



### 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](http://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 (up to \$480 per year) **ONLY** 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](http://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!

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.



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

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116311KYMENPCL 05/20

**Benefits for the things you plan for...  
and the things you can't.**

**Be ready. Open enrollment is  
October 12 – October 28, 2020.**



This is the mini Benefits Selection Guide (BSG). Go to [keh.ky.gov](http://keh.ky.gov) or [personnel.ky.gov](http://personnel.ky.gov) for more detailed information and the full version of the BSG.

## 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.

	LivingWell CDHP <sup>1</sup>	LivingWell PPO <sup>2</sup>	LivingWell Basic CDHP <sup>1</sup>	LivingWell Limited High Deductible				
In-Network Medical Benefits								
HRA	Single \$500	No HRA	Single \$250	No HRA				
	Family \$1,000		Family \$500					
Deductible	Single \$1,500	Single \$1,000	Single \$2,000	Single \$4,250				
	Family \$2,750	Family \$1,750	Family \$3,750	Family \$8,250				
Out-of-pocket maximum	Single \$3,000	Single \$3,000	Single \$4,000	Single \$5,250				
	Family \$5,750	Family \$5,750	Family \$7,750	Family \$10,250				
Doctor's visit	Deductible then 15%	Copay \$25 Specialist \$50	Deductible then 30%	Deductible then 50%				
Coinsurance	15%	20%	30%	50%				
In-Network Prescription Benefits								
Prescriptions 30-day supply Value Formulary	Tier 1	Deductible then 15%	Tier 1	\$15	Tier 1	Deductible then 30%	Tier 1	Deductible then 50%
	Tier 2	Deductible then 15%	Tier 2	\$40	Tier 2	Deductible then 30%	Tier 2	Deductible then 50%
Prescription out-of-pocket maximum	Combined with Medical		Single \$2,500 Family \$5,000		Combined with Medical		Combined with Medical	
All plans use the 2-tier Value Formulary for 2021.								

<sup>1</sup> Consumer-driven health plan  
<sup>2</sup> Preferred provider organization

## Don't need health insurance?

If you have other health insurance and don't need a health plan, you can choose a Health Reimbursement Arrangement (HRA) instead. The HRA pays for things your health plan doesn't cover like deductibles and out-of-pocket costs. You'll get \$1,050 on January 1 and another \$1,050 on July 1, preloaded on an HRA Visa card.

**Waiver General Purpose HRA.** You may be eligible for this HRA if you have other employer-sponsored health insurance. It covers medical, dental, and vision costs.

**Waiver Limited Purpose HRA.** This limited purpose HRA is for members who have individual or government-sponsored health insurance, like Medicare, Medicaid, or Tricare. It covers dental and vision costs, and was formerly named the Waiver Dental/Vision ONLY HRA.

## Monthly health insurance premiums

These are the monthly premiums for non-tobacco users who completed the LivingWell Promise for 2020.

	LivingWell CDHP	LivingWell PPO	LivingWell Basic CDHP	LivingWell Limited High Deductible
Single	\$52.42	\$87.40	\$27.78	\$25.00
Parent-Plus	\$134.38	\$249.12	\$66.20	\$59.58
Couple	\$323.18	\$560.54	\$275.90	\$248.32
Family	\$379.92	\$702.58	\$331.06	\$297.96
Family Cross-Reference	\$85.20	\$167.14	\$30.88	\$27.78



# 85%

## Average percentage your employer pays for your monthly health insurance premium contribution.

A perk that makes a difference as an employee of the Commonwealth!



## Flexible Spending Accounts (FSAs) to help with the extras

You can choose from two FSAs. **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 daycare services.

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](http://kehp.ky.gov).

## Need Dental and Vision Insurance?

We offer pre-tax employer-sponsored dental and vision insurance. **MONTHLY DENTAL RATES HAVE INCREASED FOR 2021.**

### Dental premiums

	Bronze	Silver	Gold
Employee	\$13.28	\$20.18	\$26.78
Employee + Spouse	\$24.22	\$38.32	\$51.78
Employee + Child(ren)	\$31.50	\$43.32	\$66.04
Family	\$46.48	\$64.40	\$96.32

### Vision premiums

	Bronze	Silver	Gold
Employee	\$5.52	\$6.46	\$13.12
Employee + Spouse	\$10.94	\$12.80	\$26.14
Employee + Child(ren)	\$11.22	\$13.12	\$26.80
Family	\$16.64	\$19.48	\$39.82

Check out the full Benefits Selection Guide online at [kehp.ky.gov](http://kehp.ky.gov) to see your detailed coverage options. Complete dental and vision benefit information is online at [personnel.ky.gov](http://personnel.ky.gov).

