



Key Open Enrollment Benefit Information for YOU

KENTUCKY EMPLOYEES' HEALTH PLAN

Open Enrollment is October 8 to 26, 2018.

Highlights for 2019

- **No premium increase** for most health plans.
- Deductibles, co-pays, and co-insurance amounts **remain the same.**
- Health plan **options:**
 - LivingWell CDHP
 - LivingWell PPO Plan
 - LivingWell Basic CDHP **Formerly Standard CDHP**
 - LivingWell Limited High Deductible Plan **New**
- All plans require the **LivingWell Promise:**
 - All plan members will receive a \$40 monthly premium discount in plan year 2020 for completing the Go365 Health Assessment or a biometric screening by July 1, 2019.
- **Prescription drug coverage**
 - **Advanced Control Formulary** for the LivingWell CDHP and PPO plans.
 - **Value Formulary** for the LivingWell Basic and LivingWell Limited High Deductible plans.
- New **COPD and Asthma Value Benefit**
 - Reduced co-pays and co-insurance, with no deductibles for prescriptions and supplies.
- **Default:** If you do not elect or waive health insurance coverage, you will be automatically enrolled in the LivingWell Limited High Deductible Plan with a \$4,000 single/\$8,000 family annual deductible.



Enroll in and contribute to your 2019 **Healthcare or Dependent Care Flexible Spending Accounts.**

DENTAL & VISION OPTIONAL INSURANCE

New for 2019: All active public employees now have the opportunity to enroll in dental and vision optional insurance. Premiums for this insurance coverage will be payroll deducted. Anthem is the insurance carrier for both dental and vision. Refer to your Benefits Selection Guide for premium amounts.

Open Enrollment is **voluntary for these two benefits.**

ENROLLMENT

Most members can enroll online through KHRIS Employee Self Service (ESS). If you received a paper application in this mailing, you are not able to enroll online in KHRIS. New this year – **cross-reference planholders can now enroll online** in KHRIS ESS! Check this open enrollment packet for specifics.

Access KHRIS ESS at **KHRIS.KY.GOV**

WHILE YOU'RE IN KHRIS ESS

- Review your life insurance beneficiary to ensure the information is up-to-date.
- Update your contact information – address, phone numbers and email.
- Elect to receive your W-2 electronically (state employees).
- Don't forget to follow @kypersonnel and @KEHPWellness on Twitter, and the Kentucky Personnel Cabinet on Facebook.

For detailed benefit information, refer to your Benefits Selection Guide available from your insurance coordinator or online at **KEHP.KY.GOV**

Stay informed: Download the Kentucky Personnel Cabinet app for quick access to benefits information, wellness incentives, and job opportunities. Your mobile app is FREE in the Apple store and GooglePlay store.