

# Open Enrollment Highlights

## Health Insurance Premiums and Benefits

- There will be no employee increase in health insurance premium contributions for 2023.
- There will be no changes to co-pays, co-insurance, deductibles, or maximum out-of-pocket amounts.

## Health Insurance Plan Option Change

The LivingWell Limited High Deductible Plan will not be available in 2023.

- If you are enrolled in the LivingWell Limited High Deductible Plan in 2022 by default, you will automatically be moved to the LivingWell Basic CDHP with NO HRA funding for 2023.
- If you are enrolled in the LivingWell Limited High Deductible Plan in 2022 by election, you will automatically be moved to the LivingWell Basic CDHP with HRA funding for 2023.
- If you do not wish to have the LivingWell Basic CDHP for 2023, you will need to log into KHRIS ESS at [khris.ky.gov](https://khris.ky.gov) and select another plan option.

## New Default Plan

- The LivingWell Basic CDHP plan with no HRA funding will be the new default plan for new employees who do not make an election.

## Who Has to Enroll

- Although you are not required to re-enroll, we encourage you to review your plan options and ensure that the plan you currently have still meets your needs.
- Except as described above regarding the LivingWell Limited High Deductible Plan, if you want to keep the same health insurance plan, dental plan, or vision plan that you have in 2022, you do not have to do anything during the Open Enrollment period.
- You must take action, however, if you want the Waiver General Purpose HRA.
- You must take action if you want the Healthcare Flexible Spending Account or Child & Adult Daycare Flexible Spending Account.
- See complete list to the right for who needs to enroll and who does not need to enroll.

## Benefit Fairs

Benefit fairs will be virtual. It's easy to join, just pick a time that fits your schedule (all times Eastern). You can find links to the webinars at [kehpcy.gov](https://kehpcy.gov).

Monday	Tuesday	Wednesday	Thursday	Friday
<b>September 26</b> 9:00 a.m. KEHP 5:00 p.m. KEHP	<b>September 27</b> 9:00 a.m. Anthem 5:00 p.m. Anthem	<b>September 28</b> 9:00 a.m. CVS 5:00 p.m. CVS	<b>September 29</b> 9:00 a.m. HealthEquity 5:00 p.m. HealthEquity	<b>September 30</b> 9:00 a.m. WebMD 5:00 p.m. WebMD
<b>October 3</b> 9:00 a.m. SmartShopper 5:00 p.m. SmartShopper	<b>October 4</b> 9:00 a.m. TRS 5:00 p.m. TRS	<b>October 5</b> 9:00 a.m. Hinge Health 5:00 p.m. Hinge Health	<b>October 6</b> 9:00 a.m. RethinkCare 5:00 p.m. RethinkCare	

## Do You Have to Enroll for Plan Year 2023?

Yes, if...

- You want to change your health insurance plan.
- You currently have the LivingWell Limited High Deductible Plan and you do not want to be automatically enrolled into the LivingWell Basic CDHP.
- You want to add or drop dependents.
- You want to keep or elect the Waiver General Purpose HRA.
- You want to keep or elect a Healthcare FSA.
- You want to keep or elect a Child and Adult Daycare FSA.
- You want to change or elect a dental or vision plan.

No, if...

- You want to keep your current health insurance plan.
- You currently have the LivingWell Limited High Deductible Plan by default and want the LivingWell Basic CDHP with no HRA funding in 2023.
- You currently have a Waiver Limited Purpose HRA and you want to keep it.
- You are a Kentucky Public Pension Authority (KPPA) or Teachers' Retirement System (TRS) retiree under the age of 65 who returned to work and want to keep your current health insurance plan with your active employer.
- You want to keep your current dental and vision insurance plan.

## Dental Plans

There will be a small increase in dental premiums in 2023.

## Life Insurance

Life insurance is not part of Open Enrollment this year, but you can make changes anytime. You can add or increase optional life insurance for yourself or your spouse as long as you provide satisfactory Evidence of Insurability (Statement of Health). You can add or increase optional life insurance on your dependents at any time without Evidence of Insurability.

You can also enroll in life insurance if you are a new employee or if you have a life-changing event, such as gaining a new child, getting married, or getting divorced.