



Commonwealth of Kentucky Personnel Cabinet

Matthew G. Bevin, Governor
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Open Enrollment provides a healthy list of options for Commonwealth employees

Benefits include optional dental/vision, lower prescription costs, and more!

FRANKFORT, Ky. (Sept. 14, 2018) - For more than 260,000 public employees in Kentucky, October is synonymous with Open Enrollment, and this year is no exception. But this year, Open Enrollment may be cause for celebration.

Unheard of in the private sector, the Kentucky Employees' Health Plan (KEHP) has only seen a slight increase in premiums, less than four percent in the last four years. For 2019, there will again be no premium increases for most members. Deductibles, co-pays, and co-insurance amounts remain the same.

Personnel Cabinet Secretary Thomas Stephens says the focus for 2019 will remain - supporting and encouraging a healthy, productive workforce, while being mindful of costs. "As a self-funded health plan, we all enjoy the benefits of good health," he explained. "The healthier our members are, the more we save the plan, and we then are able to return the savings to our members."

As beneficiaries of the largest self-funded health insurance program in the Commonwealth, Kentucky's public employees enjoy a robust benefits package that includes health insurance, wellness programs, diabetes prevention and management, telehealth at no additional cost to members, mental health resources, pharmacy benefits, Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), and rewards programs.

New for 2019:

- Members can choose from four LivingWell Health Plans. Each plan requires the planholder to complete a biometric screening or health assessment in 2019 to receive a \$40 monthly premium discount for 2020. Plans include two CDHPs, a PPO and a limited high deductible plan for catastrophic-type coverage.
- The Healthcare Flexible Spending Account (FSA) maximum annual contribution will increase to \$2,650.
- Optional dental and vision insurance coverage will be available.
- Maintenance medication costs for COPD and asthma are being reduced. This benefit has been added as a result of the success of a similar diabetes value benefit implemented in 2015.
- A new program, called Rethink, will provide support and resources for those caring for children with learning or behavioral challenges, including autism.
- More than 16,000 additional members can now enroll online at KHRIS.ky.gov.

“We want to provide our employees with the best possible health and wellness benefits at an affordable cost,” said Jenny Goins, Commissioner for the Department of Employee Insurance. “We impact lives by providing the tools our employees need to stay healthy.”

Secretary Stephens added, “The health plan we run today is the same health plan that saved my mom’s life. She was a school teacher with ALS who had access to incredible healthcare as a public employee. KEHP allowed my mom to hold her grandchildren.”

Open Enrollment runs Oct. 8-26, 2018. Additional information is available at KEHP.ky.gov.

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