIS ESS.

Adding a Disabled Dependent

If you are adding a disabled dependent, you must complete a paper application. Go to kehp.ky.gov to access.

Cross-Reference Payment Option

If you need to make a change or elect a new cross-reference payment option, both members must complete a paper application for both healthcare and FSA elections. Go to kehp.ky.gov to access these forms.

KTRS and KCTCS

If you are a retiree from the Kentucky Teachers' Retirement System (KTRS) or Kentucky Community and Technical College System (KCTCS), you can enroll online via KHRIS ESS. Please refer to your personalized Open Enrollment letter sent to your home.

KRS

If you are a retiree from the Kentucky Retirement System (KRS), you may enroll online via the KRS START portal. Or you can contact your retirement system for the paper retiree application, rates, contribution amounts, and enrollment information.

LRP and JRP

If you are a retiree from the Legislators' Retirement Plan (LRP) or the Judicial Retirement Plan (JRP), you must enroll using the retiree paper application which was mailed to your home. You must contact your retirement system for questions, rates, and contribution amounts.

