



Open Enrollment Training

2016

IC/HRG Open Enrollment Training

- Administration Overview
- Open Enrollment 2016
- Benefit Options
- Additional Benefits
- Third Party Administrators
- KHRIS
- Closing Reminders



Kentucky Employees' Health Plan member wellness portal

IC/HRG Open Enrollment Training

- Administration Overview
 - ❖ Department of Employee Insurance
 - ❖ Third Party Administrators



Who Should I Call for Help?

Member eligibility &
application status

Billing and premium
information

Member questions
and grievances

888-581-8834

EIB - option 2

FMB - option 3

MSB - option 1

Commissioner's office
option 4

Medical **Anthem.**  
BlueCross BlueShield

WageWorks 

FSA/HRA/COBRA

Pharmacy

CVS/caremark

vitalssmartshopper
Transparency

Wellness

Humana *Vitality*

Self-Funded



IC/HRG Open Enrollment Training

- Open Enrollment 2016
 - ❖ Timetable
 - ❖ LivingWell Promise
 - ❖ Highlights
 - ❖ Need to Know
 - ❖ Reminders



Open Enrollment Oct 12th – 26th

Online KHRIS ESS

- Will be available **October 1st – 26th**
- Technical assistance and extended customer service hours Oct 12th – 26th only

Paper Applications

- Should be accepted from all employees
- Need to be keyed into KHRIS by ASAP



Benefit Fairs

14 locations

Oct 1 – Oct 20th

Enrollment assistance will be available as well as:

- Anthem
 - CVS/Caremark
 - WageWorks
 - SmartShopper
 - Humana Vitality
-

- Franklin Oct 1st
- Jefferson Oct 2nd
- McCracken Oct 5th
- Hopkins Oct 6th
- Christian Oct 7th
- Warren Oct 9th
- Fayette Oct 12th
- Boone Oct 13th
- Laurel & Madison Oct 14th
- Boyd Oct 19th
- Pike Oct 20th

- Should begin shipping on Sept. 23rd
- Please distribute to employees ASAP
- Available online prior to shipping of hardcopies



Benefits Selection
Guides

Highlights

No changes

- Benefits
- Employee Premiums
- FSA/HRA carryover
- LivingWell Promise

New for 2016

- Enhanced diabetes benefits
- Individualized ID letters

Open Enrollment 2016

- Little to no change is being made for plan year 2016 – members will have access to the same basic benefits and premiums
- CVS/Caremark Prescription Formulary
 - ❖ Due to the continuing changes in prescription drugs, there may be some minor changes to the prescription drug formulary
 - ❖ You can review the formulary online at kehpcy.gov

Need to Know

- Up to **\$500** of unused funds may carryover for healthcare flexible spending accounts (**FSA**)
 - ❖ Even if member does not re-elect the FSA benefit
- **HRA** funds will carryover to the next year; member must elect the same benefit
 - ❖ CDHP HRA → CDHP HRA
 - ❖ Waiver General Purpose HRA → Waiver GP HRA
 - ❖ Waiver D/V only → Waiver D/V only

- In 2016, KEHP diabetic members will pay reduced co-pays and co-insurance, with no deductibles, for most all of their maintenance diabetic prescriptions and supplies

Diabetes Value Benefit*	Living Well CDHP	LivingWell PPO	Standard PPO	Standard CDHP
30-Day Supply				
Tier 1 – Generic	0%	\$0	\$0	0%
Tier 2 – Preferred	10%	\$25	30% Min \$10-Max \$40	25%
Tier 3 – Non-Preferred	10%	\$40	30% Min \$45-Max \$85	25%
90-Day Supply				
Tier 1 – Generic	0%	\$0	\$0	0%
Tier 2 – Preferred	10%	\$50	30% Min \$20-Max \$80	25%
Tier 3 – Non-Preferred	10%	\$80	30% Min \$90-Max \$170	25%
* Maintenance diabetic prescriptions and supplies covered under the Diabetes Value Benefit must be a covered prescription on the maintenance drug list				



Who must re-enroll?

- Members who want to **change** their health insurance plan
 - ❖ Standard PPO now and want to move to a LivingWell PPO plan
 - ❖ Currently have single coverage and you want to add a dependent
- Flexible Spending Accounts (FSA)
 - ❖ Healthcare
 - ❖ Dependent care



Who must re-enroll?

- Waivers with General Purpose HRA
 - ❖ Declaration of other coverage
- Members who have a LivingWell plan and did not fulfill the LivingWell Promise

Members who are required to enroll but fail to enroll in a health plan or waive coverage by October 26, will be **defaulted** to the Standard CDHP, single coverage level, for the 2016 plan year

Who does not have to re-enroll?

- Members who want to keep their health insurance plan option and coverage level (including cross reference plans)
 - ❖ Individualized ID letters will be sent to members
 - ❖ Members who rollover a LivingWell plan **MUST** complete the Living Well Promise requirements in 2016
- Waiver Dental/Vision only HRA
- Waiver NO HRA

LivingWell Promise

- All new enrollments and rollover LivingWell Plans require the member to complete either the **Humana Vitality Health Assessment** or **Humana Vitality Check**
 - ❖ January 1, 2016 – May 1, 2016
 - ❖ Both planholders of a LivingWell cross-reference plan must take the Health Assessment or VitalityCheck
- Members will not be allowed to enroll in a LivingWell plan option in 2017 if promise is not fulfilled

LivingWell 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



IC/HRG Open Enrollment Training

- Benefit Options
 - ❖ Health Plans
 - ❖ Waivers
 - ❖ Flexible Spending Accounts



CVS/caremark™

WageWorks

LivingWell CDHP

- LivingWell Promise required
- Covers 100% in-network preventive care
- Embedded HRA - Single coverage receives \$500; couple, parent-plus and family coverage receives \$1,000
- Medical and pharmacy apply to deductible and annual maximum out-of-pocket
 - ❖ Deductible \$1,250 single/\$2,500 family
 - ❖ MOOP \$2,500 single/\$5,000 family
- Co-insurance after deductible is met 15%

How does your plan work?

If you incur an \$8,000 medical bill

- You will first pay your **\$1,250** deductible of which your **\$500 HRA** will reduce your out-of-pocket to **\$750**
- For the next \$6,750 in covered medical expenses you would pay **15%** co-insurance **\$1,012.50** and KEHP would pay **\$5,737.50(85%)**
- The \$1,250 deductible plus your \$1,012.50 in co-insurance equals **\$2,262.50** toward your annual maximum out-of-pocket
- The **member pays \$1,762.50** and the **KEHP will pay the remaining \$5,737.50**

LivingWell PPO

- LivingWell Promise required
- Covers 100% in-network preventive care
- Co-pays for some services
 - ❖ Office visit \$25/\$45
 - ❖ Pharmacy \$10/\$35/\$55 (90 day supply discount)
 - ❖ Pharmacy co-pays apply to separate MOOP
- Only medical expenses apply to deductible and medical annual maximum out-of-pocket
 - ❖ Medical deductible \$500 single/\$1,000 family
 - ❖ Medical MOOP \$2,500 single/\$5,000 family
- Co-insurance after deductible is met 20%

How does your plan work?

If you incur an \$8,000 medical bill

- You will first pay your \$500 deductible
- For the next \$7,500 in covered medical expenses you would pay 20% co-insurance \$1,500 and KEHP would pay \$6,000 (80%)
- The \$500 deductible plus your \$1,500 in co-insurance equals \$2,000 toward your annual maximum out-of-pocket
- The member pays \$2,000 and the KEHP will pay the remaining \$6,000

Laboratory Bills

Diagnostic tests in doctor's office – office visit co-pay \$25 primary care physician; \$45 specialist

Other laboratory – deductible then 20% co-insurance

Claims processed based on provider billing type which may include separate charges from a lab performing services outside of the doctor's office visit

- Test must be completed by your doctor on the same date of service as the office visit **and** billed by the doctor's office as part of the office visit to be covered by office visit co-pay
- Test preformed, read or billed by other providers, even if at the same site, will be considered other laboratory and apply to the member's deductible and/or co-insurance

Standard PPO

- Covers 100% in-network preventive care
- Co-pays for some services
 - ❖ Pharmacy co-pay is 30%(subject to maximum limit)
 - ❖ Pharmacy co-pays apply to separate MOOP
- Only medical expenses apply to deductible and annual maximum out-of-pocket
 - ❖ Medical deductible \$750 single/\$1,500 family
 - ❖ Medical MOOP \$3,500 single/\$7,000 family
- Co-insurance after deductible is met 30%
- Same premium as LivingWell CDHP

How does your plan work?

If you incur an \$8,000 medical bill

- You will first pay your **\$750** deductible
- For the next \$7,250 in covered medical expenses you would pay **30%** co-insurance **\$2,175** and KEHP would pay **\$5,075 (70%)**
- The \$750 deductible plus your \$2,175 in co-insurance equals **\$2,925** toward your annual maximum out-of-pocket
- The **member pays \$2,925** and the **KEHP will pay the remaining \$5,075**

Standard CDHP

- Covers 100% in-network preventive care
- Embedded HRA - Single coverage receives \$250; couple, parent-plus and family coverage receives \$500
- Medical and pharmacy apply to deductible and annual maximum out-of-pocket
 - ❖ Deductible \$1,750 single/\$3,500 family
 - ❖ MOOP \$3,500 single/\$7,000 family
- Co-insurance after deductible is met 30%

How does your plan work?

If you incur an \$8,000 medical bill

- You will first pay your **\$1,750** deductible of which your **\$250 HRA** will reduce your out-of-pocket to **\$1,500**
- For the next \$6,250 in covered medical expenses you would pay **30%** co-insurance **\$1,750** and KEHP would pay **\$4,500 (70%+amount over MOOP)**
- The \$1,750 deductible plus your \$1,750 in co-insurance satisfies your **\$3,500** annual maximum out-of-pocket
- The **member pays \$3,250** and the **KEHP will pay the remaining \$4,500**

General Purpose Waivers

- Members with Waiver General Purpose HRA **must re-enroll** to continue the benefit for 2016
- Declaration of other group health insurance coverage is required
 - ❖ TRICARE, VA, MEDICAID, MEDICARE and private/individual plans (kynect) are not considered minimum coverage/minimum value
 - ❖ Waiver (GP) HRA funds will not rollover to Waiver D/V only HRAs
- Members who currently have Waiver (GP) HRA but fail to waive coverage by October 26, will be **defaulted** to the Standard CDHP, single coverage level, for the 2016 plan year

Dental/Vision HRA Waivers

- Members with Waiver Dental/Vision only HRA are **not** required to re-enroll if they wish to continue the same benefit for 2016
 - ❖ Waiver D/V only HRAs funds will not rollover to Waiver (GP) HRA
 - ❖ \$1050 available January 1st & \$1050 available July 1st

FSA/HRA Claims

- Members have until 03/31/2016 to complete all reimbursements and substantiations for 2015
- All new requests for reimbursement or payments with a date of service in 2015 **MUST** be submitted by paper to WageWorks after 01/01/2016 – 03/31/2016



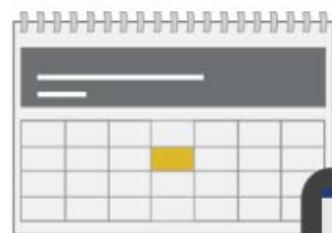
Members must **NOT** use their VISA cards for dates of service from the prior plan year

IC/HRG Open Enrollment Training

- Additional Benefits
 - ❖ LiveHealth Online
 - ❖ Diabetes Prevention Program
 - ❖ myStrength
 - ❖ Humana Vitality



LiveHealth[®]
O N L I N E



**THE DOCTORS ARE
ALWAYS IN.**

SEE A DOCTOR ON YOUR COMPUTER
OR MOBILE DEVICE AND GET
ANSWERS NOW.

Anthem.  
BlueCross BlueShield

HOW IT WORKS

- Just sign up and you're ready to go
- Select a doctor, and he or she can answer questions, assess your condition and even provide a prescription* if needed
- Log in and you'll see a list of doctors available and ready to talk 24 hours a day, 7 days a week

*Prescription availability is defined by physician judgment and state regulations.

Anthem Diabetes Care Program

- Anthem's Diabetes Care Program encourages awareness, healthy habits and regular doctor visits
- You can go to the Centers for Disease Control and Prevention diabetes risk test at www.cdc.gov.
- There are only seven questions and no name or identifiable health plan information is required

 **American Diabetes Association**



National Institute of
Diabetes and Digestive
and Kidney Diseases

THE STAGGERING COST OF DIABETES

Today, **4,660**
AMERICANS WILL BE DIAGNOSED
WITH **DIABETES**

NEARLY **30**
MILLION AMERICANS
HAVE DIABETES



86 million
Americans have prediabetes

More than the population of the east coast
from Connecticut to Georgia



DIABETES AND
PREDIABETES COST AMERICA
\$322 BILLION
PER YEAR

\$ 1 in 5 health care dollars
is spent caring for
people with diabetes

\$ 1 in 3 Medicare dollars is spent
caring for people
with diabetes

\$ People with diagnosed
diabetes have health
care costs **2.3 times**
higher than if they
didn't have the disease



Learn how to combat this costly disease at
diabetes.org/congress



Fight diabetes before you get it

- Getting help now can prevent serious health problems later
- If you might be at risk for diabetes, a prevention class can help





When life gets busy, it can be hard to find the time to take care of yourself. To help you manage stress and lead a healthier life, Anthem offers members myStrength. This online tool helps improve emotional, physical and spiritual health and bring balance to your life.

myStrength is simple to use and offers:

- Videos, articles, quotes and inspirations
- Tools and exercises for healthy living
- Education on anxiety, depression and substance abuse
- Mood assessments and tracking tools

Start taking care of #1

Log on to your secure site at anthem.com to access myStrength

Humana Vitality[®]

- Will continue to offer KEHP members wellness benefits and rewards in 2016
- It all starts with keeping your LivingWell promise but **all** KEHP members have access to the same wellness benefits regardless of the health plan they choose



IC/HRG Open Enrollment Training

- Third Party Administrators
 - ❖ HumanaVitality
 - ❖ Vitals SmartShopper
 - ❖ Anthem
 - ❖ WageWorks



Humana *Vitality*[®]

Agenda!

1. Wellness Engagement Team
2. Humana Vitality Mobile App
3. Username/Password Troubleshooting
4. Site Navigation
5. Humana Vitality Community

Our Services

The Humana Vitality Wellness Team can help with a variety of topics.
Including, but not limited to:

- Scheduling a Vitality Check day with your local Health Department
- Hosting an onsite Health Assessment/ Living Well Promise Day
- Participating and Assisting with Wellness Council/team meetings
- Training Wellness Leaders
- Humana Vitality educational presentations for staff

Kentucky Health Facts

Ranked **47th** in overall health

27.4% of adults are physically inactive, **42nd** in the country.

26.5% of adults smoke, **49th** in the country.

33.2% of adults are considered obese, **46th** in the country.

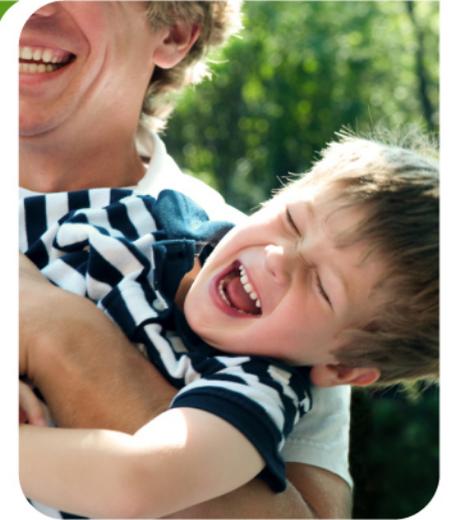
Adults age 65 and older are ranked **48th** in overall health.

10.6% adults have been diagnosed with diabetes, **33rd** in the country.

18% of Kentucky high school students are considered obese, the **most** in the U.S.



Mobile App Training

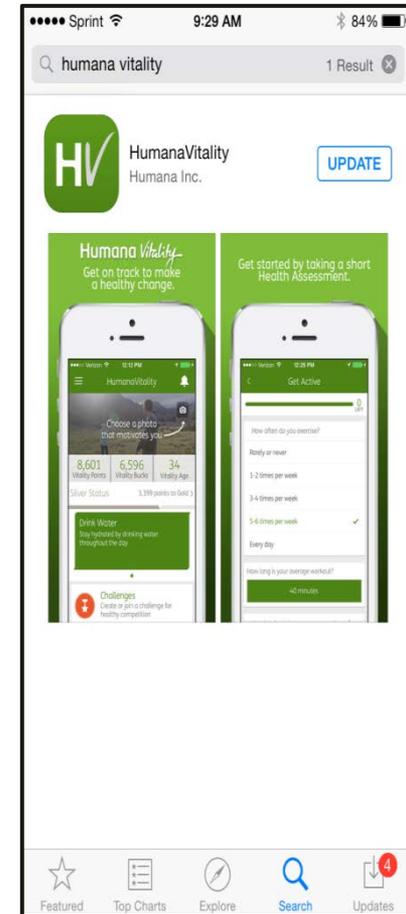
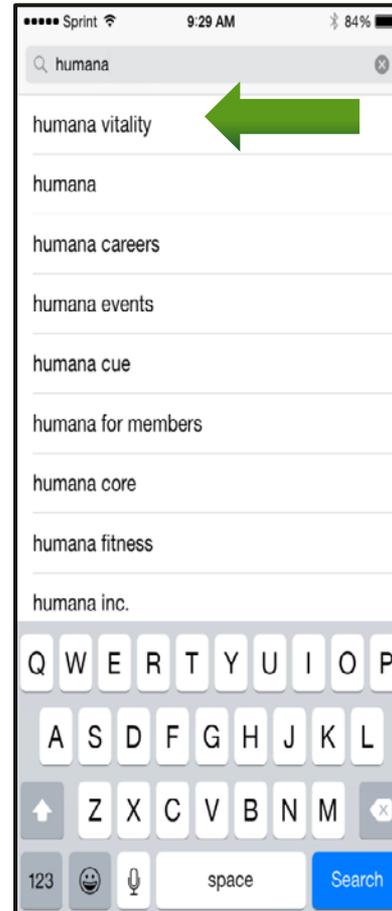


Download the Mobile App



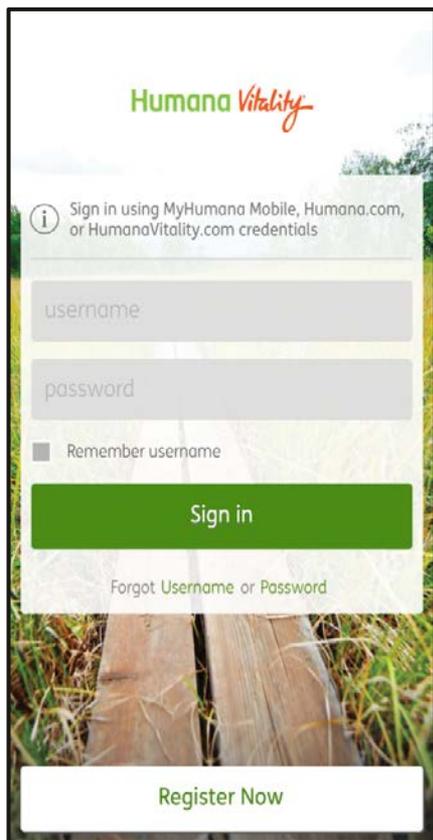
Download the HV App today

*Windows Phones, Amazon Phone Not compatible.



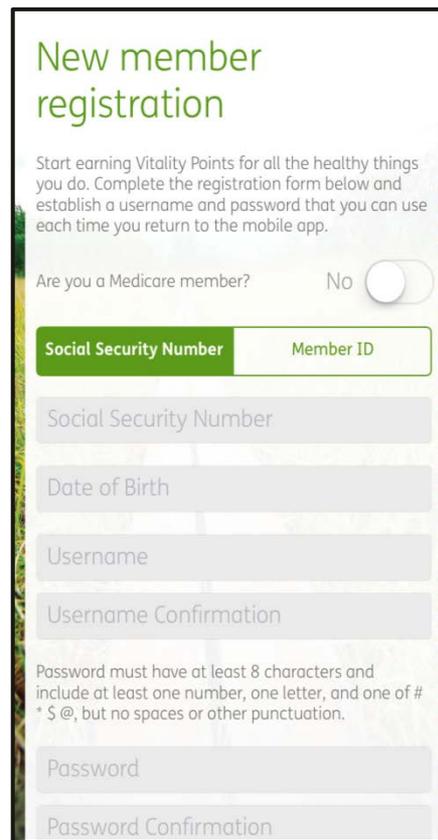
Registration

Returning Member? Log in with your username and password.



The image shows a mobile app login screen for Humana Vitality. At the top, the Humana Vitality logo is displayed. Below it, there is an information icon and text: "Sign in using MyHumana Mobile, Humana.com, or HumanaVitality.com credentials". There are two input fields for "username" and "password". A checkbox labeled "Remember username" is present. A green "Sign in" button is at the bottom of the form. Below the button, there is a link that says "Forgot Username or Password". At the very bottom of the screen, there is a white button with green text that says "Register Now".

As a new member select the option Social Security Number or Member ID. Then fill out the requested information.



The image shows a mobile app registration screen for Humana Vitality. The title is "New member registration". Below the title, there is a paragraph: "Start earning Vitality Points for all the healthy things you do. Complete the registration form below and establish a username and password that you can use each time you return to the mobile app." There is a toggle switch for "Are you a Medicare member?" with "No" selected. Below this, there are two tabs: "Social Security Number" (which is selected) and "Member ID". There are input fields for "Social Security Number", "Date of Birth", "Username", "Username Confirmation", "Password", and "Password Confirmation". A note at the bottom states: "Password must have at least 8 characters and include at least one number, one letter, and one of # * \$ @, but no spaces or other punctuation."

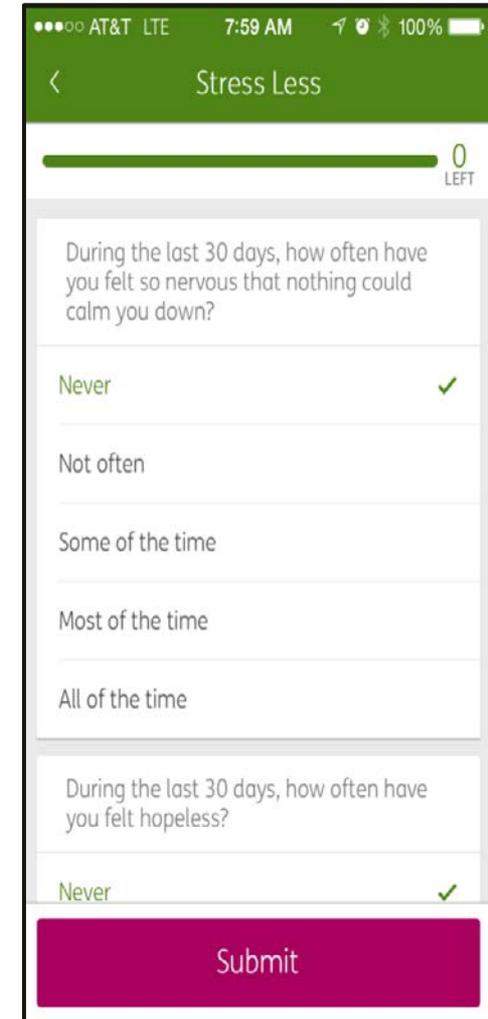
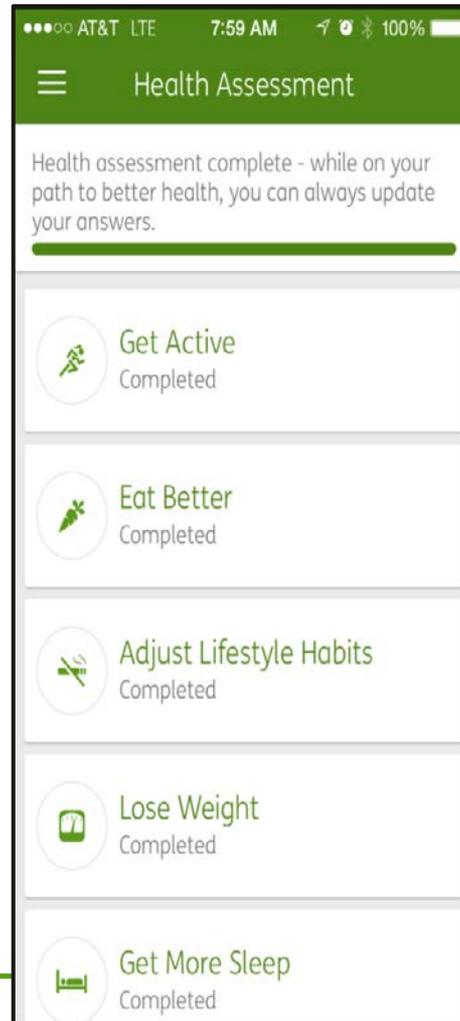
Health Assessment

The Humana Vitality Mobile Health Assessment is 60 questions broken into 7 sections

- Get Active
- Eat Better
- Adjust Lifestyle Habits
- Lose Weight
- Get More Sleep
- Stress Less
- Bonus Questions (must answer these)

Important:

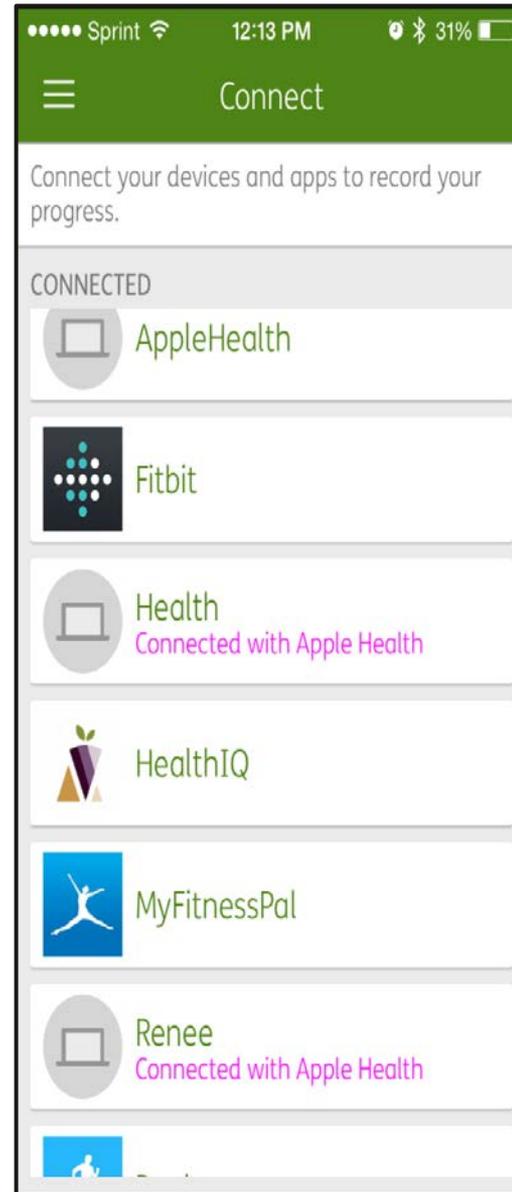
Your Living Well Promise will not be complete until **all** sections of the Health Assessment have been completed.



Connect

Members can connect multiple devices through the mobile app

Download free apps like Moves and Runkeeper to earn fitness points.



Activities

Submit proof through the app for the following activities:

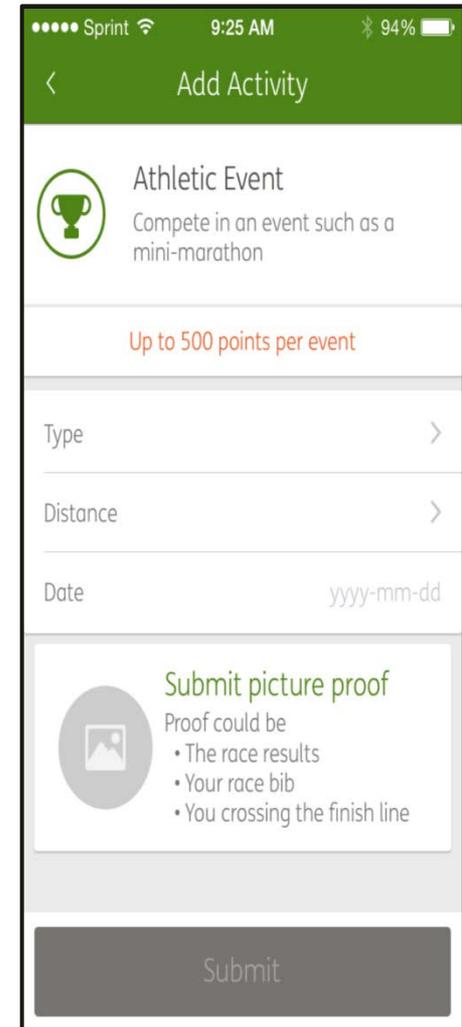
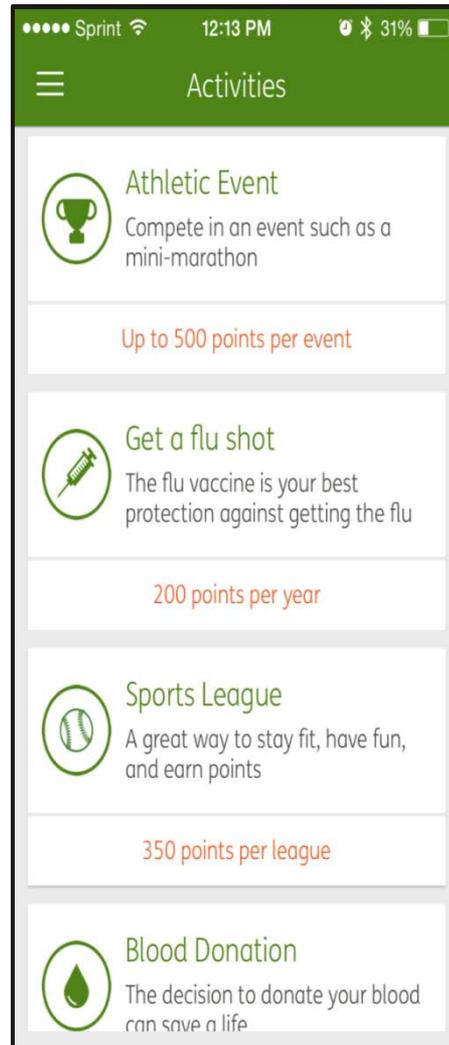
Athletic events – Requires a picture of the race bib or race results for proof (5k, Triathalons, Bike races)

Flu Shot- Requires a receipt or equivalent for proof

Sports League- Requires a schedule showing that you competed in at least 8 events or a certificate

Blood Donation- Requires picture of donor card or information from blood bank online site

CPR/ First Aid Certification- Requires picture of your certificate



Milestones

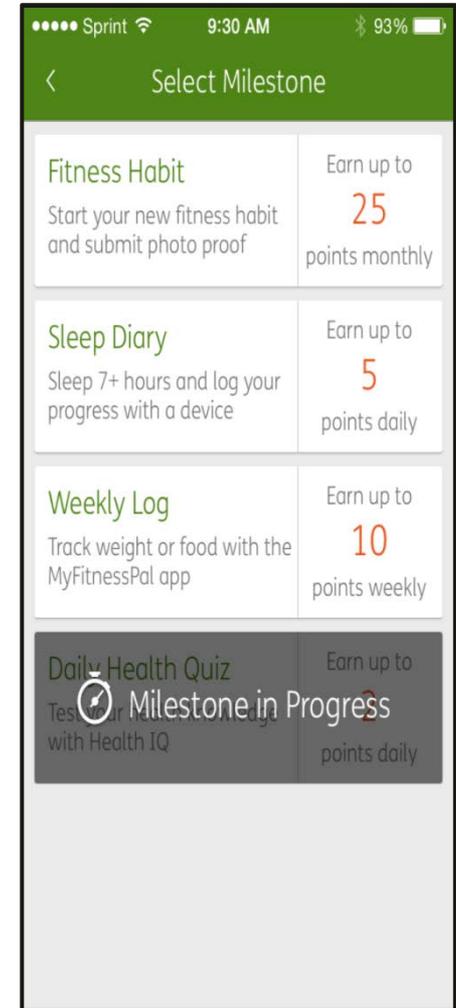
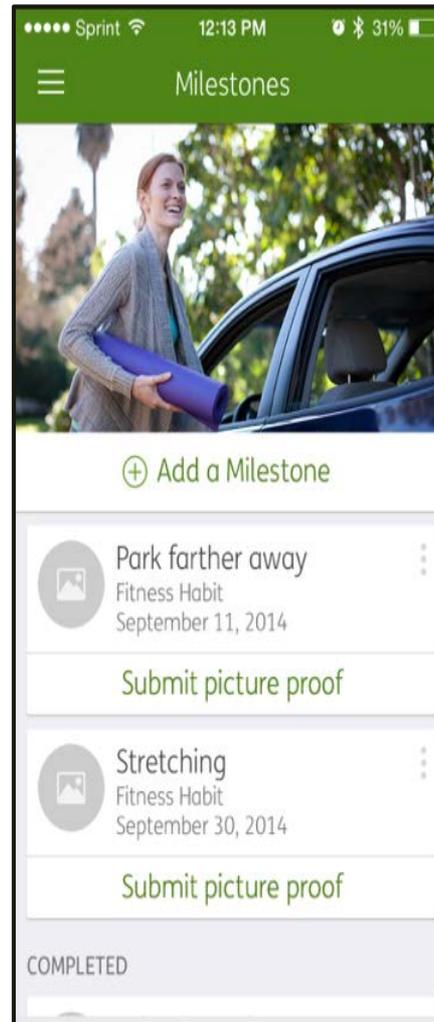
Fitness Habits: Receive 25 points once per month for completion. Users have four different Fitness Habits to select from.

- Stretch
- Park Further Away
- Take the Stairs
- Walking Breaks

Sleep Diary: Users can achieve 5 Vitality points per night by getting 7 or more hours of sleep (verified through Fitbit or Jawbone device).

Weekly Log: Users can achieve 10 Vitality Points per week by keeping a daily food or weight log through MyFitnessPal.

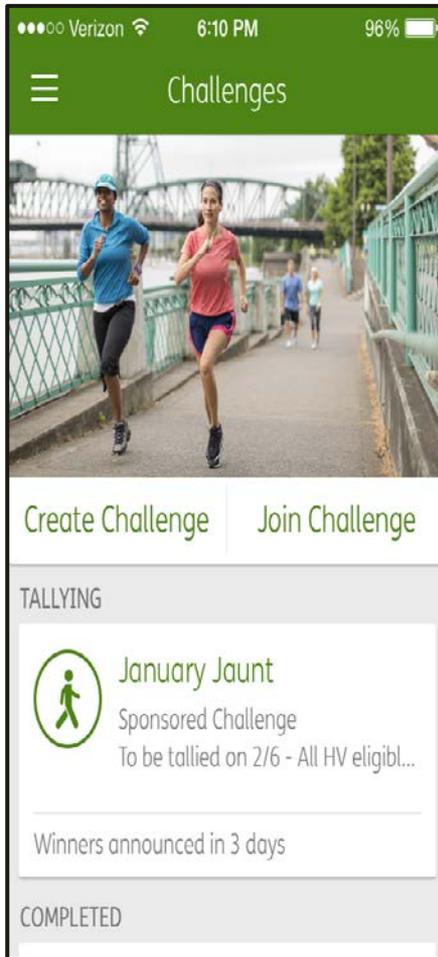
Daily Health Quiz: Users can achieve 2 points daily by taking a health quiz through the Health IQ App



Challenges

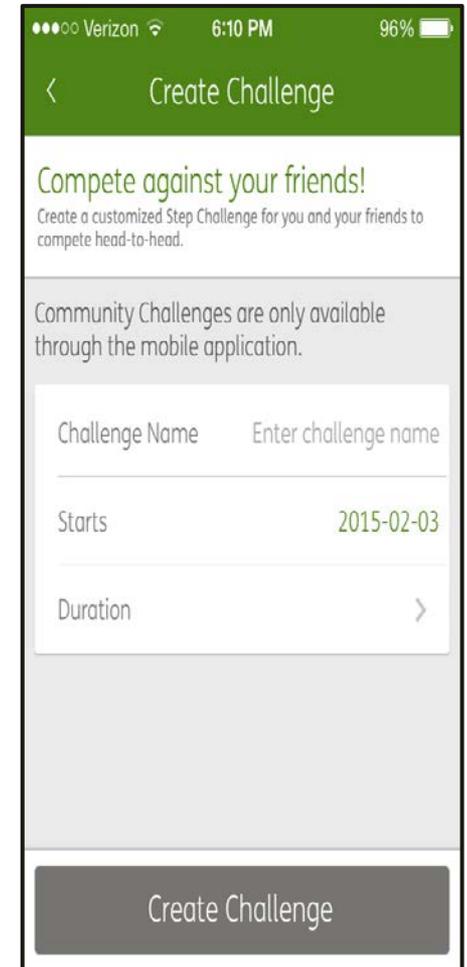
Earning points for challenges

- Receive 50 Vitality Points once per month for joining a challenge.
- Receive an additional 50 Vitality Points once per month if you join/create a team in a challenge.



Create your own step or weight-loss challenge

- Weight- Tracked through MyFitnessPal
- Steps- Tracked through compatible device





Troubleshooting

How to recover usernames and passwords



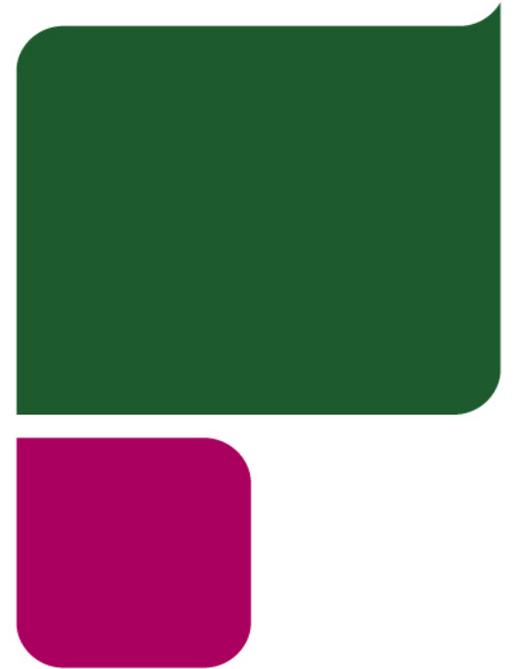


Site Navigation

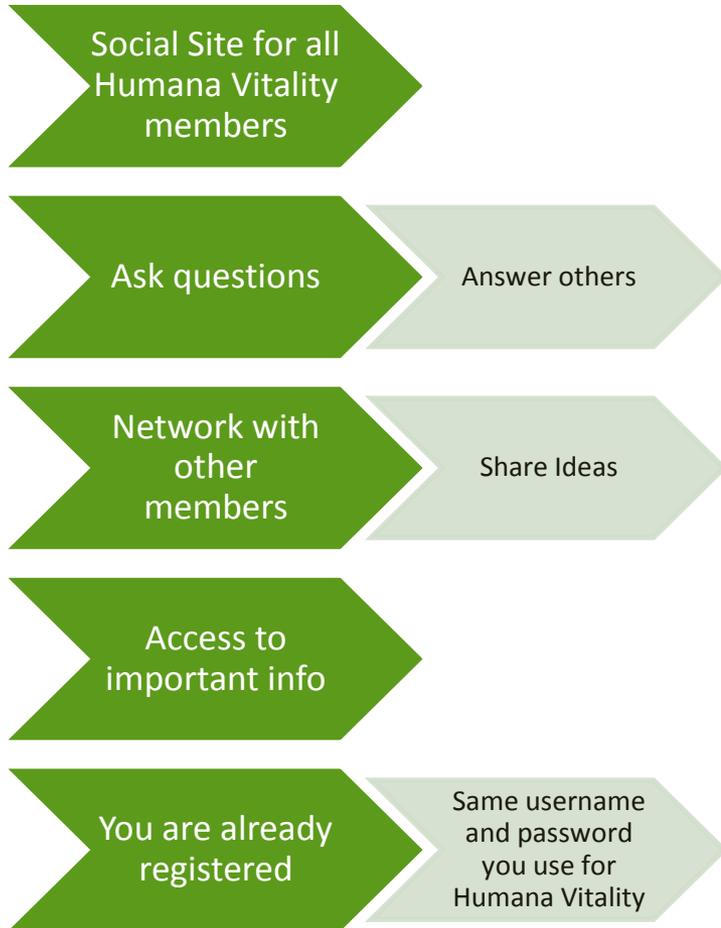


Humana Vitality Community

Overview



Humana Vitality Community



Search This Group

Recent Blogs

Unanswered Questions

There are no discussions here currently, but as they appear they might have answers you need.

Kentucky Employee's Health Plan



Are you part of Kentucky Employees' Health Plan and have a question?

1. Type your question below or look at recent discussions.
2. Find **commonly asked questions** specific to you.

Ask the Group

Engage in conversation

[→ Start a Discussion](#)

Trending Content in This Group

- [15 Day Dash Details](#)
- [Device Recommendation](#)

Information Related to You

Items tagged with kehpfaq

- [15 Day Dash Details](#)
1 week ago in Kentucky Employees' Health Plan Members by Cory Hisle
- [Device Recommendation](#)
1 week ago in Kentucky Employees' Health Plan Members by Cory Hisle
- [Humana Vitality Engagement Consultant Contact Map](#)
2 weeks ago in Kentucky Employees' Health Plan Members by Cory Hisle
- [Kentucky Employee Handbook on HumanaVitality](#)
4 months ago in Kentucky Employees' Health Plan Members by hvmoderator

Closing Statements

Encourage you to utilize the Community

- Join the KEHP group!

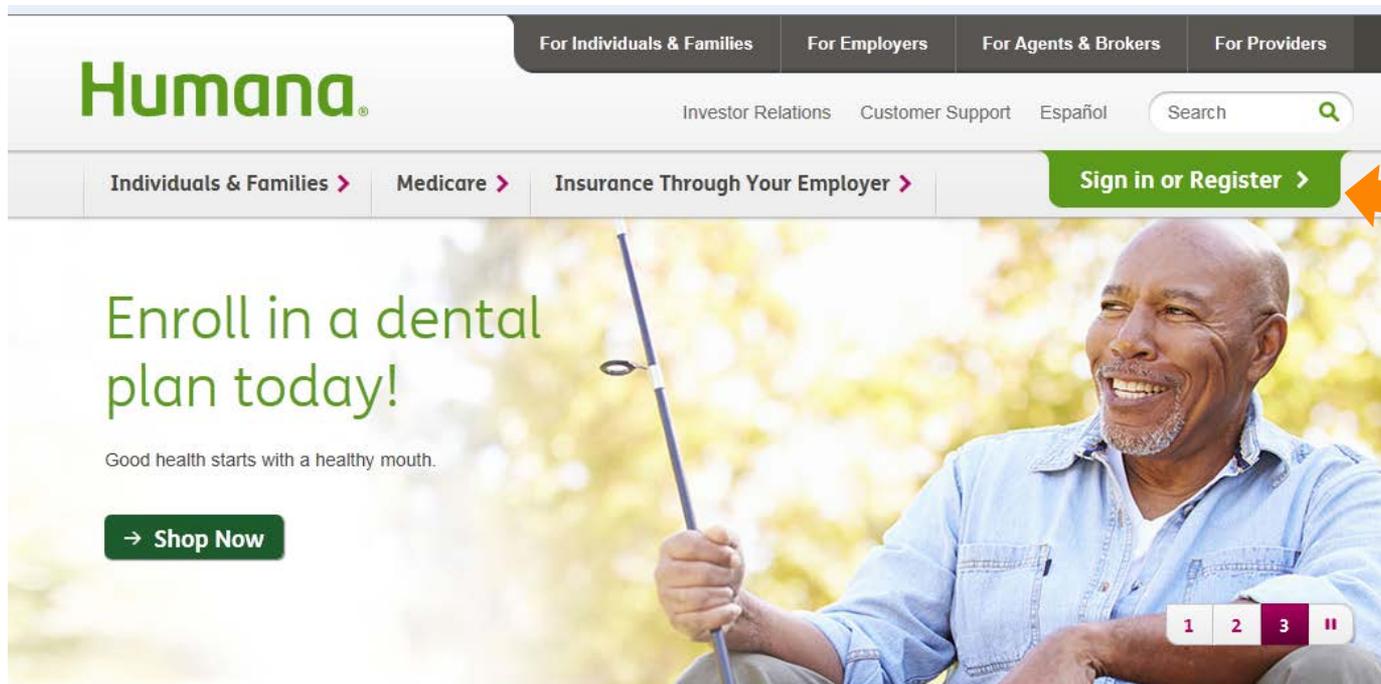
Download the Humana Vitality Mobile App

Reach out to your Wellness Engagement Consultant

- We can provide assistance with anything relating to Humana Vitality

Any other questions?

Username and password screen shot



The image shows the top portion of the Humana website. At the top left is the Humana logo. To its right is a navigation bar with four tabs: "For Individuals & Families", "For Employers", "For Agents & Brokers", and "For Providers". Below this is a secondary navigation bar with "Investor Relations", "Customer Support", and "Español", followed by a search box. A third navigation bar contains "Individuals & Families >", "Medicare >", "Insurance Through Your Employer >", and a prominent green "Sign in or Register >" button, which is pointed to by an orange arrow. The main banner features a smiling man fishing, with the text "Enroll in a dental plan today!" and "Good health starts with a healthy mouth." Below this is a "Shop Now" button. A small pagination control shows "1 2 3 ||".

 Humana and Aetna have announced an agreement to combine the two companies. [Read the news release.](#) 

Browse our products

- [→ Medical](#)
- [→ Dental](#)
- [→ Vision](#)
- [→ Pharmacy](#)
- [→ Medicare](#)
- [→ Medicare-Medicaid](#)
- [→ Medicaid](#)

Find a doctor

Quickly locate a doctor, hospital, dentist, vision provider or pharmacy.

[→ Search](#)



Username [?]

Password

→ Sign in

or

[Register now as a new user](#)

[Forgot your username?](#)

[Forgot your password?](#)

Remember my username [?]

[Individuals & Families](#) >

[Medicare](#) >

[Insurance Through Your Employer](#) >

Close ^

Humana Medicare Advantage The plan people stick with

When something works, people stick with it. Find out why more people stick with Humana Medicare Advantage.

→ [Shop Now](#)



1 2 3 ||

Humana and Aetna have announced an agreement to combine the two companies. [Read the news release.](#)

vitalsmartshopper

A powerful cost and quality transparency service that educates and transforms members into smarter, active health care consumers



vitals®



SmartShopper IC Training 2016



Changing The Game in Health Care Transparency



Transparency tools to assist consumers in finding the best doctor at the lowest price

Cash incentives & rewards to guide health care shoppers to savings opportunities

Together, an unmatched capability for employers and health plans to reduce costs, engage members and win business





\$2.47 Million

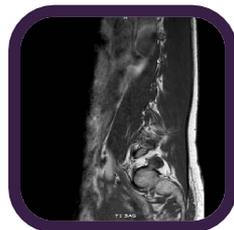
Gross Savings



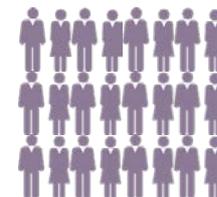
\$280,335 earned

3,226 incentives

85%



Radiology Outreach Program
Success Rate



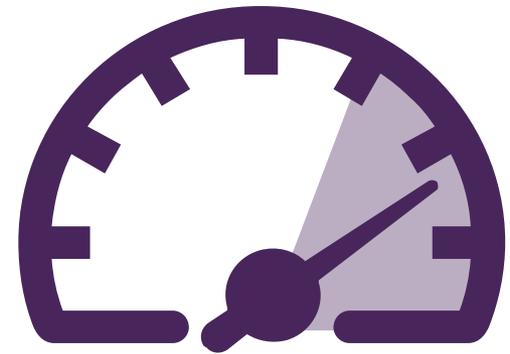
16.8K transactions

Shopping Transactions



Top 5 Services by Total Saved

- ✓ ... Colonoscopy = **\$699K**
- ✓ ... MRI = **\$558K**
- ✓ ... Upper GI Endoscopy = **\$172K**
- ✓ ... Shoulder Surgery = **\$82K**
- ✓ ... Sleep Study = **\$78K**



SmartShopper Moves the Needle in Engagement & Savings



Incentives Delivers Significant Savings

\$475+

**Savings Per
Incentive Earned**



\$679 in 2014 so network has less variance

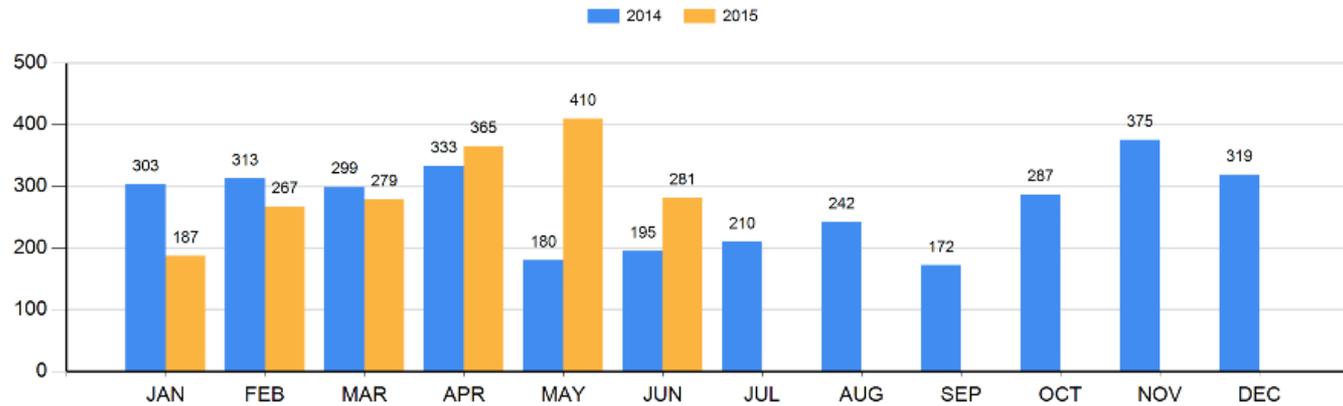




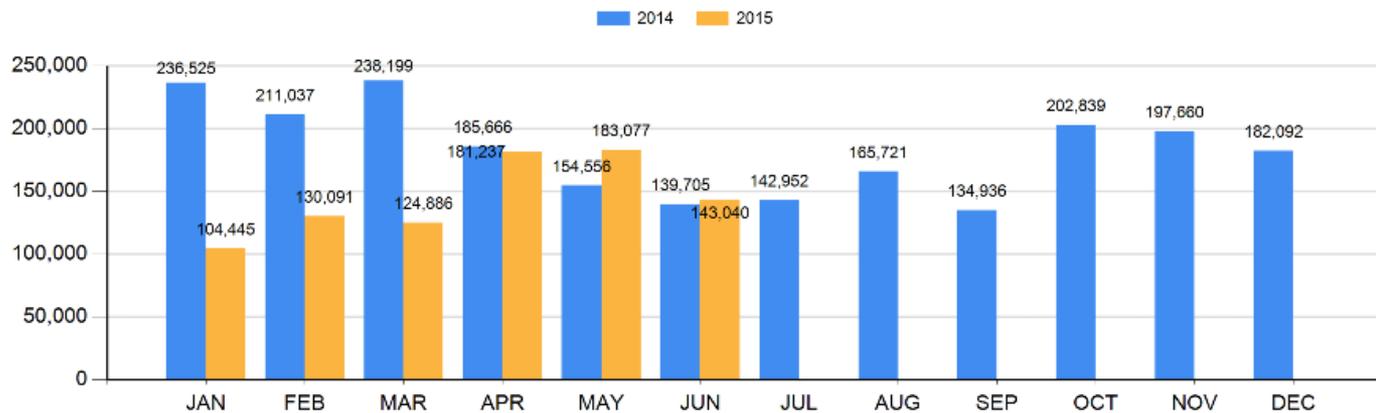
We Need in 2015 - 2017

Re-Vamp the Savings

Incentives Year Over Year



Claims Savings Year Over Year



We Need in 2015 - 2017





- ✓ Enhanced, simplified member experience, including responsive design
- ✓ New functionality (member out-of-pocket, rotating banner, message center)
- ✓ Refreshed brand design with impactful member materials
- ✓ Partnering with Anthem & AIM
- ✓ Targeted outreach (Think Pink, Bottoms Up)

Smooth Transition for KEHP Members

Incentive Lists



New Procedures – 2 pages

SEE HEALTH CARE DIFFERENTLY.
vitalssmartshopper

Save Money and Earn Cash Rewards on Health Care Services!
www.vitalsmartshopper.com | 1-855-869-2133
M-Th: 8:30-8:00PM EST | F: 8:30-5:00PM EST

Incentive Reward Services	Incentive Amount (MOST cost-effective)	Incentive Amount (2nd most cost-effective)	Incentive Amount (3rd most cost-effective)
New! Bladder Repair for Incontinence (Sling)	\$230	\$180	n/a
New! Bladder Scope with Stent	\$150	n/a	n/a
New! Bone and Joint Imaging of Whole Body	\$150	\$75	\$50
New! Breast - Biopsy using a special probe	\$230	\$100	n/a
New! Breast - Biopsy (with Imaging)	\$230	\$100	n/a
New! Breast Lumpectomy	\$150	\$75	n/a
New! Bronchoscopy	\$200	\$100	n/a
New! Cardiac Angioplasty with Drug Eluting Stent	\$500	\$250	n/a
New! Cardiac Defibrillator Implant without Cardiac Catheterization	\$500	\$250	n/a
New! Chest X-Ray	\$25	n/a	n/a
New! Hysterectomy Connection	\$150	\$75	n/a
New! Hysterectomy	\$250	n/a	n/a
New! Hysterectomy with Removal of Lesion(s) or Uterine Lining (e.g. Endometrial)	\$250	n/a	n/a
New! Laparoscopic Removal of Ovaries and/or Fallopian Tubes	\$250	\$100	n/a
New! Laparoscopic Tubal Block or Tubal Ligation	\$250	\$100	n/a
New! PET Scan Image from Skull base to Mid-Thigh	\$150	\$75	n/a
New! PET Scan Image of Whole Body	\$150	\$75	\$50
New! Removal of Plaque Build-Up in the Major Neck (Carotid) Arteries	\$150	\$75	n/a
New! Removal of Prostate Gland and Surrounding Tissue	\$150	\$75	n/a
New! Spinal Fusion (Anterior)	\$500	n/a	n/a
New! Spinal Fusion (Posterior)	\$500	n/a	n/a
New! Total Thyroid Removal	\$250	\$125	\$75
New! Ultrasound of Abdomen	\$50	\$25	n/a
New! Ultrasound of Breasts	\$50	\$25	n/a
New! Ultrasound of Head and Neck	\$50	\$25	n/a
New! Ultrasound of Pelvis	\$50	\$25	n/a
New! Uretra and Bladder Scope	\$150	\$75	n/a
New! Uterine Tissue Sample (Biopsy)	\$150	\$75	n/a
Tonsillectomy and Adenoidectomy, Over Age 12	\$150	\$75	\$50
Tonsils and Adenoids - Removal, under age 12	\$150	\$75	\$50
Bone Density Study of Spine/Pelvis	\$25	\$15	n/a
Bunionectomy	\$150	\$75	\$50
Heart - Left Catheterizations	\$500	\$250	n/a
Colonoscopy	\$150	\$75	\$50
CT Angiography, Abdomen w/o & w/ contrast	\$150	\$75	\$50
CT Angiography, Head w/o & w/ contrast	\$150	\$75	\$50

7.2015

SEE HEALTH CARE DIFFERENTLY.
vitalssmartshopper

Save Money and Earn Cash Rewards on Health Care Services!
www.vitalsmartshopper.com | 1-855-869-2133
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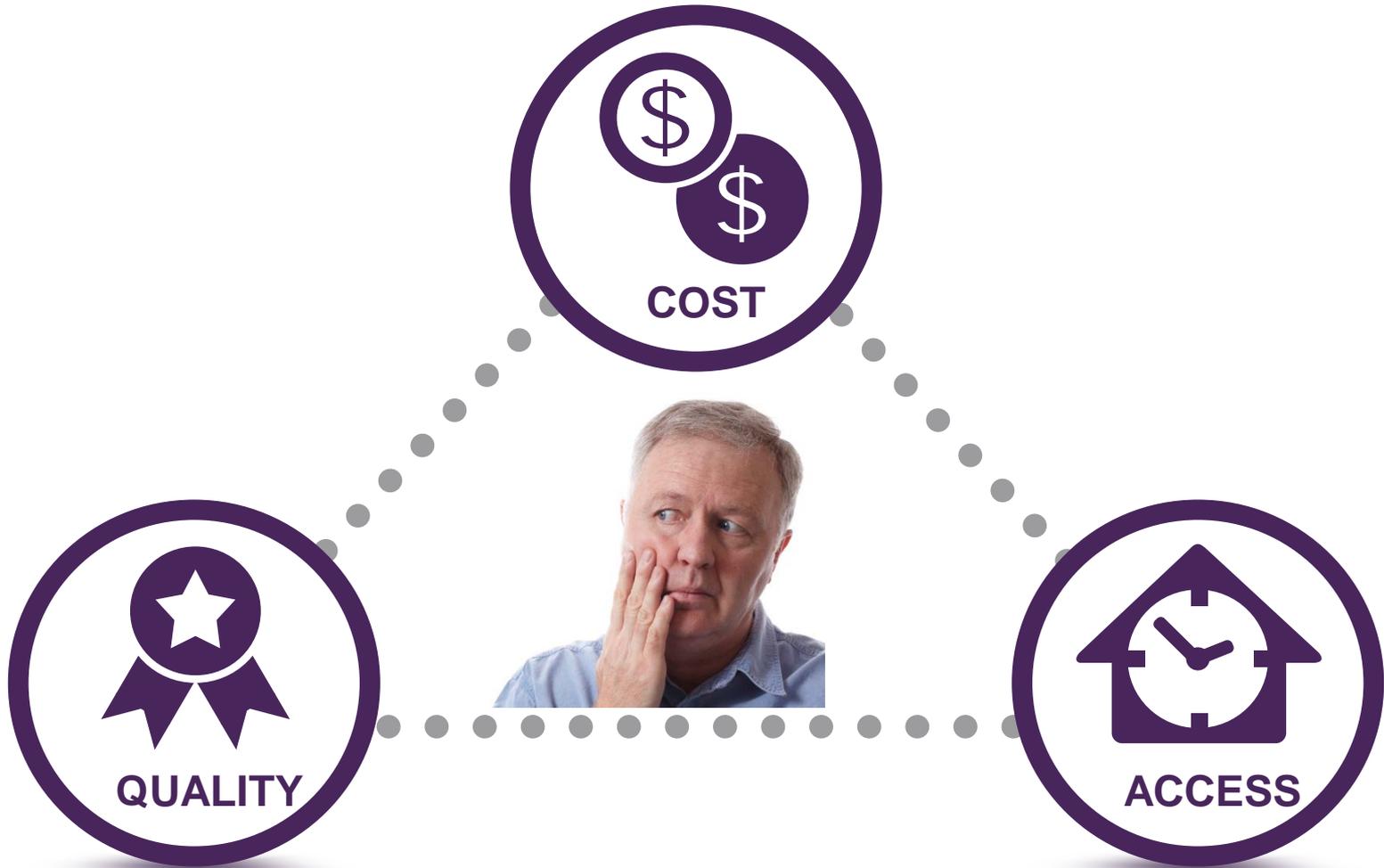
Incentive Reward Services	Incentive Amount (MOST cost-effective)	Incentive Amount (2nd most cost-effective)	Incentive Amount (3rd most cost-effective)
CT Angiography, Pelvis w/o & w/ contrast	\$150	\$75	\$50
CT Scan Abdomen	\$150	\$75	\$50
CT Scan Abdomen & Pelvis	\$150	\$75	\$50
CT Scan Chest	\$150	\$75	\$50
CT Scan Head/Brain	\$150	\$75	\$50
CT Scan Lumbar Lower Spine	\$150	\$75	\$50
CT Scan Mouth, Jaw, Neck	\$150	\$75	\$50
CT Scan Pelvis	\$150	\$75	\$50
Ear - Insertion of Ventilating Tube	\$150	\$75	\$50
Eye Surgery - Cataract Removal	\$150	\$75	\$50
Gall Bladder - Removal (by Laparoscope)	\$250	\$125	\$75
Grisk - Hernia Repair 5 Years and Older	\$250	\$125	\$75
Repair of Umbilical Hernia (Age 5+)	\$250	\$125	\$75
Hip Replacement - Joint Replacement Surgery	\$500	\$250	n/a
Revision of Total Hip or Total Knee Replacement	\$500	\$250	n/a
Lithotripsy - Fragmenting of Kidney Stones	\$150	\$75	\$50
Knee Replacement - Joint Replacement Surgery	\$500	\$250	n/a
Knee - Cartilage Repair (using Arthroscopy)	\$250	\$125	\$75
Knee - Ligament Repair (Anterior Cruciate Ligament by Arthroscopy)	\$250	\$125	\$75
Back Surgery - Laminectomy Inpatient	\$500	\$250	n/a
Back Surgery - Laminectomy, Discectomy and Foraminotomy	\$500	\$250	n/a
Mammogram Digital	\$25	\$15	n/a
MRI Abdomen	\$150	\$75	\$50
MRI Head/Brain	\$150	\$75	\$50
MRI Lower Limb	\$150	\$75	\$50
MRI Lower Limb with Joint	\$150	\$75	\$50
MRI Lumbar Spine	\$150	\$75	\$50
MRI Neck Spine	\$150	\$75	\$50
MRI Orbit/Face/Neck	\$150	\$75	\$50
MRI Pelvis	\$150	\$75	\$50
MRI Spine	\$150	\$75	\$50
MRI Upper Joint	\$150	\$75	\$50
MRI Upper Limb	\$150	\$75	\$50
Nasal/Sinus - Corrective Surgery - Septoplasty	\$150	\$75	\$50
Nasal/Sinus - Endoscopy - Sinus Surgery	\$150	\$75	\$50
Shoulder - Rotator Cuff Repair (using Arthroscopy)	\$250	\$125	\$75
Shoulder - Surgical examination (using Arthroscopy)	\$250	\$125	\$75
Stoman 1 - Upper Digestive Tract Examination (using Endoscopy)	\$150	\$75	\$50
Hand Surgery - Carpal Tunnel	\$150	\$75	\$50

7.2015





Making An Informed Decision Requires 3 Components





The Savings – How It Works

Provider	Total Cost	Incentive
Location A	\$4,213	\$0
Location B	\$2,791	\$0
Location C	\$1,619	\$100

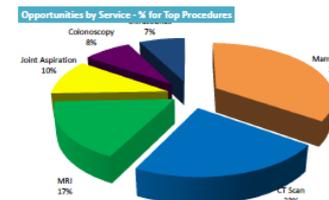
Provider A \$ 4,213
Provider C \$ - 1,619
Gross Savings \$ 2,594
Incentive \$ - 100
Net Savings \$ 2,494

Savings measured on where the member was going versus redirection to cost-effective location

- Employers realize immediate claims savings through cost-avoidance
- Employees realize immediate deductible savings and also qualify for a financial incentive
- It's a win-win for the employer and employee
- Vitals provides detailed reporting to Employer regarding program performance

C/COMPASS

Compass ChoiceRewards Program Summary
Calls Received and Claims Incurred And Paid As of May 2011



Cost Avoided	Cases	Incentives Paid	Total Cost Avoided	Total Cases	Total Incentives Paid
\$ 11,403	17	\$ 1,250	\$ 105,801	174	\$ 14,100

Key Comments:
* Section for commentary based on current performance and recommendations for engagement

Service	Claims	Searches	Cost-Effective	Success Rate	Savings	% of Savings
Bone Density	65	4	0	0%	\$ -	-0.0%
Bone Imaging	6	2	0	0%	\$ -	-0.0%
Breast Ultras	11	1	0	0%	\$ -	-0.0%
Bullectomy	4	2	0	0%	\$ -	-0.0%
Carpal Tunnel	9	5	0	0%	\$ -	-0.0%
Cataract	15	3	2	33%	\$ 3,680	3.5%
Cataracts	10	5	0	0%	\$ -	-0.0%
Colonoscopy	242	64	40	17%	\$ 18,521	17.0%
CT Scan	704	22	5	2%	\$ 2,676	2.3%
ENT	66	10	1	1%	\$ 3,251	2.3%
Ear/Sinus	8	2	0	0%	\$ -	-0.0%
Genital	27	12	0	0%	\$ 12,710	18.8%
Hysterectomy	21	1	0	0%	\$ -	-0.0%
Joint Aspiration	324	0	0	0%	\$ -	-0.0%
Knee	75	10	4	4%	\$ 10,188	9.0%
Lab/Band	1	1	0	0%	\$ -	-0.0%
Laparoscopy	10	1	0	0%	\$ -	-0.0%
Miniscope	4	0	0	0%	\$ -	-0.0%
Liver	0	0	0	0%	\$ -	-0.0%
Low Back	2	2	0	0%	\$ -	-0.0%
Mammogram	1082	114	70	6%	\$ 1,143	1.1%
MRI	532	64	30	7%	\$ 23,750	22.4%
Open Aspiration	137	2	0	0%	\$ -	-0.0%
Repair Shoulder	4	1	0	0%	\$ -	-0.0%
Shoulder	10	8	0	0%	\$ -	-0.0%
Ultrasonids	233	9	3	1%	\$ 357	0.3%
Upper GI	137	25	8	6%	\$ 15,447	14.8%
Urological Care	2	19	0	0%	\$ -	-0.0%
Total	3646	158	174	9%	\$ 105,801	0.9%

Proprietary and Confidential

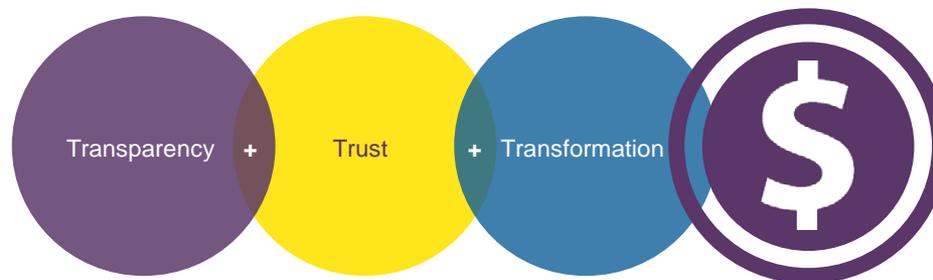




The Tool – Member Engagement

SmartShopper delivers a transparency tool that is:

- **Easy to Use:** Allows members to shop online, mobile or by phone for specific health care services. Takes less than 2 minutes to get the information members need to become smarter healthcare shoppers.
- **Provides Choice:** Members are presented with in-network, high-quality, cost-effective options in their area that qualify for financial rewards.
- **Rewards Cost-Effective Decisions:** Members are rewarded with financial incentives for using cost-effective locations.





Shopping

Vitals Transparency

SmartShopper offers a robust transparency software platform that allows users to easily navigate to the right information quickly

- Highly configurable to meet the specific needs of the client
- Software-as-a-service (SaaS) model to offer a fully HIPPA compliant, hosted secure solution
- Easy for Health Plans & Employers to implement

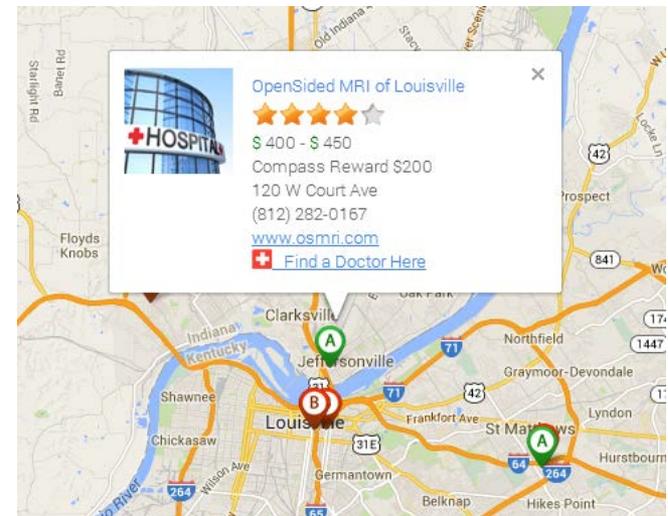
Transparency Mobile Website for iPhone & Android users



Take Vitals with you.
Never be lost again.

Call Center
1-855-869-2133

Monday- Thursday 8am – 8pm, Friday 8am – 5pm





Frequently Asked Questions

- **Quality:** Contractual Agreements with Anthem. We encourage people to do their own research.
- **Savings:** Real money shared with members. Save on co-insurance.
- **Time:** 45-60 days to receive incentive check.
- **Signup:** Already enrolled, just need Anthem Member ID Number.
- **Tax:** Anyone receiving over \$600 dollars will be sent 1099.
- Not available to members who are on Medicaid or Medicare.



✓ More States – 14 Anthem/ 50 BCBS

✓ Quality Information: Vitals.com

✓ Partnerships with CVS

✓ Consumerism Modules and Patient Guides

✓ Re-Ramping Savings



Questions and Contact

Customer Service
855-869-2133



Your health matters. Ready to take care of #1? Start by using all the exciting benefits, tools and resources that come with a Kentucky Employees' Health Plan (KEHP) from Anthem Blue Cross and Blue Shield

- Mobile App
- LiveHealth Online
- Diabetes Prevention Program
- myStrength
- 24/7 NurseLine
- Future Moms





Driving transformation

A road map for health care in Kentucky



anthem.com/kehpc



- Anthem.com/kehpc is your personal website
- Interactive tools
- Easily find out what your plan covers – and other plan detail
- Customized with your benefits
- Fully integrated with all the needed resources in one place

Mobile Health Features Available

You can use the mobile application to find a provider and access your insurance card.



FIND A DOCTOR



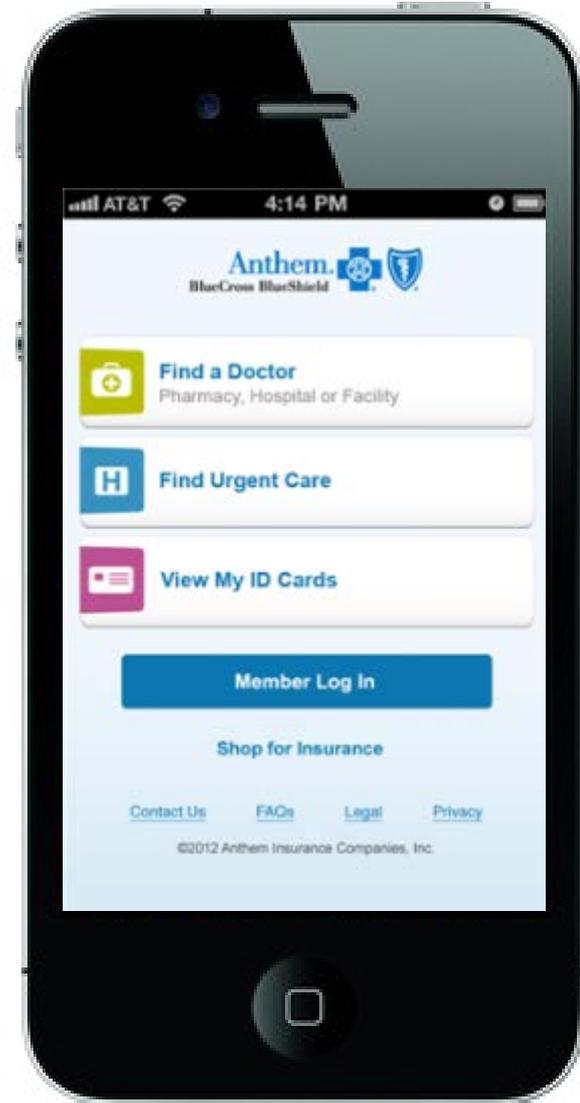
SECURE LOGIN



VIEW MY ID CARD



FIND URGENT CARE



IT'S FREE. IT'S EXCLUSIVE. IT'S EASY.



- Register at **anthem.com/keh**



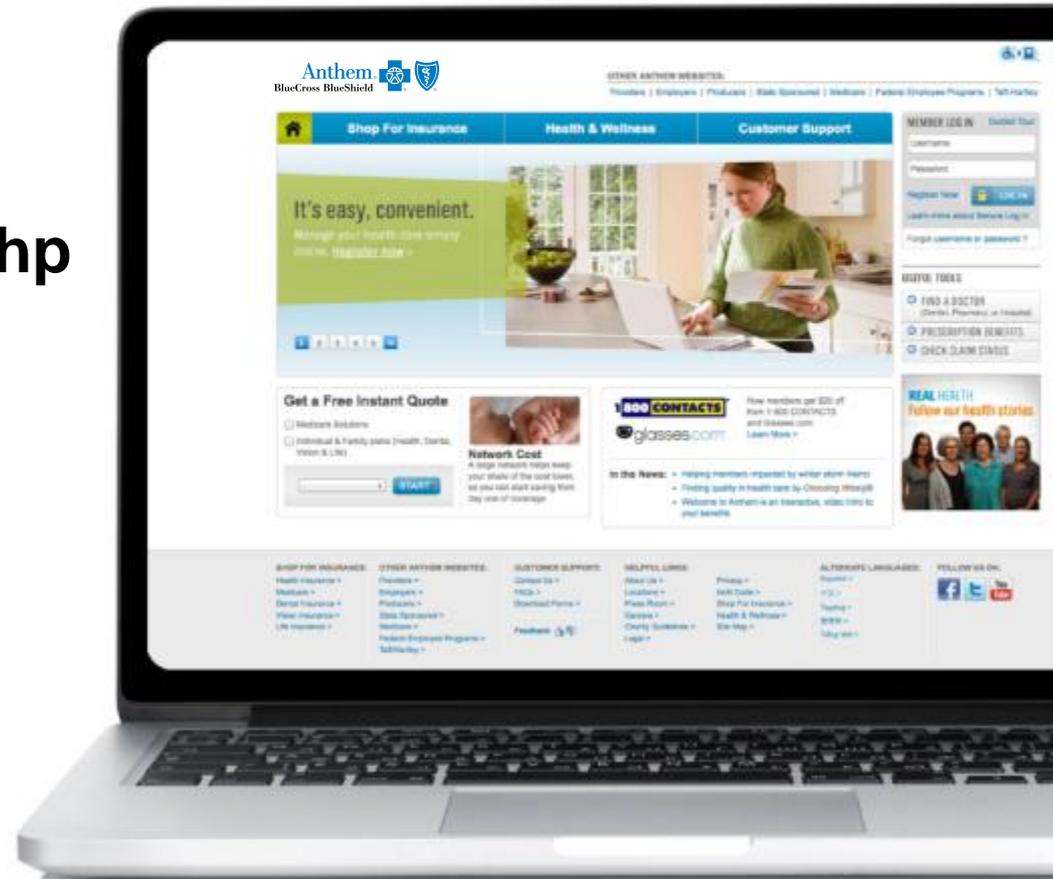
- Click Discounts



- Save money



- Live healthier



LiveHealth Online



Talk to a doctor today, tonight, anytime —at no extra cost, from your computer or mobile device.

- Instant doctor visits through live, two-way video chat 24 hours a day, seven days a week, 365 days a year
- Your choice of experienced, board-certified doctors
- Allows doctors to ePrescribe* utilizing local pharmacies (where applicable)
- Help at no extra cost for KEHP members
- Private, secure and convenient online visits
- Sign up for free at livehealthonline.com or on the mobile app

LHO is not yet available in the following states: AK, TX, LA, AR, AL and NH.

*In certain states, prescriptions cannot be issued as a result of an online interaction with a doctor.

For state telehealth availability, check the map on www.LiveHealthOnline.com.

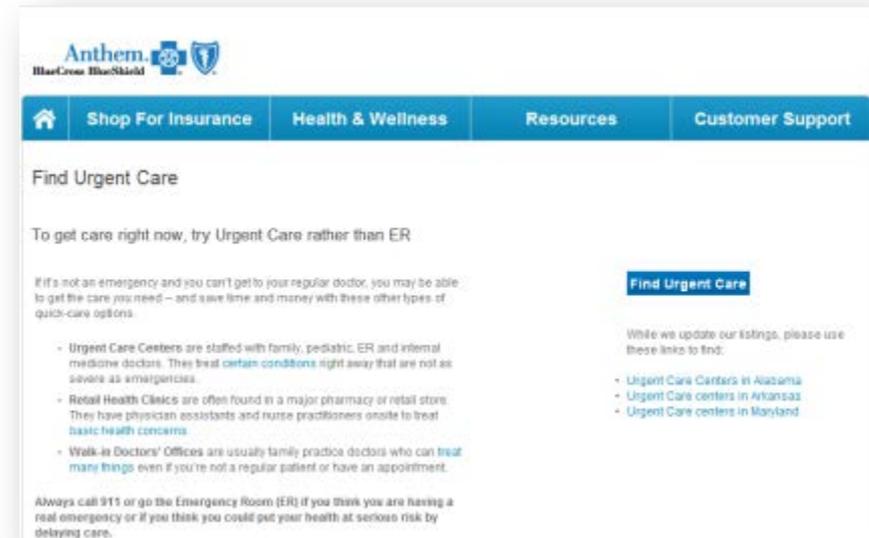


Other Care Options

Learn more at
[anthem.com/findurgentcare](https://www.anthem.com/findurgentcare)

Where to get care when you need it now

- Retail health clinic
- Walk-in doctor's office
- Urgent care center
- LiveHealth Online
- Search Google™, Yahoo!, or Bing™ by typing “Anthem KY urgent care”
- If you're not sure where to go for care and your doctor is not available, you can also call the 24/7 NurseLine



Diabetes Prevention Program (DPP)

If you're at risk for diabetes, you're not alone. Take the DPP class. You'll learn simple changes to lower your risk for developing diabetes.

What is the DPP program?

- Available for people that have pre-diabetes or are at very high risk of developing diabetes
- Members are eligible if they are overweight/obese (BMI > 24) and have pre-diabetes or are at high risk for developing diabetes

How does it work for members?

- Certified DPP lifestyle coaches within Kentucky conduct the program
- Participants meet in person as a group with a lifestyle coach, once a week for 16 weeks and then once a month for another 6-8 months in classes throughout the state
- Members have support of a lifestyle coach who helps them make important changes, such as losing weight, being more physically active and managing stress

How does Anthem support it?

- KEHP members are referred to DPP based on member's medical claims data such as obesity, metabolic syndrome and glucose lab values of pre-diabetes
- The program is available at no cost to a KEHP member

For more information about the Diabetes Prevention Program, please call 1-844-402-KEHP(5347)

Introducing myStrength

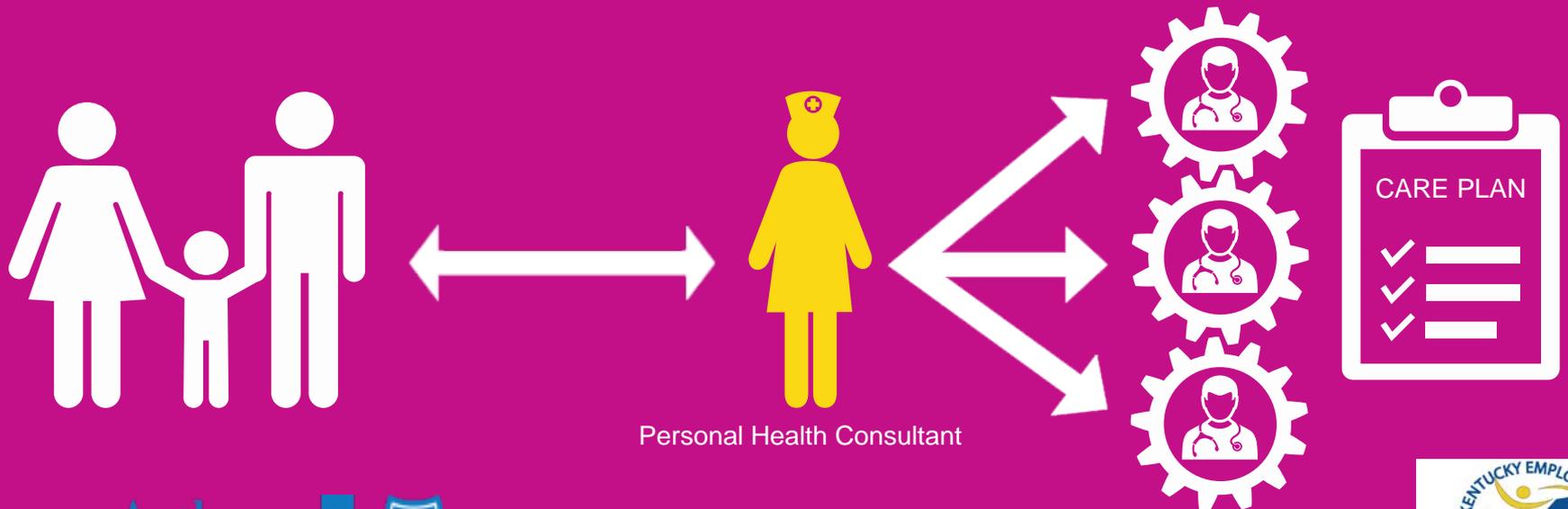
Take the first steps toward a healthier life and visit the online health club for your mind.

- Videos, articles, quotes and inspirations
- Tools and exercises for healthy living
- Education on anxiety, depression and substance abuse
- Mood assessments and tracking tools
- Signing up is easy – log on to your SECURE site via anthem.com/kehp to access myStrength



Personal Health Consultants - care is coordinated by a **single point of contact**.

A **primary nurse** called the **Personal Health Consultant** is assigned to each member (and their family) throughout an entire episode of care. The nurse serves as their go-to, provides care coordination, answers questions, and is a resource through inpatient events and condition management.





NurseLine 24/7

It's Saturday, 2 a.m.

Need some qualified medical advice
without visiting the ER?



Around-the-clock access to
a registered nurse



Guidance on general and
specific health questions



Avoids inappropriate care
settings

24/7 NurseLine for KEHP
members: 1-877-636-3720

Future Moms delivers personalized support for both high- and low-risk pregnancies.

- Promotes healthy pregnancies, healthy babies and reduced pregnancy-related costs
- Targets moms-to-be with appropriate education and support
- Touchpoints via telephonic outreach, assessments, 24/7 RN access, educational materials

12.3%

fewer low-birth-weight babies

40%

fewer very-low-birth-weight babies among program participants¹

90%

said they would recommend our prenatal coaching services to others²

1. "Referenced Population" information is taken from a 2007 report to a client and was calculated internally by our Informatics department. "National Norm" data is taken from the National Vital Statistics Report published September 2006 (noted on the tables). "Baseline vs. Year 1" graphs are results specific to clients included in the study. Baseline = January 1, 2004 through December 31, 2004. Year 1 = March 1, 2006 through December 31, 2006. (Actual Program Start Date was September 1, 2005. March 1 allows for six-month ramp-up period.) * Premature Delivery study base size: 4,150 births.

2. Q4 2010 Member Satisfaction Studies, Anthem Health and Wellness Solutions. Member satisfaction studies are conducted by an objective third-party market research vendor.



The Anthem
approach is
total well-being.
Questions?





KEHP has partnered with WageWorks again this year. WageWorks benefits not only save members money, they save time too.

- One online account to oversee all associated activities
- Mobile app for on-the-go benefits management
- Pre-loaded debit card for quick and easy payments



Kentucky Employees' Health Plan



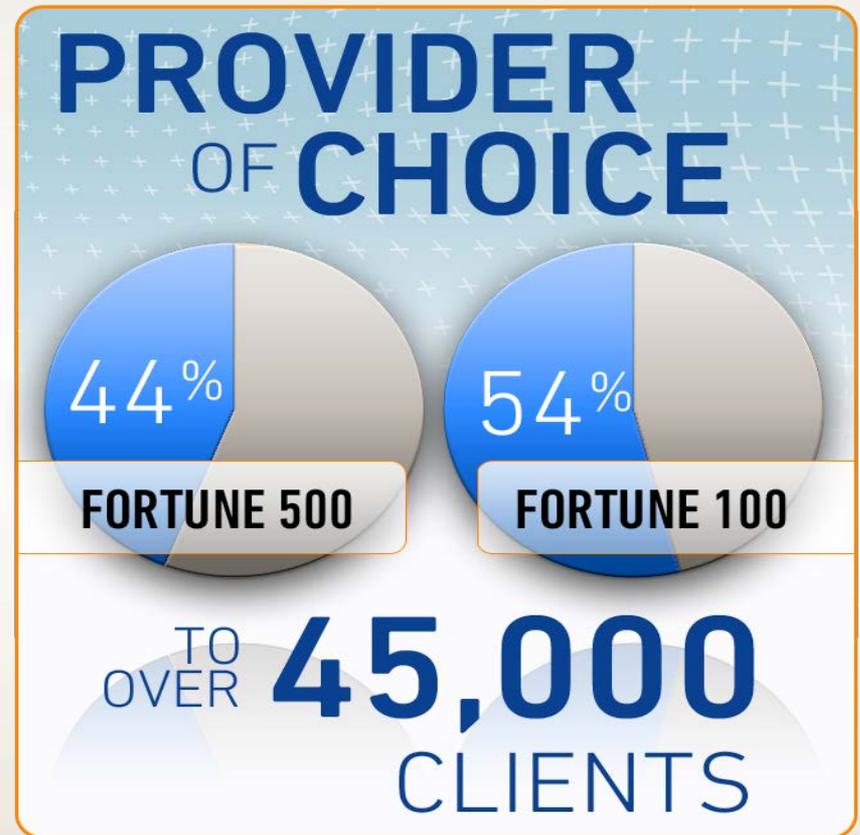
Open Enrollment 2016



Who is WageWorks?

A Leading Provider of Consumer-Directed Benefit Programs

- Founded in 2000
- NYSE: WAGE
- Over 92 clients with 25,000+ employees
- 96.5% client retention
- Extensive experience in public sector
- Service Delivery Model focused on our largest and most sophisticated clients



An Industry Leader



Approximately
4 million
employee program
participants

Approximately
4 million
employee program
participants



Approximately
45,000
employer clients

Approximately
45,000
employer clients



Approximately
4.5 million
prepaid WageWorks
debit cards issued

Approximately
4.5 million
prepaid WageWorks
debit cards issued

Care You Need, Savings You Want

- **Healthcare Flexible Spending Account (FSA) with Carryover**
 - Carryover up to \$500 left in your account when the plan year ends
- **Health Reimbursement Arrangements (HRA)**
 - LivingWell CDHP HRA
 - Standard CDHP HRA
 - Waiver Dental/Vision Only HRA
 - Waiver General Purpose HRA
- **Eligible Expense List**
 - Out-of-Pocket Medical Expenses
 - Dental and Vision Care
 - Over-the-Counter Needs*
 - You and Your Dependents - Even if they're not enrolled in your health plan



*Over-the-counter medicines require a prescription as of 1/1/2011

Save on Dependent Care with Your FSA

- **Use pre-tax dollars for eligible dependent care expenses while you work.**
- **Qualified dependents include:**
 - Dependent child* under the age of 13 who lives with you for more than half the year; or
 - A spouse or other tax dependent who resides in the house a minimum of eight hours a day and requires assistance with day-to-day living.
- **Dependent Care FSA Eligible Expenses include:**
 - Before/after school care
 - Au pair services
 - Extended day programs
 - Preschool/nursery school
 - Summer day camp
 - Elder day care

Smart move.

How You Use It

Use your WageWorks Card to pay instantly

- Works like a debit card, just swipe and go
- Funds come directly from your Healthcare FSA or HRA
- No PIN required



New Enhancement!

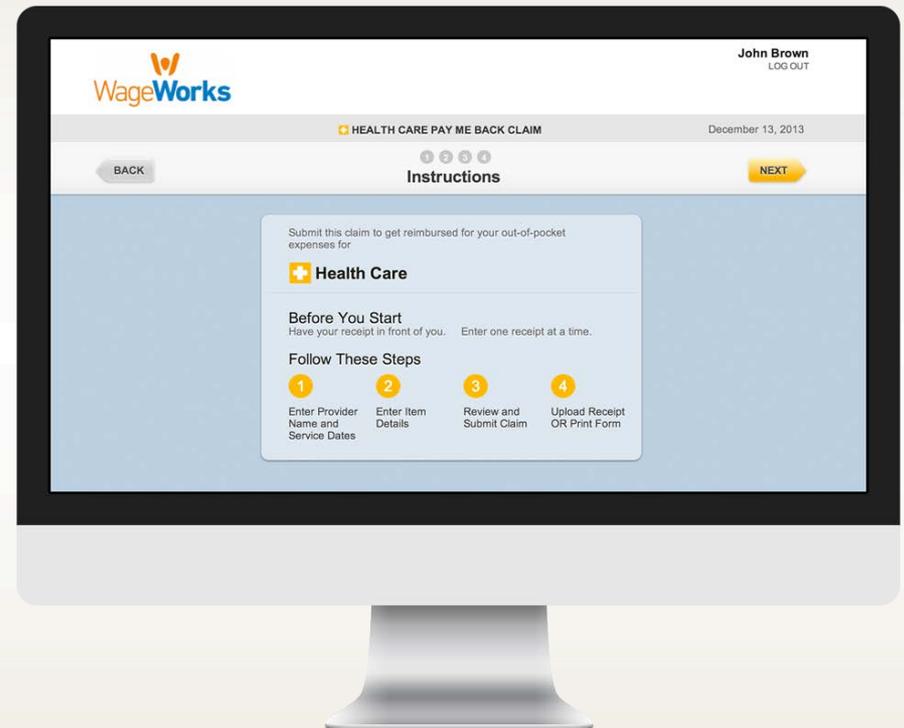
- Receipt no longer required for purchases at providers with MEDICAL Merchant Category Codes*

*Receipts may still be requested for Dental & Vision expenses

No Card, No Problem

- **Pay My Provider**
 - Pay bills instantly, directly online
 - Doctor bills, orthodontia and more
- **Pay Me Back**
 - Traditional claims
 - Fast reimbursement

Online at WageWorks.com



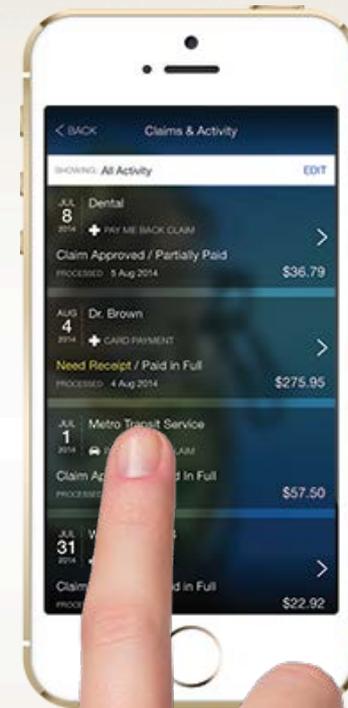
Please note: Expenses are paid from the HCFSA plan before the HRA.

How You Manage It

Use WageWorks EZ Receipts® App

- File a claim and get reimbursed quickly
- View transactions and benefit account balances using a single login
- Snap a photo of receipts and submit them for payment
- Receive confirmation emails when claims are received, processed, or paid
- Receive text messages when card verification is required, a transaction is denied, or a claim has been processed

Or online at WageWorks.com



Tools for Employees

Videos



Self-Service Website

- Benefit information
- Support & FAQs
- Forms & documents
- Videos
- Account access

Collateral

Two collateral materials are shown. The top one is a flyer titled "Smart idea. WageWorks Healthcare Flexible Spending Account with Carryover". It features a child holding a glowing lightbulb and the WageWorks logo. The bottom one is a flyer titled "WageWorks Health Reimbursement Arrangement for KEHP LivingWell CDHP Members". It features a child wearing glasses and the WageWorks logo. Both flyers include text about the benefits and how to use the accounts.



Enrollment Support Options

Open Enrollment Kit with communication support, links to materials, and webinar info



KEHP Specific Splash Page



Easy access to participant materials



New Tool



- **Automatic Card Use Verification:**

- When your employees use their WageWorks Healthcare Card to buy products and services from FSAstore.com, card transactions are automatically verified—no more submitting receipts. This will reduce the number of card use verification requests and most likely the number of suspended cards which will positively impact user satisfaction.

- **Simplified Spending:**

- There are more than 4,000 products on FSAstore.com that are all eligible for Healthcare FSA reimbursement. Your employees can buy everything from glasses and contact lenses to diabetes care supplies.

- **Great Service:**

- FSA Store provides great services including 24/7 customer service, one-to-two-day order turnaround on orders, and free shipping on orders more than \$50. Plus, FSA Store will help employees get reimbursed for over-the-counter items by submitting prescription requests to their healthcare provider on their behalf.

- **Helpful Information:**

- FSA Store features a national provider database of Healthcare FSA-eligible services and a Healthcare FSA Learning Center to help your employees understand and get the most from their Healthcare FSA.

Important Dates

- **December 31, 2015** – Last day to use HC Card for expenses incurred during 2015
 - Do not attempt to use your WageWorks Healthcare Card for 2015 expenses after January 1, 2016
- **January 1, 2016** – Elections available through WageWorks
 - Healthcare FSA – Carryover funds available
 - Health Reimbursement Arrangement (HRA) – 2015 balance available
- **March 31, 2016** – Last day to submit 2015 expenses to WageWorks
 - Claims for 2015 expenses can be submitted using Pay Me Back or Pay My Provider options. Log into account at www.wageworks.com and select “Submit Receipt or Claim” to get started.
- **April 15, 2016** – Healthcare FSA Carryover Balance transferred to 2016 Healthcare FSA





Thank you!



OE2016

IC/HRG Open Enrollment Training

- KHRIS

- ❖ Employee Self Service
- ❖ Open Enrollment Processing
- ❖ Reports
- ❖ Reminders



Employee Self-Service (ESS)

- Best viewed with Microsoft Internet Explorer version 7+
- Tablets and phones may work this year
- 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



Who Can Enroll Online?

Enroll using KHRIS ESS

- Commonwealth Paid Employees
- Non-Commonwealth Paid Employees
- KCTCS Retirees
- KTRS Retirees
- JCP/LRP Retirees
- New employees hired 9/1 through 10/31 (two day enrollment)

Paper applications

- Cross-reference planholders
- Members with a disabled dependent
- KRS retirees (or enroll through KRS enrollment portal)
- Qualifying events submitted after Open Enrollment (two applications one for 2015 & one for 2016)
- Transfers from 10/1 through 12/31

KHRIS User ID

ICs/HRGs can look up KHRIS user IDs

1. PA20 – “Basic personal data” tab
2. IT 00105
“Communication”
3. click “overview”
4. ID format;
ABC1234

- Can be retrieved by the member if they have 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
- Members can go to KHRIS.ky.gov to reset their password
- Passwords are only good for a limited time and must be reset periodically

KHRIS ESS

- 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 01/01/2016 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

KHRIS Reminders

- Processing:
 - ❖ Encourage members to enroll using ESS whenever possible
 - ❖ ICs/HRGs can enter paper applications into the KHRIS system as long as the application signed by 10/30/15
 - ❖ All members who transfer **to** your agency from October through January must complete a new 2016 application

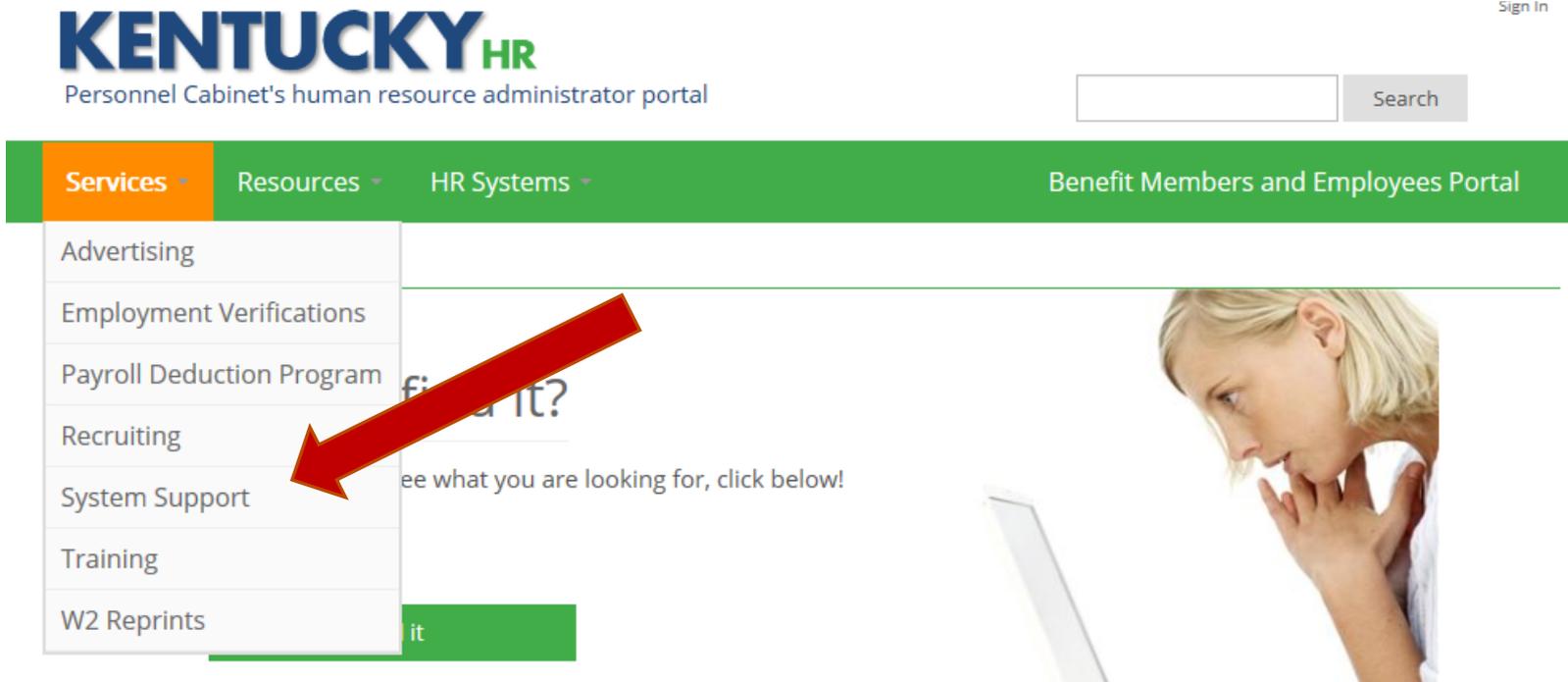


HRBEN0073 report

- The health plan cost report can be used during Open Enrollment to generate a list of employees
- The report will display default plan for members that are required to re-enroll
 - ❖ This Report should be generated in the morning before 9 a.m.
 - ❖ The “Key Date” should be entered as 01/01/2016
 - ❖ This report is generated using a Variant and Organizational Unit

KHRIS Reminders

- To find KHRIS calendar:



KENTUCKYHR
Personnel Cabinet's human resource administrator portal

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IC/HRG Open Enrollment Training

- Closing
 - ❖ IC/HRG Reminders
 - ❖ Key Points to Remember



Reminders

- If LivingWell Promise is not fulfilled during the specified time period, members will not be able to enroll in a LivingWell plan for 2017
 - ❖ Rollover LivingWell plan still require the promise to be fulfilled for 2016
- Flu shots are free at any participating pharmacy through the KEHP's preventative benefit all year



Get
Flu Shot



IMPORTANT!

Members must **NOT** use their WageWorks VISA cards after January 1st to pay for services received in 2015

- Members must submit paper claim forms

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
- Timely entry into MUNIS or KHRIS is important to generate all notices to members
 - ❖ New hires
 - ❖ New dependents
 - ❖ Transfers
 - ❖ New retirees



Happy Open
Enrollment!

In case you
need us, we
are here to
help.....



**KEEP
CALM
WE'RE
HERE TO
HELP**

IC/HRG Open Enrollment Training

- Administration Overview
- Open Enrollment 2016
- Benefit Options
- Additional Benefits
- Third Party Administrators
- KHRIS
- Closing



Kentucky Employees' Health Plan member wellness portal