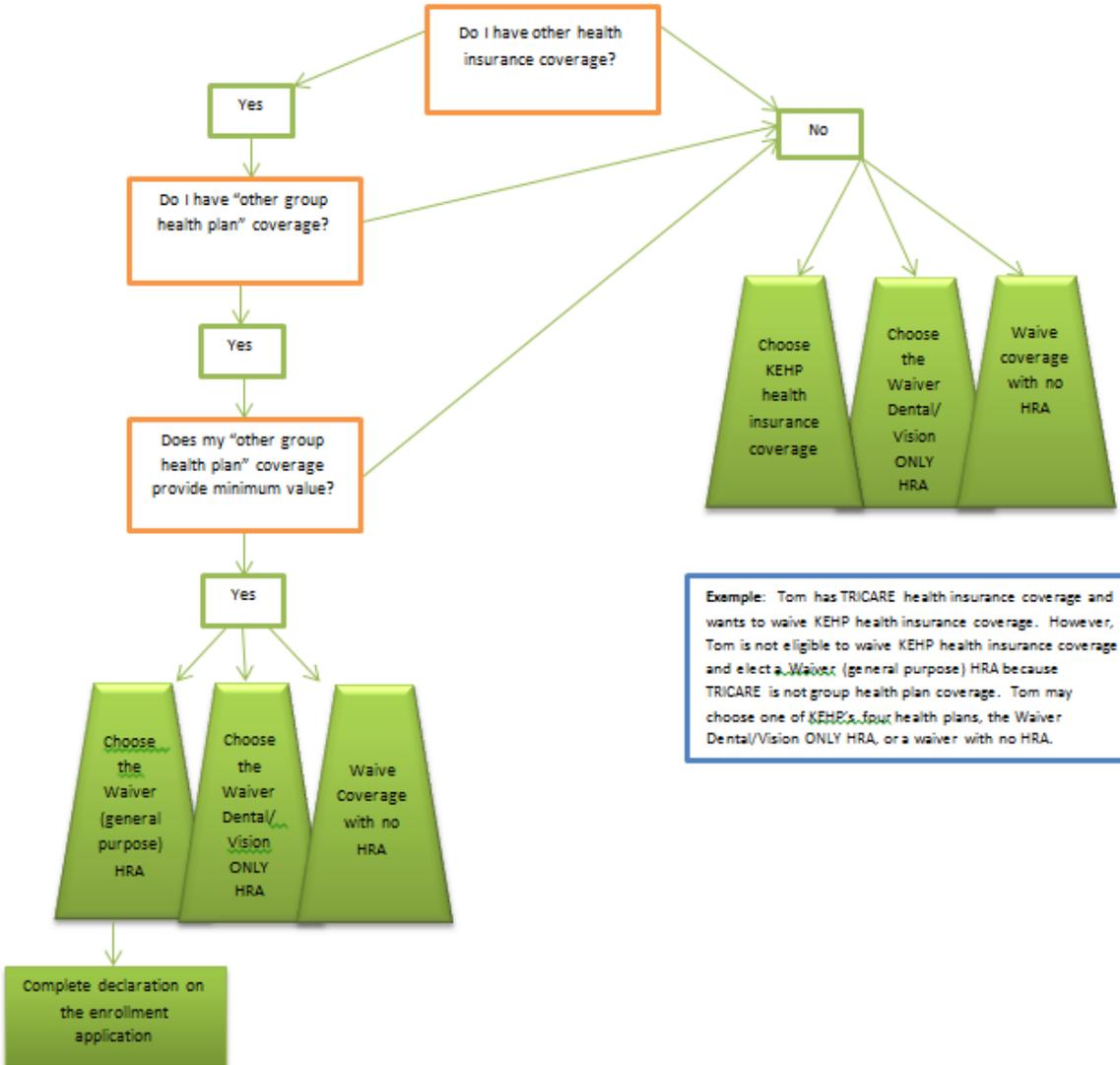


CAN I WAIVE KEHP HEALTH INSURANCE COVERAGE AND ELECT A WAIVER (GENERAL PURPOSE) HRA?



Example: Tom has TRICARE health insurance coverage and wants to waive KEHP health insurance coverage. However, Tom is not eligible to waive KEHP health insurance coverage and elect a Waiver (general purpose) HRA because TRICARE is not group health plan coverage. Tom may choose one of KEHP's four health plans, the Waiver Dental/Vision ONLY HRA, or a waiver with no HRA.

Example: Randy has health insurance coverage through his spouse's employer, and the coverage pays for at least 60% of the cost of covered benefits and services. Randy may waive KEHP health insurance coverage and elect a Waiver General Purpose HRA provided he signs the declaration indicating he has other group health plan coverage that provides minimum value.