A few of our vendor partners are:

- **Anthem** – for medical benefits – 844-402-5347
- **CVS/Caremark** – for prescription benefits – 866-601-6934
- **HealthEquity/WageWorks** – for HRA and FSA benefits – 877-430-5519
- **SmartShopper** – price comparison tool – 855-869-2133
- **LiveHealth Online** – Medical, Psychology, and Psychiatry for free virtual office visits – 888-548-3432

This benefit guide was created in partnership with Anthem and the Department of Employee Insurance. Benefits are subject to the terms, conditions, limitations, and exclusions as set forth in the Summary Plan Descriptions and Medical Benefit Booklets.

**LivingWell Promise**

A healthful Promise worth keeping — Administered by StayWell — the well-being provider

All planholders are required to fulfill the LivingWell Promise. Here’s how:

- Take the StayWell health assessment at KEHPlivingwell.com or
- Get a biometric screening to check metrics like height, weight, body mass index (BMI), blood pressure, and cholesterol.
- Fulfill your Promise between January 1 and July 1, 2021 to get a $40 monthly discount for 2022.

You will receive the $40 monthly discount in 2022 if you take the StayWell health assessment or get a biometric screening between the dates above. You cannot satisfy the Promise during Open Enrollment.

**Ready to enroll?**

Signing up for your benefits is a snap.

- Go to KHRIS.ky.gov.
- Fill in your KHRIS User ID and password to make your choices. Your KHRIS User ID was mailed in your Open Enrollment package.

**Forgot your password? No problem.**

If you can’t remember your password, easily reset it once you access KHRIS.

The Open Enrollment Hotline is available from October 12 – October 28 at 502-564-6534 or 888-581-8834.

Due to COVID-19, there will be no in-person benefit fairs. More information to come on virtual benefit fairs!

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Download the free KY Personnel Cabinet App to access your benefits and more!

Facebook: Kentucky Personnel Cabinet
Twitter: @KYPersonnel
LinkedIn: Commonwealth of Kentucky
YouTube: PersonnelKY

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Choices that fit your needs

Everyone is encouraged to enroll in health, dental, vision, FSA and HRA benefits for 2021! If you don't enroll, you will continue with the same health, dental and vision benefits for 2021. You must take action if you want to elect an FSA or Waiver General Purpose HRA for 2021 due to federal rules.

Pick from four health insurance plan options with minimal premium increases for 2021.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly health insurance premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>LivingWell CDHP1</td>
<td>$52.42</td>
</tr>
<tr>
<td>LivingWell PPO</td>
<td>$81.16</td>
</tr>
<tr>
<td>LivingWell Basic CDHP1</td>
<td>$27.78</td>
</tr>
<tr>
<td>LivingWell Limited Deductible</td>
<td>$8.48</td>
</tr>
</tbody>
</table>

Monthly health insurance premiums are for non-tobacco users who completed the LivingWell Promise for 2021.

There are monthly premiums for non-tobacco users who completed the LivingWell Promise for 2021.

- **Single**: $52.42
- **Family**: $81.16
- **LivingWell Basic CDHP1**: $27.78
- **LivingWell Limited Deductible**: $8.48

Monthly health insurance premiums are for non-tobacco users who completed the LivingWell Promise for 2021.

- **Single**: $52.42
- **Family**: $81.16
- **LivingWell Basic CDHP1**: $27.78
- **LivingWell Limited Deductible**: $8.48

- **Family Plus**: $134.38
- **Gold**: $233.18
- **Family**: $179.82
- **Family Cross-Reference**: $183.70

- **Employee**: $25.00
- **Employee + Spouse**: $59.58
- **Employee + Child(ren)**: $66.04
- **Family**: $297.96

- **Employee**: $2,500
- **Employee + Spouse**: $5,000
- **Employee + Child(ren)**: $10,250
- **Family**: $13,750

- **Employee**: $15.00
- **Employee + Spouse**: $30.00
- **Employee + Child(ren)**: $45.00
- **Family**: $60.00

- **Employee**: $22.00
- **Employee + Spouse**: $44.00
- **Employee + Child(ren)**: $66.00
- **Family**: $99.00

- **Employee**: $16.00
- **Employee + Spouse**: $32.00
- **Employee + Child(ren)**: $48.00
- **Family**: $64.00

- **Employee**: $35.00
- **Employee + Spouse**: $70.00
- **Employee + Child(ren)**: $105.00
- **Family**: $140.00

- **Employee**: $5.00
- **Employee + Spouse**: $10.00
- **Employee + Child(ren)**: $15.00
- **Family**: $20.00

- **Employee**: $87.40
- **Employee + Spouse**: $174.80
- **Employee + Child(ren)**: $262.20
- **Family**: $349.60

- **Employee**: $13.28
- **Employee + Spouse**: $26.56
- **Employee + Child(ren)**: $39.84
- **Family**: $53.12

- **Employee**: $5.52
- **Employee + Spouse**: $11.04
- **Employee + Child(ren)**: $16.56
- **Family**: $22.08

- **Employee**: $19.48
- **Employee + Spouse**: $38.96
- **Employee + Child(ren)**: $58.44
- **Family**: $87.92

- **Employee**: $24.22
- **Employee + Spouse**: $48.44
- **Employee + Child(ren)**: $72.66
- **Family**: $100.88

- **Employee**: $6.46
- **Employee + Spouse**: $12.92
- **Employee + Child(ren)**: $19.38
- **Family**: $25.84

- **Employee**: $6.46
- **Employee + Spouse**: $12.92
- **Employee + Child(ren)**: $19.38
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- **Employee**: $6.46
- **Employee + Spouse**: $12.92
- **Employee + Child(ren)**: $19.38
- **Family**: $25.84

Flexible Spending Accounts (FSAs) to help with the extras

You can use your pre-tax dollars from your paycheck for out-of-pocket costs. With both FSA options, pre-tax dollars from your paycheck are used to fund them:

- **Healthcare FSA**: Money is put on a Visa card to pay for costs not covered by insurance, like co-insurance and your deductible.
- **Child and Adult Daycare FSA**: Money is used to pay for child and adult care expenses.

If you have a Healthcare FSA and an HRA, funds will be used from the FSA first. There are minimum and maximum amounts that you may contribute to these accounts. More information on these two FSAs is available in the online BSG at kehp.ky.gov.

Need Dental and Vision Insurance?

We offer pre-tax employer-sponsored dental and vision insurance. Check out the full Benefits Selection Guide online at kehp.ky.gov to see your detailed coverage options. Complete dental and vision benefit information is available at personnel.ky.gov.