Kentucky Employees' Health Plan

2015

Open Enrollment IC/HRG Training

IC/HRG Open Enrollment Training

- Administration Overview & New TPAs
- Open Enrollment 2015
- Benefit Options
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders
- Additional Benefits
- Key Points to Remember

Administration Overview and New TPAs

Open Enrollment 2015

- Active enrollment
- Highlights

Active Enrollment

- Mandatory, active enrollment
  - Members must actively elect a plan or waive coverage between October 13 - 30

Online KHRIS ESS	Paper Application
✓ Active employees ✓ KTRS retirees ✓ KCTCS retirees ✓ JRP/LRP retirees ✓ New hires	✓ Cross-reference planholders ✓ Members with a disabled dependent ✓ KRS retirees ✓ Transfers after OE

Active Enrollment

- Customer Service Hours (Eastern Time)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 8:00 to 4:30	2 8:00 to 4:30	3 8:00 to 4:30	4
5	6 8:00 to 4:30	7 8:00 to 4:30	8 8:00 to 4:30	9 8:00 to 4:30	10 8:00 to 4:30	11
12	13 8:00 to 6:00	14 8:00 to 6:00	15 8:00 to 6:00	16 8:00 to 6:00	17 8:00 to 6:00	18 8:00 to 1:00
19	20 8:00 to 6:00	21 8:00 to 6:00	22 8:00 to 6:00	23 8:00 to 6:00	24 8:00 to 6:00	25 8:00 to 1:00
26	27 8:00 to 8:00	28 8:00 to 8:00	29 8:00 to 8:00	30 8:00 to 8:00	31	

Who to call for help

Employee ID & Password Assistance

Commonwealth Office of Technology

Outside Frankfort	877-741-7017**
In Frankfort	502-564-3116**

Computer and Technical Assistance

Commonwealth Office of Technology

Outside Frankfort	866-746-1613**
In Frankfort	502-564-4597**

2015 Benefits Information

Anthem Customer Service & Open Enrollment

Hotline 844-409-KEHP(5347)*

* October 1

** Telephone service at these numbers is only valid Oct. 13 – 30, 2014.

Customer Service

Department of Employee Insurance (DEI)

Member Services Branch

Outside Frankfort	888-581-8834
In Frankfort	502-564-6534

The DEI phone message will prompt you to choose from one of the following four options:

Option 1
User ID, password, computer & technical assistance

Option 2	**Option 3**	**Option 4**
Benefit questions	Enrollment & eligibility	Member Services Branch

Benefit Fairs

- 24 locations from Oct. 1 through Oct. 24
  - Free flu shots at all locations
  - Enrollment kiosks at all locations
  - Assistance from
    - KEHP Staff
    - Anthem
    - HumanaVitality
    - WageWorks
    - Compass SmartShopper
    - CVS/Caremark
    - KTRS staff at all locations
    - KRS staff at most locations

Benefits Selection Guide

- Benefits Selection Guide
  - Shipped Sept. 26th
  - Distribute immediately to employees
  - Will also be available online at kehp.ky.gov on Sept. 15th

Highlights

- Plan year 2015 offers the same basic benefits and premiums as 2014
- Default plan
  - Active employees who do not enroll in coverage or waive coverage will be defaulted to: Standard CDHP, single coverage level
- New employees
  - Employees hired during and after Open Enrollment must elect coverage for 2014 and 2015
  - May elect coverage online via ESS (two different elections)

Highlights

- Qualifying Events
  - Qualifying events October 1 – December 31, 2014 will require two paper applications for 2014 and 2015 elections
- Transfers
  - An employee transfer may be required to submit a new 2015 application
- Urgent Adds (formally ATC)
  - Only fax urgent adds; all other documents should be mailed
  - You must call the Enrollment Branch prior to faxing

Highlights

- Waiver HRA
  - $1050 available January 1, 2015 & $1050 available July 1, 2015
  - Declaration of other group health insurance coverage required for Waiver (general purpose) HRA (Does not apply to Dental/Vision HRA)
    - TRICARE, VA, MEDICAID, MEDICARE and private/individual plans (kynect) are not considered minimum coverage/ minimum value
    - Waiver (GP) HRA funds will not rollover to Waiver D/V only HRAs
- FSA Carryover
  - Any balance up to $500 will carry over to 2015

Highlights

- LivingWell Promise
  - The LivingWell Promise will include the option to complete the Health Assessment or VitalityCheck (biometric screening)
- Prescription Formulary
  - Minor changes will be made to the prescription drug formulary due to the transition to CVS/Caremark
  - Diabetic blood glucose meters will be changed back from One-touch to Novo Nordisk

Highlights

- Tobacco Cessation Program
  - Cooper Clayton
    - 12 week program
    - Over-the-counter NRT vouchers good during 12 weeks
  - The Kentucky Quit Line
    - No limit of over-the-counter NRT products each calendar year.
    - Vouchers can be used for an extended period of time
  - Prescription from a physician
    - Unlimited over-the-counter NRT products each calendar year
    - Free prescriptions (Chantix) with physician prescription

Highlights

- Benefits Analyzer
  - Active employees and KTRS retirees will receive
  - KRS is tentative to receive but subject to change
  - Waivers will not receive
  - If a member doesn’t get one, it can not be generated again
  - Tool for making plan choices
    - The right plan
    - The right amount
    - The right care

Highlights

- Health Plan Options Include:
  - LivingWell CDHP – requires LivingWell Promise
  - LivingWell PPO – requires LivingWell Promise
  - Standard PPO
  - Standard CDHP
- Waiver Options Include:
  - Waiver with (general purpose) HRA
  - Waiver with Dental/Vision Only HRA
  - Waiver without HRA
- Optional Benefit Options May Include:
  - Healthcare Flexible Spending Account
  - Dependent Care Spending Account

Benefit Options

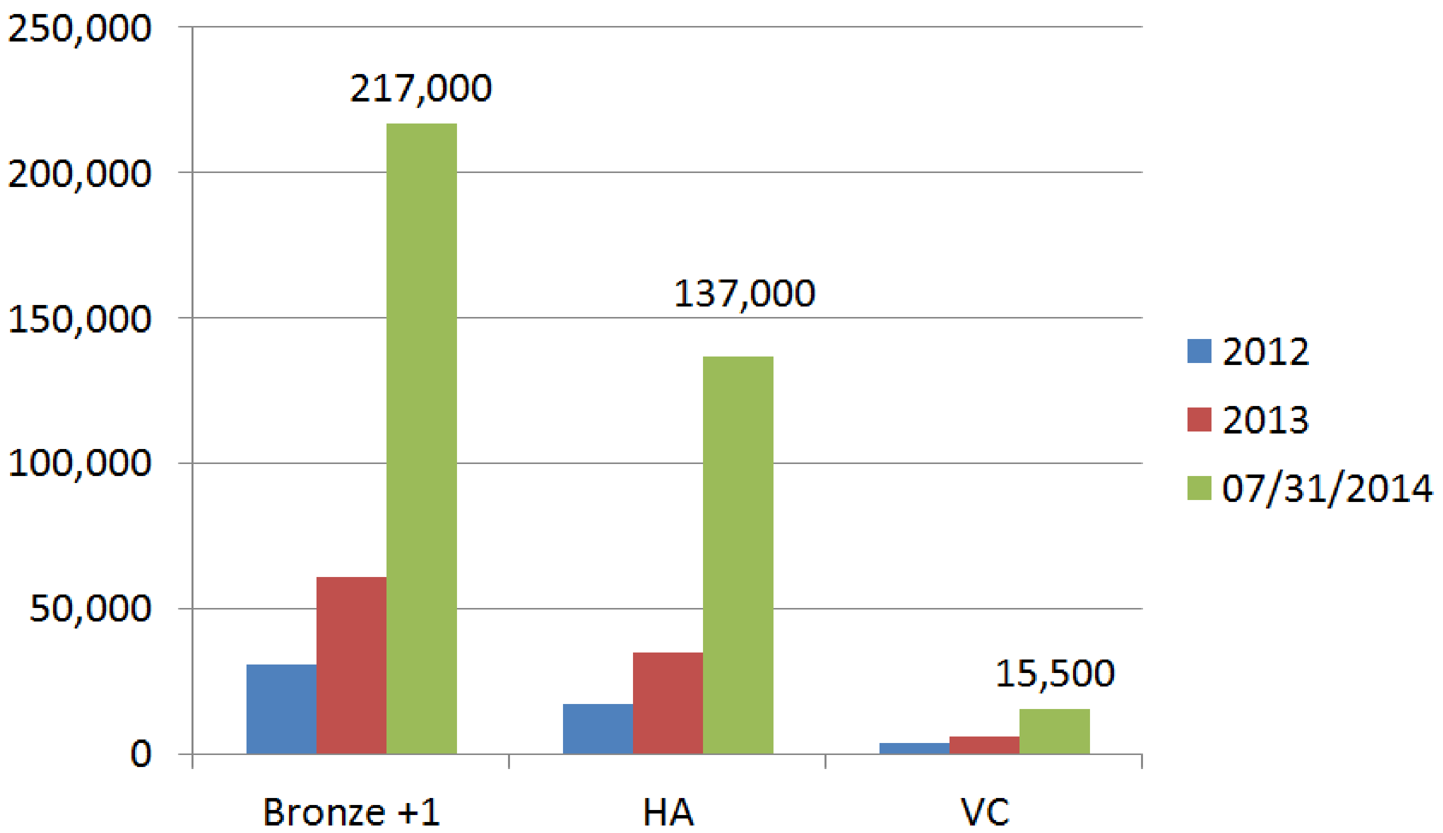
- LivingWell Promise
- Health Plan Options
- Waiving Coverage
- FSAs

LivingWell Promise

- The KEHP LivingWell plans are a part of KEHP's overall wellness program
- By completing the steps of the LivingWell Promise, members can
  - Access the best benefit plan options;
  - Learn about their health status and history;
  - Learn about and understand their health risks; and
  - Take action to get and stay healthy

LivingWell Promise

LivingWell Promise



Final 2013: 34,990 HAs & 61,023 Bronze +1

LivingWell Promise

LivingWell Promise

- The LivingWell Promise requires members, from Jan. 1 through May 1, 2015, to complete:
  - The HumanaVitality Health Assessment

    OR

  - VitalityCheck (biometric screening)
- If the LivingWell Promise is not fulfilled from Jan. 1 through May 1, 2015, members will not be allowed to enroll in a LivingWell plan option in 2016
  - Both planholders of a LivingWell cross-reference plan must take the Health Assessment OR VitalityCheck

LivingWell Promise

1. At a KEHP scheduled onsite location – to be announced at a later date.	No cost to the member. The Vitality Check location will submit results to HumanaVitality.
2. Through the local Health Department	No cost to the member. The Health Department will submit results to HumanaVitality.
3. At a retail clinic (e.g. Kroger Little Clinics, Walgreens Take Care Clinics, Concentra) • Go to livingwell.ky.gov • Click on the Get a Vitality Check box • Choose from the locations listed • Print the associated Vitality Check voucher • Present the voucher and your HumanaVitality ID card at the retail clinic	No cost to the member. The retail clinic location will submit your results to HumanaVitality.
4. At your Primary Care Physician (PCP) • Go to livingwell.ky.gov • Click on the Get a Vitality Check box • Click on the "primary care physician" tab • Print a copy of the "PCP Vitality Check Voucher" Fax the completed form to HumanaVitality at 1-877-250-7814 or mail to P.O. Box 14613, Lexington KY 40512-4613.	Preventive Services are at no cost to the member if an in-network provider is used; however, there may be a charge if the provider submits the claim other than as preventive.

Health Plan Options

- LivingWell CDHP
  - LivingWell Promise required
  - Covers 100% in-network preventive care
  - Embedded Health Reimbursement Account (HRA)
    - Single coverage receives $500; couple, parent-plus and family coverage receives $1,000
    - Use toward deductible and maximum out-of-pocket
    - Reduces deductible by 40% and maximum out-of-pocket by 20%
    - HRA funds rollover to next plan year if a CDHP is elected
  - Lowest annual out-of-pocket maximum option, best co-insurance percentage

LivingWell CDHP

- In-Network Benefits

Health Reimbursement Account (HRA)	
Single	$500
Family	$1,000

Deductible	Single	$1,250
	Family	$2,500
Out-of-Pocket	Single	$2,500
	Family	$5,000
Co-Insurance	Plan Pays	85%
	Member Pays	15%

LivingWell CDHP

- In-Network Benefits

Medical	
Doctor Visit	15%
Hospital	
Inpatient	15%
Outpatient	15%
Preventive Care	0%
Emergency Care	
Emergency Room	15%
Urgent Care Facility	15%
Therapy Services	15%

Pharmacy	
30-Day Supply	
Generic	15%
Formulary	15%
Non-Formulary	15%
90-Day Supply	
Generic	15%
Formulary	15%
Non-Formulary	15%

Health Plan Options

- **LivingWell PPO**
  - LivingWell Promise required
  - Covers 100% in-network preventive care
  - Features co-pays for some medical services and all pharmacy services
  - 2nd lowest co-insurance at 80% plan paid and 20% member paid
  - Lower deductibles and higher premium
  - The out-of-pocket maximum is the same as with the LivingWell CDHP; but with no HRA funds to help reduce costs

LivingWell PPO

- In-Network Benefits

Deductible	Single	$500
	Family	$1,000
Out-of-Pocket	Single	$2,500
	Family	$5,000
Co-Insurance	Plan Pays	80%
	Member Pays	20%

LivingWell PPO

- In-Network Benefits

Medical	
Doctor Visit	
PCP	$25
Specialist	$45
Hospital	
Inpatient	20%
Outpatient	20%
Preventive Care	0%
Emergency Care	
Emergency Room (Deductible, then co-insurance)	$150
Urgent Care Facility	$50
Therapy Services	20%

Pharmacy	
30-Day Supply	
Generic	$10
Formulary	$35
Non-Formulary	$55
90-Day Supply	
Generic	$20
Formulary	$70
Non-Formulary	$110

Health Plan Option

Standard PPO

- No LivingWell Promise required
- Covers 100% in-network preventive care only
- Pharmacy costs are 30% of the total in-network prescription cost within a minimum and maximum range
- 3rd lowest co-insurance at 70% plan paid and 30% member paid
- Premiums are the same as LivingWell CDHP
- Higher deductibles than LivingWell PPO
- No HRA funds

Standard PPO

- In-Network Benefits

Deductible	Single	$750
	Family	$1,500
Out-of-Pocket	Single	$3,500
	Family	$7,000
Co-Insurance	Plan Pays	70%
	Member Pays	30%

Standard PPO

- In-Network Benefits

Medical	
Doctor Visit	30%
Hospital	
Inpatient	30%
Outpatient	30%
Preventive Care	0%
Emergency Care	
Emergency Room (Deductible, then co-insurance)	$150
Urgent Care Facility	30%
Therapy Services	30%

Pharmacy	
30-Day Supply	30%
Generic	Min $10 Max $25
Formulary	Min $20 Max $50
Non-Formulary	Min $60 Max $100
90-Day Supply	30%
Generic	Min $20 Max $50
Formulary	Min $40 Max $100
Non-Formulary	Min $120 Max $200

Health Plan Options

Standard CDHP

- No LivingWell Promise required
- Covers 100% in-network preventive care
- Embedded Health Reimbursement Account (HRA)
  - Single coverage receives $250; couple, parent-plus and family coverage receives $500
  - Can be used to reduce deductible and maximum out-of-pocket
  - HRA funds rollover to next plan year if a CDHP is elected
- Lowest premiums in exchange for higher deductibles
- The **default plan option,** single coverage level, if no health plan or waiver election is made during open enrollment

Standard CDHP

- In-Network Benefits

Health Reimbursement Account	
Single	$250
Family	$500

Deductible	Single	$1,750
	Family	$3,500
Out-of-Pocket	Single	$3,500
	Family	$7,000
Co-Insurance	Plan Pays	70%
	Member Pays	30%

Standard CDHP

- In-Network Benefits

Medical	
Doctor Visit	30%
Hospital	
Inpatient	30%
Outpatient	30%
Preventive Care	0%
Emergency Care	
Emergency Room	30%
Urgent Care Facility	30%
Therapy Services	30%

Pharmacy	
30-Day Supply	
Generic	30%
Formulary	30%
Non-Formulary	30%
90-Day Supply	
Generic	30%
Formulary	30%
Non-Formulary	30%

Waiving Coverage

- Members who currently waive coverage must actively elect to waive for 2015 or will be defaulted to Standard CDHP
- If a member or member's spouse or dependent is contributing funds to a Health Savings Account (HSA), he/she should consult a tax advisor prior to establishing an HRA or FSA
- Waiver HRA funds will not rollover to D/V only HRA
  - Funds will only rollover if the member re-elects the same plan Waiver HRA to Waiver HRA

Waiving Coverage

- In 2015, employees who are eligible to waive KEHP health insurance coverage and choose a Waiver HRA may do so only if;
  - The employee has other group health plan coverage that provides minimum value

  AND

  - The employee attests or declares, in writing, that the employee has such other coverage
- Members who have coverage through an individual policy purchased through kynect or have governmental plans such as TRICARE, Medicare, or Medicaid are no longer eligible for the Waiver HRA
  - These members may be eligible for the Waiver Dental/Vision Only HRA or may elect a health plan
  - Waiver (GP) HRA funds do not roll to the Waiver Dental/Vision Only HRA

Waiving Coverage

- Waiver Health Reimbursement Arrangement (HRA)
  - Can be used to pay for qualified medical, pharmacy, dental and vision expenses
  - Requires member to sign the Waiver HRA Declaration
- Dental/Vision Only HRA
  - Can be used to pay for qualified dental and vision expenses only
  - Does NOT require Waiver HRA Declaration
- Waive coverage with no HRA
  - No funds are provided
  - Does NOT require Waiver HRA Declaration

Benefit Options

- Flexible Spending Accounts
  - FSAs allow members (of participating agencies) to set aside money from each paycheck, before taxes, to pay for certain healthcare and dependent care expenses for the member or members of the household
- FSA election amount must be divisible by 24
  - KHRIS will automatically round the members election to meet this requirement
- WageWorks will handle the run out period for FSA/HRA claims (Jan 1 through Mar 31) for 2014 expenses
  - More details will come from WageWorks during Oct. & Nov.

Benefit Options

- Healthcare FSA
  - Covers eligible healthcare expenses
  - FSA funds can be used for family members
  - KEHP will allow Healthcare Flexible Spending Account (FSA) planholders to carry over up to $500 to the 2015 plan year
  - 2015 limit for contributions to a Healthcare FSA is $2,500 per employee (plus up to $500 carryover)
  - Healthcare FSA funds are pre-loaded on a Healthcare Card
  - It is a use it or lose it account, with only $500 allowable carryover for 2015 plan year.

Benefit Options

- FSA funds can be used to pay for:
  - Medical and prescription deductibles, co-payments and co-insurance
  - Certain dental fees such as cleanings, fillings and crowns
  - Orthodontic treatment
  - Vision fees including contacts, eyeglasses and laser vision correction
  - Medical supplies such as wheelchairs, crutches and walkers
- Members should only set aside as much as they will use during the 2015 calendar year
- 2015 funds and any carryover (after the run out period) can only be used for 2015 plan year expenses

Benefit Options

- Dependent Care FSA
  - Allows members to pay for dependent care expenses such as daycare or after-school programs for dependents up to age 13, or an adult day care
  - Maximum contribution is based on member's tax filing status.
    - $5,000 for married, filing a joint return;
    - $5,000 filing as head-of-household;
    - $2,500 married, filing separate returns

Online Tools

- KEHP
- LivingWell

KEHP

- KEHP Website (www.kehp.ky.gov)

KENTUCKY PERSONNEL
A site for state employee and benefit participant team members

Search

Benefits | Resources | Find a Job | News | HR Administrators | KHRIS Login

Home > Health Insurance

KHRIS Login

Kentucky Employees' Health Plan

As a state government employee, retiree, local school board member, government employee, you may be eligible to participate in the Kentu Health Plan (KEHP), a non-profit, self-funded plan that offers health insurance benefits and flexible spending accounts to nearly 300,000 members.

KEHP is run by public employees, for public employees, so participants have a direct stake in the financial well-being of the plan. By adopting a healthy lifestyle, our members can have a positive impact on not only their own healthcare costs, but also the healthcare costs of other KEHP members.

We encourage our members to adopt a healthy lifestyle and we've partnered with a number of organizations including Humana, HumanaVitality and Express Scripts to provide new, engaging wellness benefits that make it easier than ever before to Live Well.

LivingWell Promise
- What is the Promise?
- Steps to complete the Promise
- Health Assessment Demo
- Update Contact Information
- Go to LivingWell.KY.Gov

Plan Options
- LivingWell CDHP
- LivingWell PPO
- Standard PPO
- Standard CDHP
- FAQs

Services and Resources
- Enrolling or Changing Coverage
- Documents and Forms
- Retiree Resources
- COBRA Benefits
- Compass SmartShopper

IC/HRG Resources

Information, tools and resources for insurance coordinators, human resource generalists and billing liasions.

Go to page

KEHP Vendor Updates

The KEHP recently announced new medical, prescription and FSA/HRA/COBRA benefit plan

KEHP

KENTUCKY PERSONNEL

A site for state employee and benefit participant team members

Search

Benefits | Resources | Find a Job | News | HR Administrators | KHRIS Login

Home > Health Insurance > Insurance Coordinator, HRG and Billing Liaison Resources

Resources for Insurance Coordinators, HRGs and Billing Liaisons

The Department of Employee Insurance (DEI) appreciates the support you provide to your employees throughout the year and during the busy annual open enrollment season. KEHP has many aspects to the plan, such as health insurance, flexible spending accounts (FSAs), health reimbursement accounts (HRAs), qualifying events, COBRA, premiums, billing, forms and much more. To assist you in learning the details of the plan, we have created this section just for you! Here you will find the Administration Manual, the KHRIS user guides, various training information, and memos. If you need assistance you may always contact us 888.581.8834 or 502.564.1205.

Resources

- Forms
- IC Listing
- KHRIS Calendar
- Memos
- Roles & Responsibilities

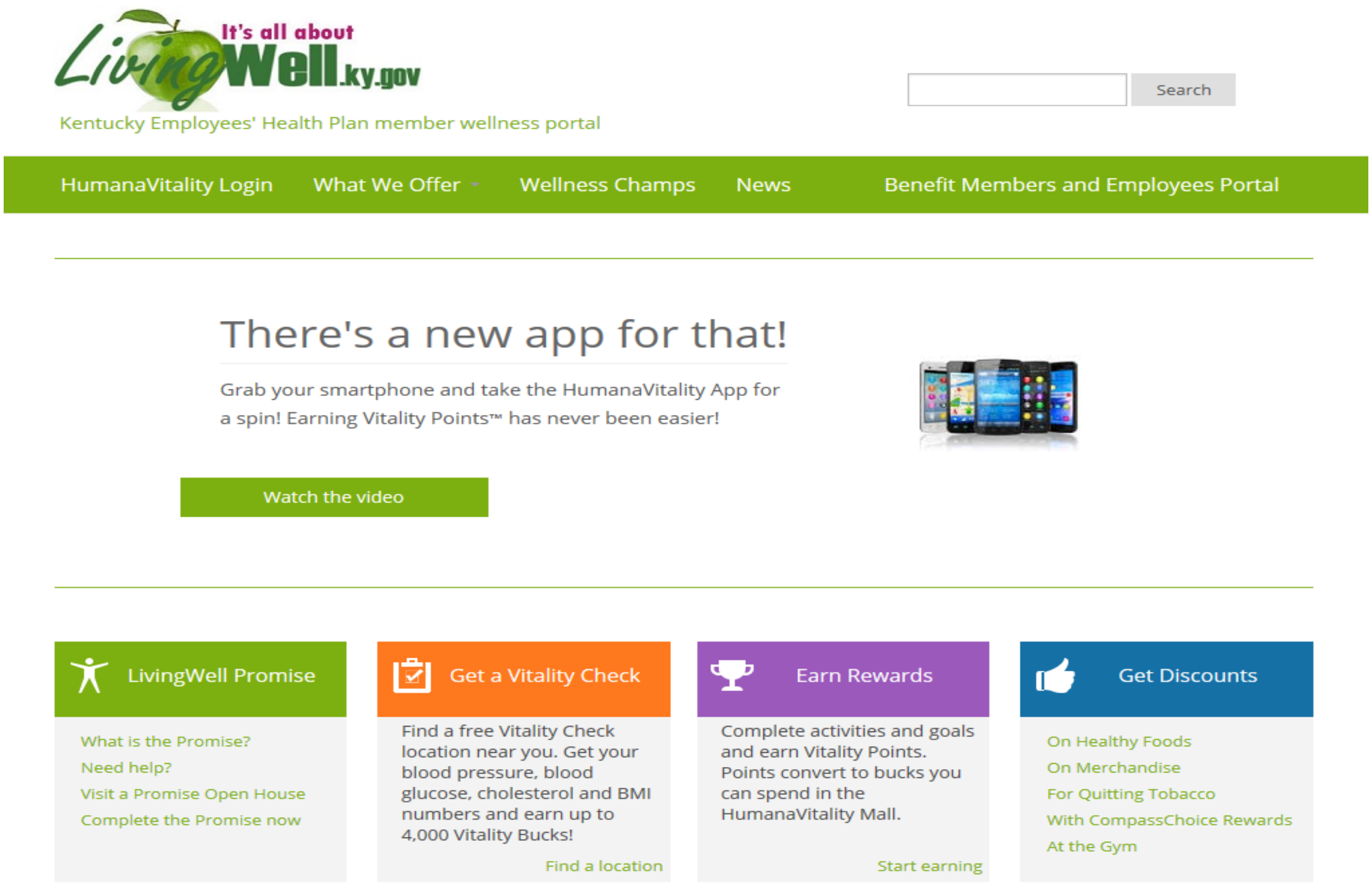
User Guides & Manuals

- Administration Manual
- Benefits Admin User Guide
- Benefits Accounting User Guide
- Quick Reference

Training

- COBRA
- KHRIS
- HIPAA
- Spotlight
- Webinars

LivingWell


It's all about LivingWell.ky.gov
Kentucky Employees' Health Plan member wellness portal
Search
HumanaVitality Login
What We Offer
Wellness Champs
News
Benefit Members and Employees Portal
There's a new app for that!
Grab your smartphone and take the HumanaVitality App for a spin! Earning Vitality Points™ has never been easier!
Watch the video
LivingWell Promise
What is the Promise?
Need help?
Visit a Promise Open House
Complete the Promise now
Get a Vitality Check
Find a free Vitality Check location near you. Get your blood pressure, blood glucose, cholesterol and BMI numbers and earn up to 4,000 Vitality Bucks!
Find a location
Earn Rewards
Complete activities and goals and earn Vitality Points. Points convert to bucks you can spend in the HumanaVitality Mall.
Start earning
Get Discounts
On Healthy Foods
On Merchandise
For Quitting Tobacco
With CompassChoice Rewards
At the Gym

KHRIS ESS

- Technical tips
- Who can enroll online
- KHRIS reminders

KHRIS ESS - Technical Tips

- Best viewed with Microsoft Internet Explorer version7+
- Tablets and phones may work this year
- Disable all pop-up blockers
- Screen resolution below 1280x960 may cause some items not to fit on the screen
- Install the most recent version of Adobe Reader to correctly view/display forms

Openenrollment.ky.gov

Welcome to Open Enrollment 2015!

Available from October 13 through October 30, 2014

The Commonwealth of Kentucky offers health insurance for most active public employees and retirees and offers life insurance for most public employees. Please consult your insurance coordinator or HR office if you are unsure of your eligibility for these benefits.

Step 1. Learn and Prepare

Use links below to obtain information regarding your benefit options:

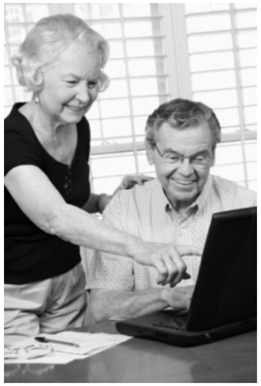
- Kentucky Employees' Health Plan Information
- Kentucky Group Life Insurance Information
- Kentucky Human Resources Information System (KHRIS) - Tutorial

Step 2. Ready to Enroll

Select an option below that best describes yourself:

- I currently cross-reference with my spouse or would like to cross-reference in Plan Year 2015 [Two KEHP members, married with child(ren)].
- I am a Kentucky Retirement System (KRS) retiree.
- I am a Kentucky Teachers' Retirement System (KTRS) retiree.
- I am a Judicial/Legislator Retirement Plan (JRP/LRP) retiree.
- I require the use of a screen reader. (e.g. JAWS)
- All others – enroll through KHRIS ESS

Who Can Enroll Online?



- The following members can enroll online:
  - Commonwealth Paid Employees
  - Non-Commonwealth Paid Employees
  - KCTCS Retirees
  - KTRS Retirees
  - JCP/LRP Retirees
  - New employees hired 9/1 through 10/31 (two day enrollment)
- The following must use a paper application:
  - Cross-reference planholders
  - Members with a disabled dependent
  - KRS retirees (or enroll through KRS enrollment portal)
  - Qualifying events submitted after Open Enrollment
  - Transfers from 10/1 through 12/31

KHRIS ESS

- Find KHRIS User ID
  - Can be retrieved by the user if the member has an e-mail address in the work e-mail field
  - If the same e-mail is listed for more than one user, it will not work
  - In KHRIS you will see “work” e-mail is labeled “0010 E-mail”, Infotype 00105 - not “Z009 Personal e-mail”
  - You can see the member’s KHRIS User ID in this same Infotype by clicking “Overview”
- Reset Password
  - Go to KHRIS.ky.gov to reset the password

KHRIS ESS

- Dependents must be set up in the IT 0021 with a SSN and DOB before they can be enrolled in a health plan
- Dependents over the limiting age (26) as of 01/01/2014 will not appear as an eligible dependent
- Dependents enrolled in another KEHP plan (their own KEHP or as a dependent on another KEHP plan) will not appear as an eligible dependent
- IMPORTANT NOTE: During Open Enrollment if an FSA amount is entered incorrectly you can repeat the enrollment and change the amount HOWEVER DO NOT DELETE any FSA plans as this will cause billing errors

KHRIS Reminders

- Processing:
  - Encourage members to enroll using ESS whenever possible
  - ICs/HRGs can enter paper applications into the KHRIS system until November 11, 2014
    - Member applications entered after November 11 may delay ID Card receipt and these members will not be guaranteed to receive their ID Card prior to January 1, 2015

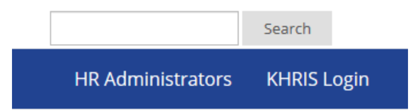
KHRIS Reminders

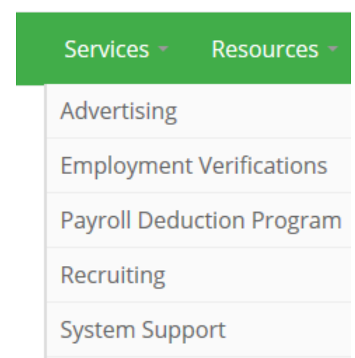
- HRBEN0073 report will be used during Open Enrollment to generate a list of employees that have not enrolled in benefits
  - This Report MUST ONLY be generated in the morning before 9 a.m.
  - This report MUST be generated with the “Key Date” 01/01/2015
  - This report MUST be generated using a Variant and Organizational Unit
    - Failure to follow the instructions provide will result in your report being to large and being terminated by KHRIS Administration

KHRIS Reminders

- KHRIS down times:
  - 10/7 7:30 p.m. - 12:00 a.m.
  - 10/8 4:00 p.m. - 8:00 a.m.
  - 10/22 7:30 p.m. - 12:00 a.m.
  - 10/23 6:00 p.m. - 8:00 a.m.

- To find KHRIS calendar:
  - Go to personnel.ky.gov
  - Select HR Administrators
  - Select Services and System Support, then scroll to bottom of page





Additional Benefits

Wellness Medical Pharmacy HRA/FSA & COBRA Transparency

Wellness

- Members will continue to see familiar faces from HumanaVitality as our wellness vendor in 2015

Humana Vitality®

Vitality Time!

LOOK! EXERCISE REVS YOUR HEAD

The brain at rest

An EEG image of neuroelectrical brain activity after 20 minutes of sitting. The blue area suggests a dip in neural resources devoted to focus.

And after a walk

The same brain shows more red after 20 minutes of hoofing it, indicating heightened attention and faster information processing.

Source: The University of Illinois in Urbana-Champaign

Today…

- Humana Vitality Overview
- The Vitality Check
- Smart Phone App
- S.W.A.R.M.
- Vitality Champs

Humana Vitality

A brief overview

Humana Vitality

What is changing next year?

Will no longer use Humana Insurance Member ID Number. Will instead use a new Humana Vitality ID Number.

Rewarding of Vitality Points for preventative activities may take a little bit longer to process.

Everything else should be relatively the same in regards to the member experience with Humana Vitality.

LivingWell Promise Plan Holders	→	Has HumanaVitality
Standard KEHP Plan Holders	→	Can participate in HumanaVitality
Those who have waived KEHP insurance	→	Does not have access to HumanaVitality

Humana Vitality

Your Wellness Journey

Things you may already be doing…

- Preventative Screenings
- Fitness and Exercise
- Flu shots and donating blood
- CPR / First Aid
- Dental and Vision Screenings

Beginning something new…

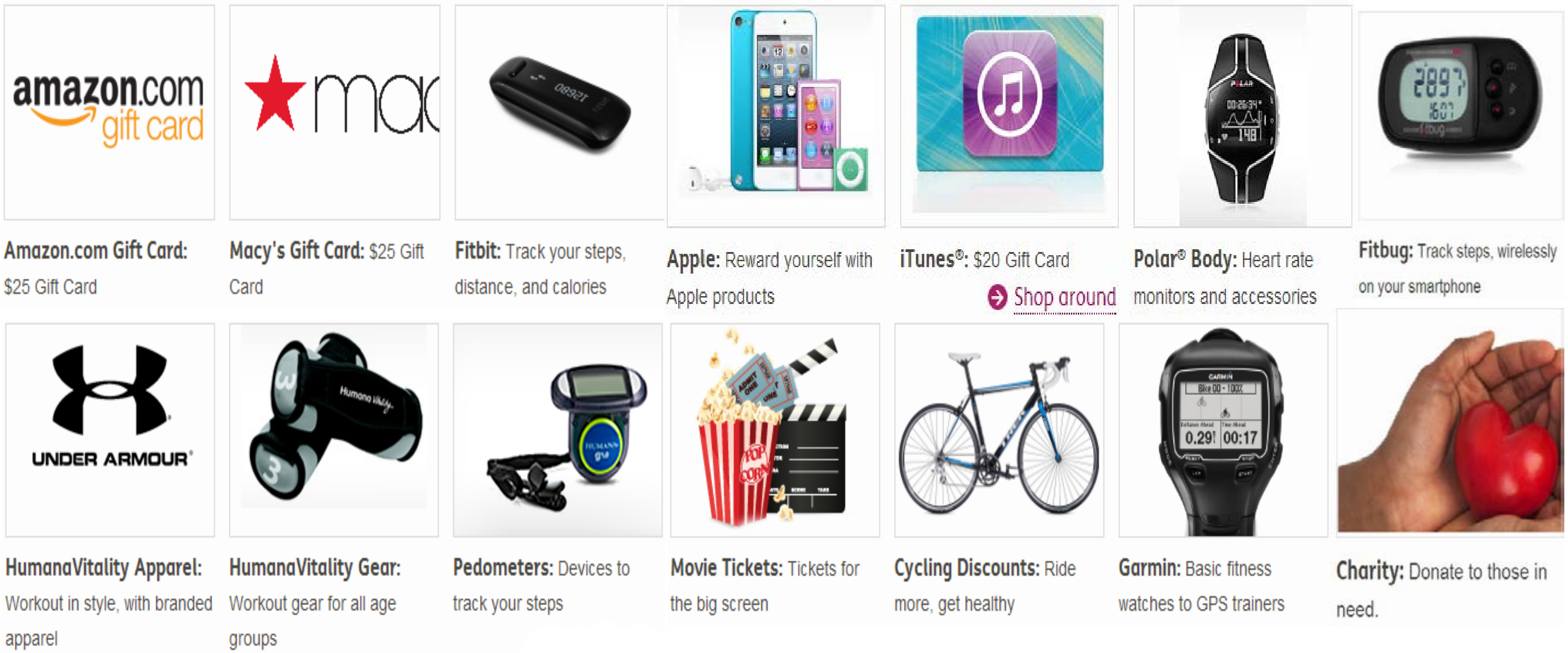
- Communicating with Health Coaches
- In depth courses on nutrition, fitness, stress management, etc
- 5k Races
- Vitality Check
- Accomplishing Goals
- Vitality Kids

Humana Vitality

Points and Bucks

Blue	Bronze	Silver	Gold	Platinum
				Your status
Health Assessment not taken	0-4,999 Vitality Points	5,000-7,999 Vitality Points	8,000-9,999 Vitality Points	10,000+ Vitality Points
	0% discount	**10% discount**	**20% discount**	**40% discount**
For families: Vitality Status of additional new members who have not completed the Health Assessment	For families: Any additional member 18 years or older must complete the Health Assessment to achieve Bronze status.	For families: Add 3,000 Vitality Points for each additional member 18 years or older, if applicable.	For families: Add 4,000 Vitality Points for each additional member 18 years or older, if applicable.	For families: Add 5,000 Vitality Points for each additional member 18 years or older, if applicable.

Vitality Mall



1 Vitality Point = 1 Vitality Buck

Humana Vitality

Vitality Check

General Information

Humana Vitality

LivingWell Promise

The LivingWell Promise requires members, between Jan. 1 through May 1, 2015, to complete;

- The HumanaVitality Health Assessment
- Or The Vitality Check (biometric screening)

If the LivingWell promise is not fulfilled between Jan. 1 and May 1, 2015 members will not be allowed to enroll in a LivingWell plan option in 2016

- Both members of a LivingWell cross-reference plan must take the Health Assessment OR Vitality Check

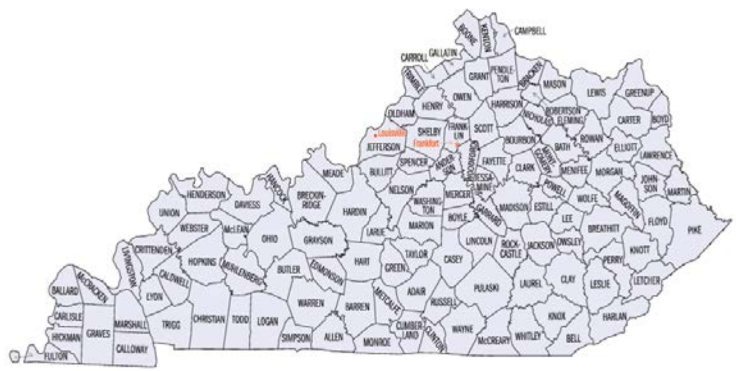
Humana Vitality

Where can it be done?

Concentra™
treated right

The Little Clinic®
Convenient Neighborhood Medical Care

take care clinic℠
at select Walgreens



Your Local Health Department

Primary Care Physician

If you are wanting to have a Vitality Check event hosted at your worksite, please contact your Humana Vitality representative.

Humana Vitality

Vitality Check – What to Expect

Experience a faster Vitality Check when you follow this handy list of what to know and bring.*

Limit your food intake

While fasting is not required, it's often suggested that you not eat or drink (aside from water) for 9 to 12 hours before your Vitality Check to get the most accurate results. Talk with your doctor if you are uncertain whether you should fast or not.

Carry your cards

Bring your Humana or HumanaVitality® Member ID card and a valid photo ID.

Complete a form

Choose the appropriate form below, print it and fill it out before you go for your Vitality Check. Bring it with you.

Humana Vitality

Vitality Check – How to Earn Points

Vitality Check measurements and tests	Vitality Points and Vitality Bucks earned for completing	Vitality Points and Vitality Bucks earned for having healthy in-range results
Body mass index (BMI)	800 Vitality Points	800 Vitality Points <25 and ≥ 18.5
Blood glucose	400 Vitality Points	400 Vitality Points <100 mg/dL
Blood pressure	400 Vitality Points	400 Vitality Points systolic ≤ 120 mmHg diastolic ≤ 80 mmHg
Total cholesterol	400 Vitality Points	400 Vitality Points <200 mg/dL
Total Vitality Points and Vitality Bucks	**2,000 Vitality Points**	**2,000 Vitality Points**
Total possible Vitality Points **4,000**		

Humana Vitality

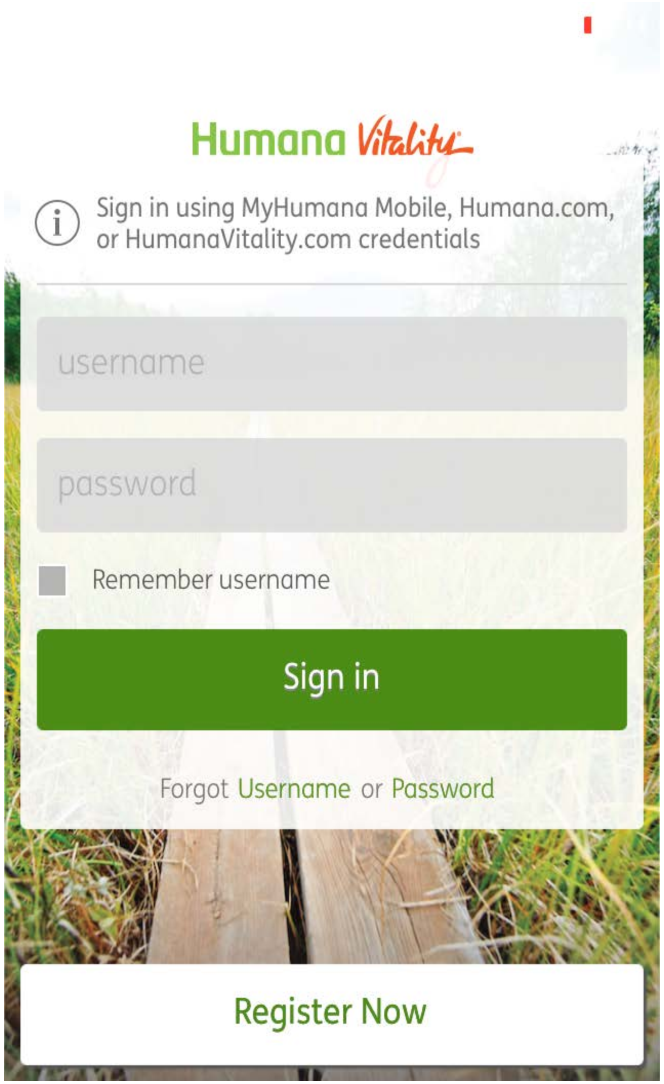
New Smart Phone App

Overview of its features

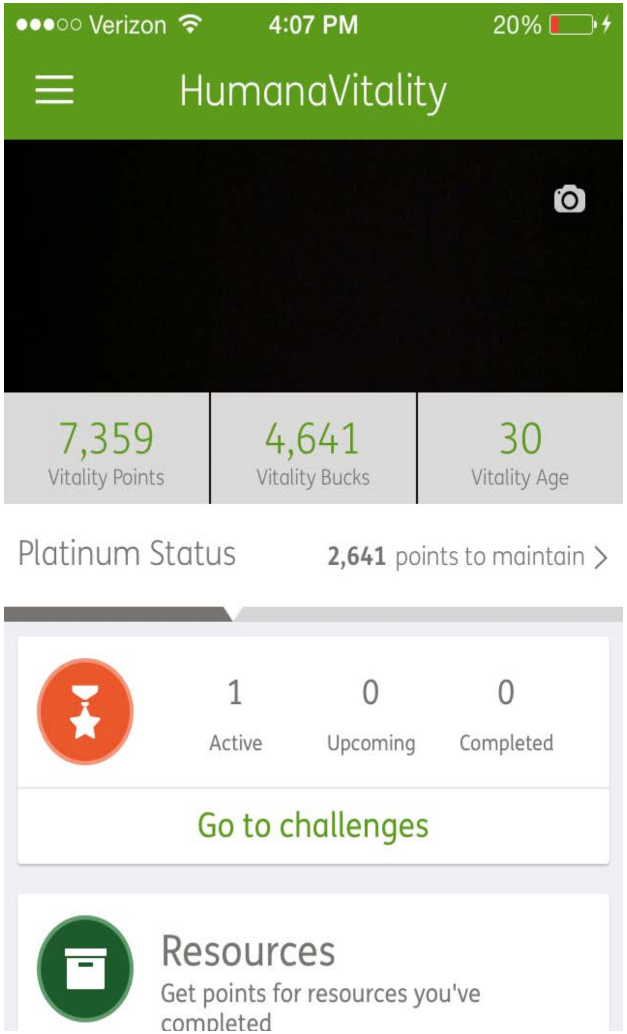
Humana Vitality

App

After you download the App from your app store, you will log in using the same username and password that you use when logging on through the website.



App

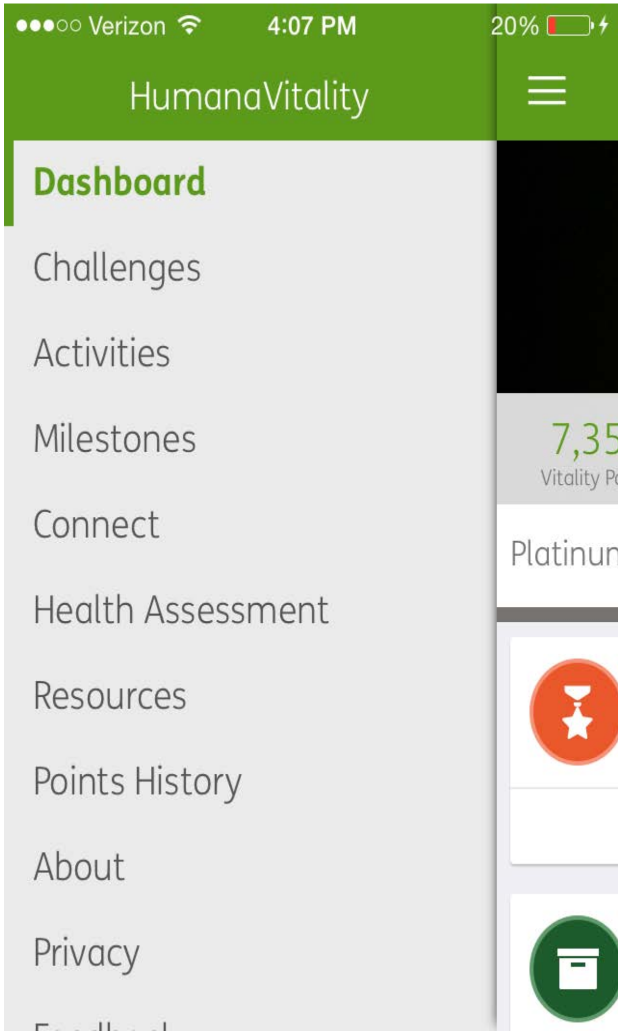


Once you successfully log in you will be brought to your Dashboard, where you can upload your own picture (shown in black)

Also, you will be able see

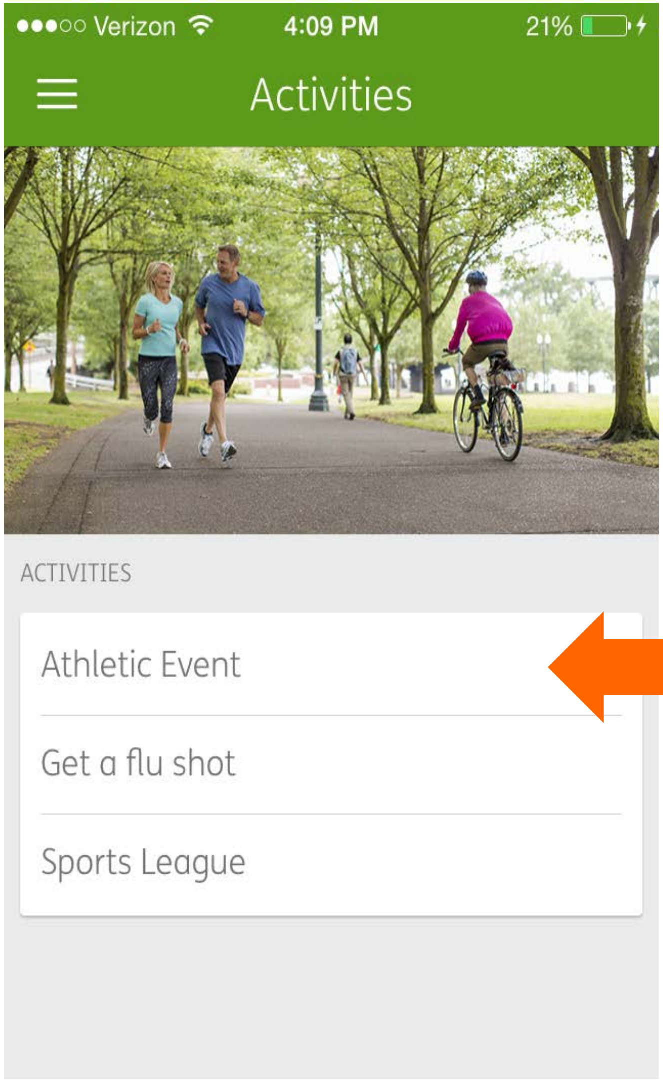
- Vitality Points
- Vitality Bucks
- Vitality Age

App



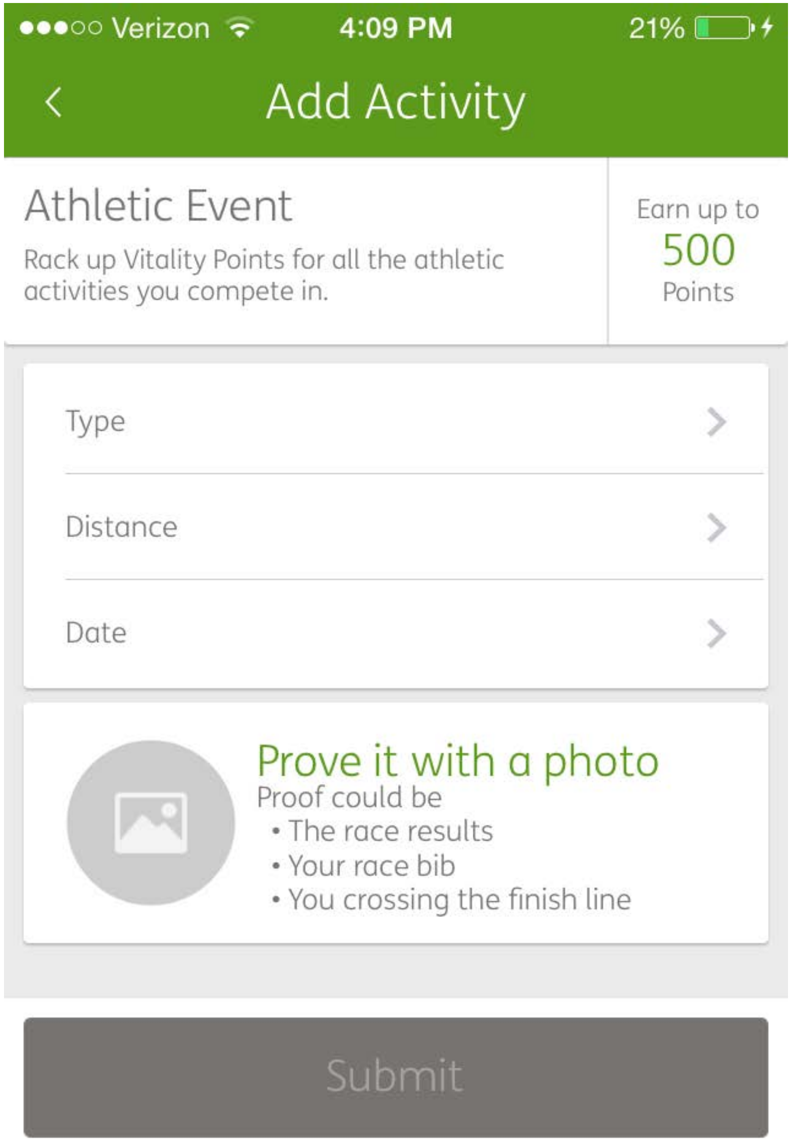
Clicking on this brings up a list of everything that can be done through the app.

Activities



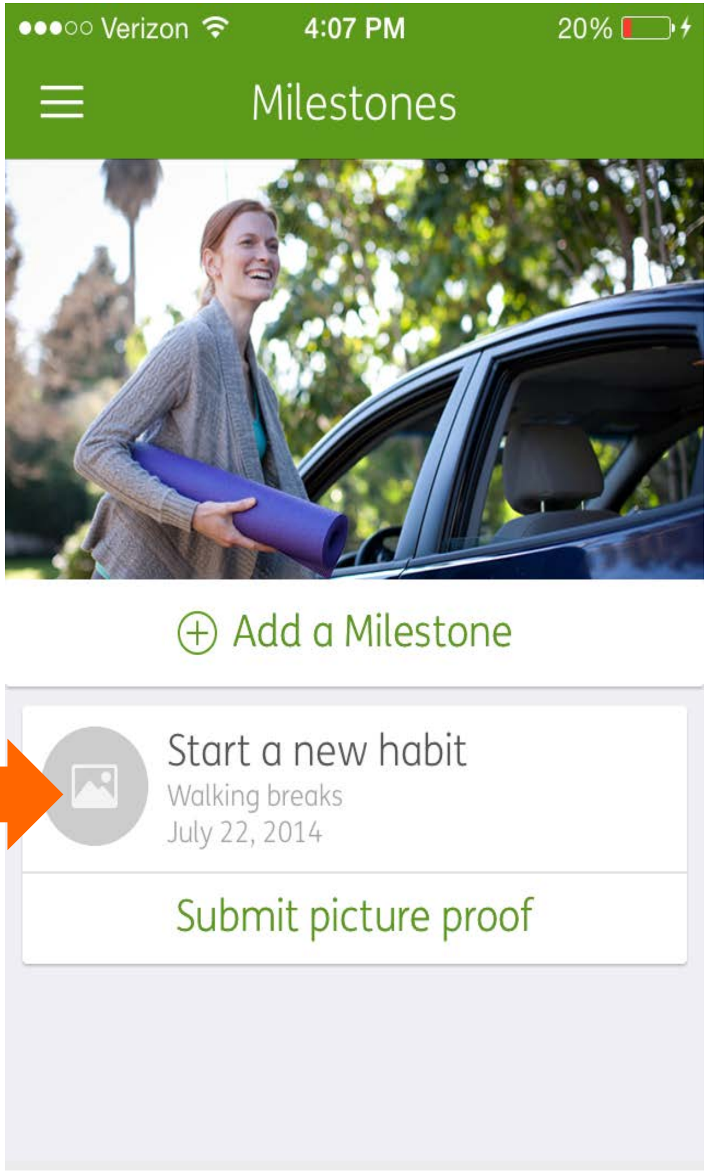
The Activities page allows you to submit verification to receive points for these activities.

Activities


●●●○○ Verizon
4:09 PM
21%
Add Activity
Athletic Event
Rack up Vitality Points for all the athletic activities you compete in.
Earn up to
500
Points
Type
Distance
Date
Prove it with a photo
Proof could be
• The race results
• Your race bib
• You crossing the finish line
Submit

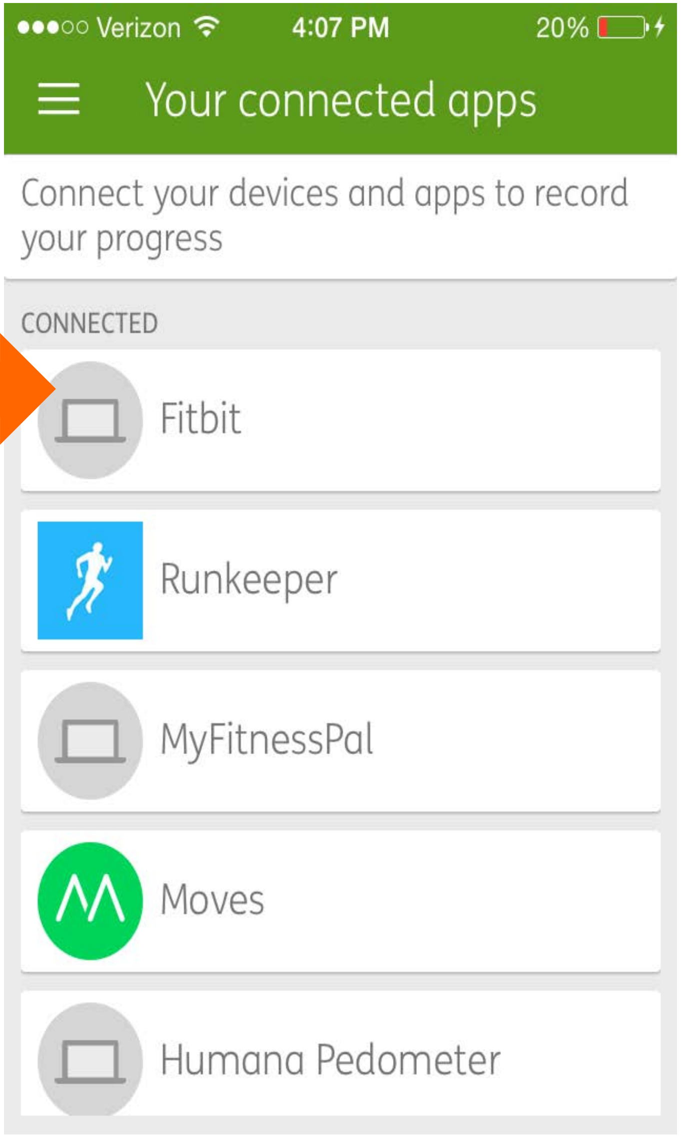
Milestones

Milestones are a new way to earn Vitality Points.

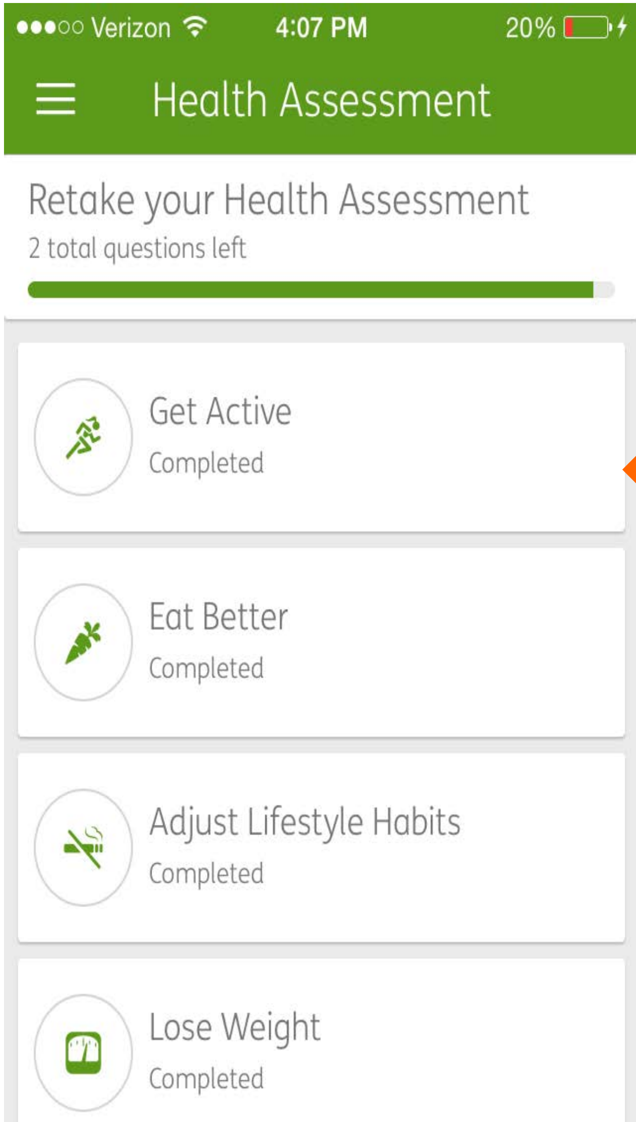


Connect

The Connect page is where you go to connect your Humana Vitality account to one of our partner fitness devices.



Health Assessment

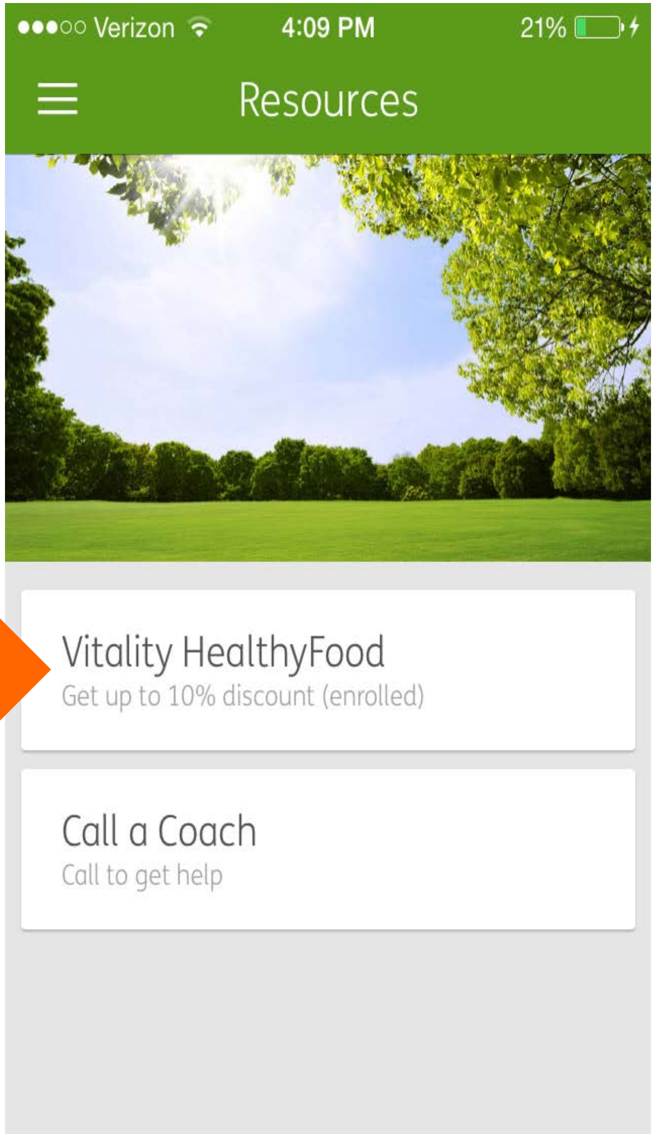


You are now able to complete the Health Assessment entirely through the smart phone app.

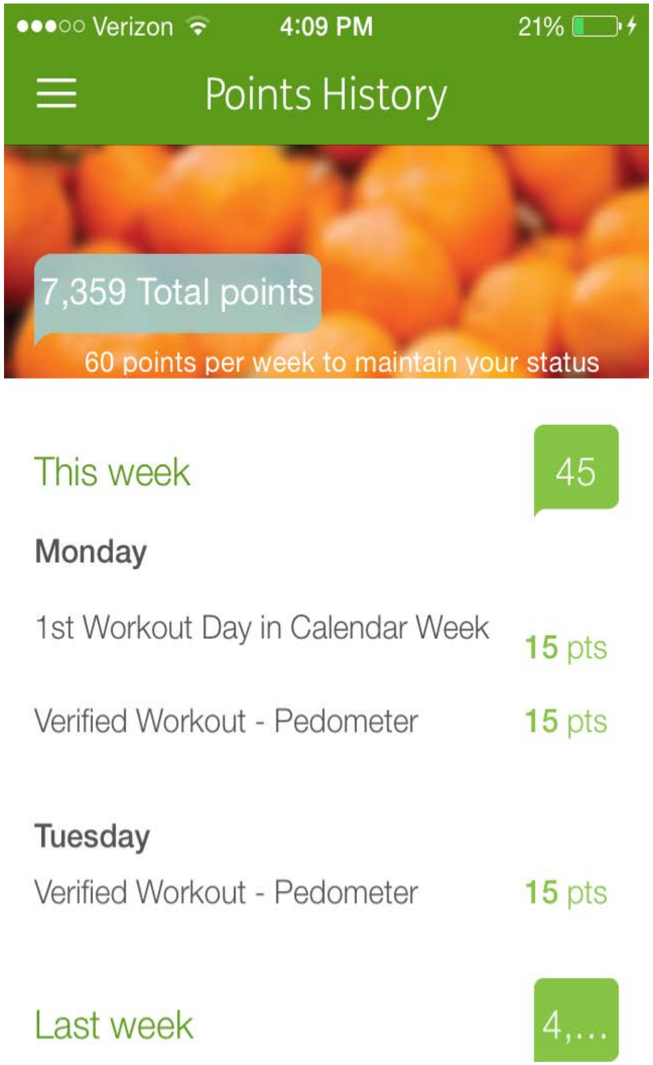
The Health Assessment is only complete when all sections have been answered.

Resources

Using this tab, you will be able to sign up for your Healthy Food Card or connect with a health coach.



History



You will also be able to see your Points History by using the new smart phone app.

S.W.A.R.M.

Humana Vitality

Vitality Champs

Who is a Champ?

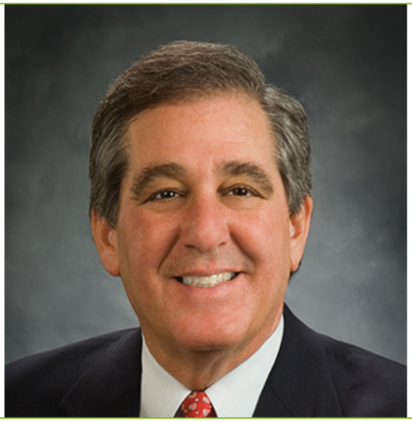
- **HumanaVitality Champs are engaged associates within the Kentucky Employee Health Plan who promote and motivate their co-workers along their wellness journeys.**
- Champs can be at any point of the health spectrum
- Champs are working toward a healthy lifestyle and want to share the momentum of their mission and the energy of their successes with co-workers

Cheerleaders wanted.
(Pom-poms not required.)

Humana Vitality

What does a Champ do?

- Be a resource
- Organize activities
- Start the buzz



I completed my HA

Lt. Governor Abramson talks about completing his LivingWell Promise health assessment and creating a healthier state government workforce.

Read more

LivingWell Promise

- What is the Promise?
- Need help?
- Visit a Promise Open House
- Complete the Promise now

Get a Vitality Check

Find a free Vitality Check location near you. Get your blood pressure, blood glucose, cholesterol and BMI numbers and earn up to 4,000 Vitality Bucks!

Find a location

Earn Rewards

Complete activities and goals and earn Vitality Points. Points convert to bucks you can spend in the HumanaVitality Mall.

Start earning

Get Discounts

- On Healthy Foods
- On Merchandise
- For Quitting Tobacco
- With CompassChoice Rewards
- At the Gym

KEHP Wellness Champs

Click image for resources

Our Wellness Champs are leading the way to a healthier work environment. Helping their co-workers live their best, they provide leadership, resources and activities for wellness programs at work. Check with your agency insurance coordinator or click on your group below to find your Champ.

Are you a Wellness Champ?

Thank you for filling the role and taking the lead! You are the foundation for a healthy work environment and the cornerstone to our face-to-face communication effort. As a Champ, you are a very valuable member of our team, and we want to make sure you have the resources and contacts to be successful at your worksite.

Find your Champ group below to get started!

Family Resource and Youth Services Centers (FRYSC) Champs
School District Champs
Health Department Champs
Executive Branch Human Resources Champs
Executive Branch Agency Liaison Champs
Insurance Coordinator Champs

Humana Vitality KEHP Contact Map

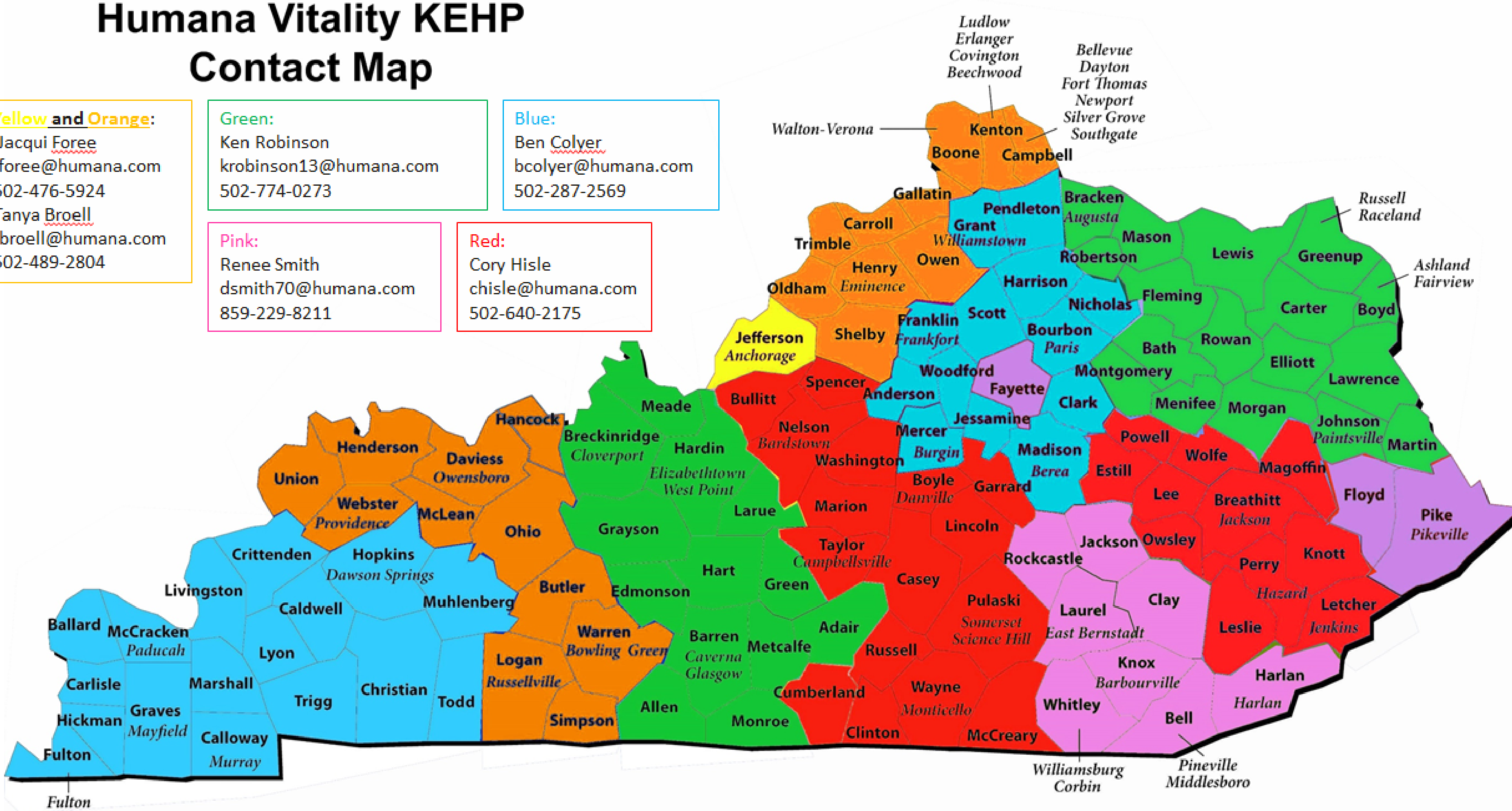
Yellow and Orange:
Jacqui Foree
jforee@humana.com
502-476-5924
Tanya Broell
tbroell@humana.com
502-489-2804

Green:
Ken Robinson
krobinson13@humana.com
502-774-0273

Blue:
Ben Colyer
bcolyer@humana.com
502-287-2569

Pink:
Renee Smith
dsmith70@humana.com
859-229-8211

Red:
Cory Hisle
chisle@humana.com
502-640-2175



Your regional engagement consultant is not a customer service representative. Please refer individual KEHP member questions to 855-478-1623. (Updated 8/29/14)

Questions?

Medical

- Anthem Blue Cross Blue Shield (Anthem). Anthem has operated in Kentucky for more than 75 years, and is the largest insurance carrier in the Commonwealth. We are excited to work with this new partner, who will offer an even bigger network of providers, excellent service and technology, and opportunities to help hold down costs.


At Anthem,
we believe you either drive the transformation or you go along for the ride.
We choose to set the pace.
Anthem BlueCross BlueShield
KENTUCKY EMPLOYEES' HEALTH PLAN

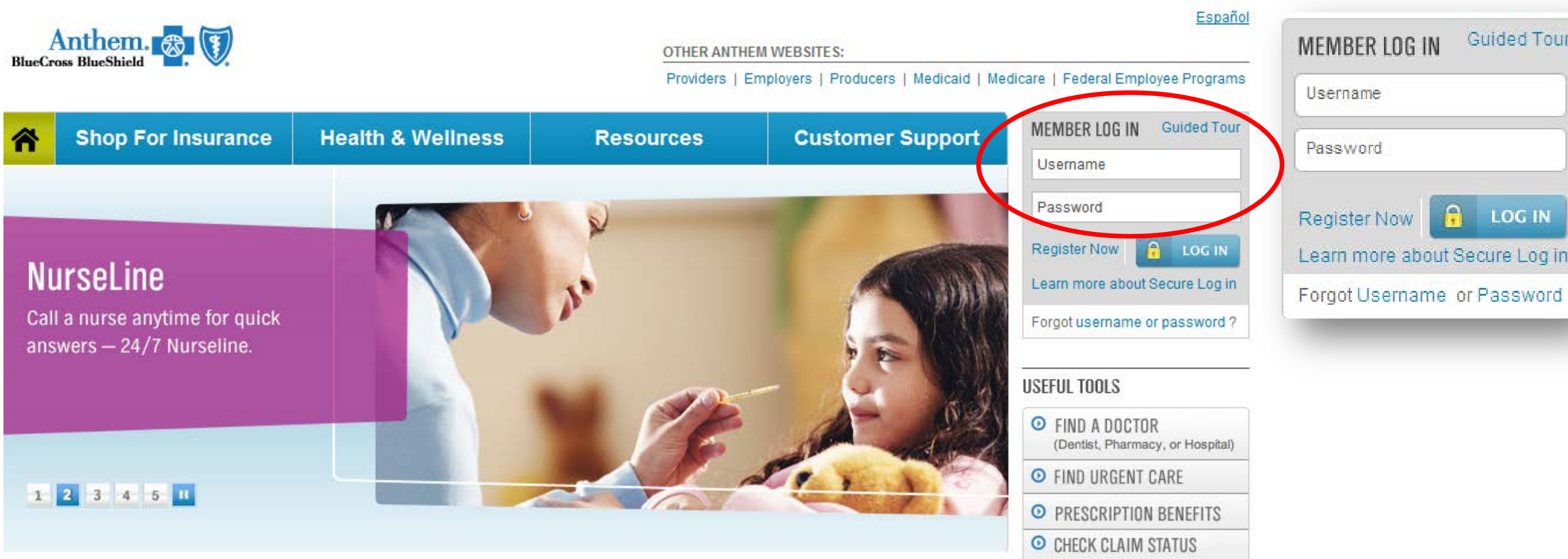
anthem.com/kehp

- Easy to use
- Friendly language
- No insurance jargon
- One-click access to high-value tools
- Customized
- Integrated

anthem.com/kehp

Register with anthem.com/kehp to get online access to your benefits

From any computer, type in www.anthem.com/kehp in the web browser address field and click ***Register Now*** on the right-hand side of the screen in the ***Log In*** area.



Anthem BlueCross BlueShield

KENTUCKY EMPLOYEES' HEALTH PLAN

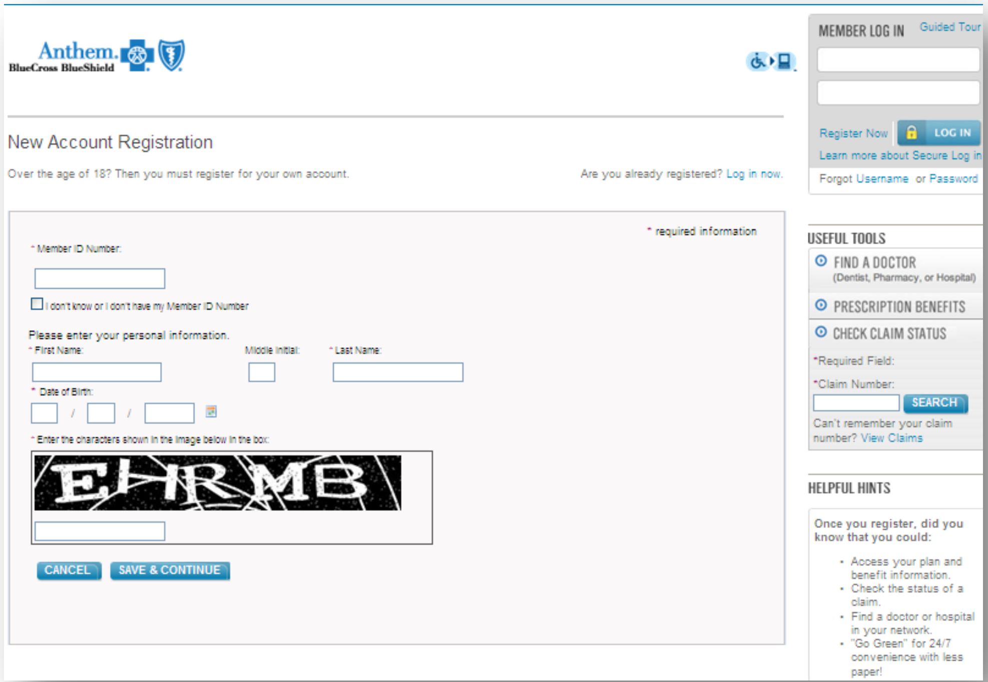
anthem.com/kehp

Registration in a few easy steps

Step 1: Personal Information
Enter your personal information, including member Identification number, first and last name, date of birth (mm/dd/yyyy) and email address. For security, you'll also be asked to put in the security code that is shown. ***Click Save & Continue***

Step 2: Username and password
Create your username and password. Then select a security question from the drop-down menu and give the answer. You will be asked this security question if you ever forget your password so please keep this information secure

Once you have completed this, check the box to agree to the terms and conditions of Anthem and click ***Save & Continue***



Anthem. BlueCross BlueShield

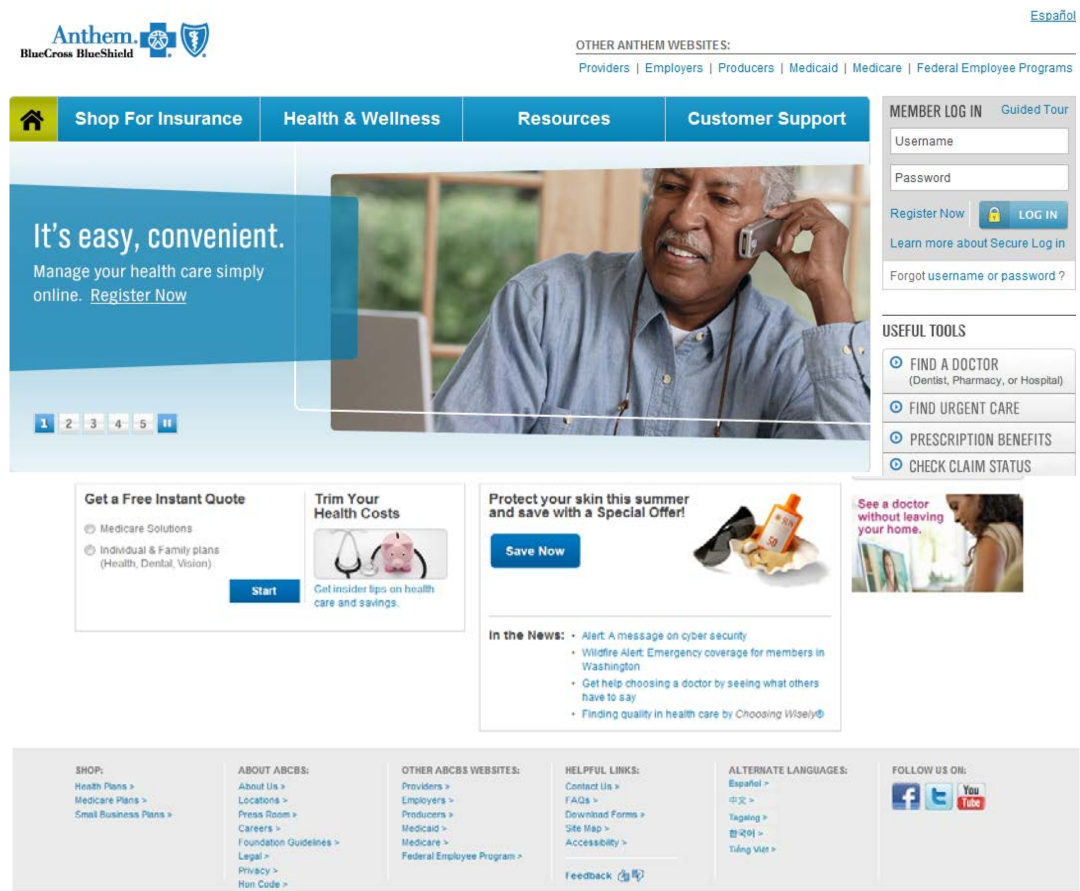
KENTUCKY EMPLOYEES' HEALTH PLAN

anthem.com/kehp

Step 3: Notification Preferences
You'll be able to choose how you'd like to get future legal notifications, special offers and other health plan notifications

Step 4: Confirm Registration
Here you'll make sure all your person information, username and password and your notification choices are right. Click *Confirm*

If you are having problems signing up then call the eBusiness Help Desk ***at 866-755-2680*** *for help*



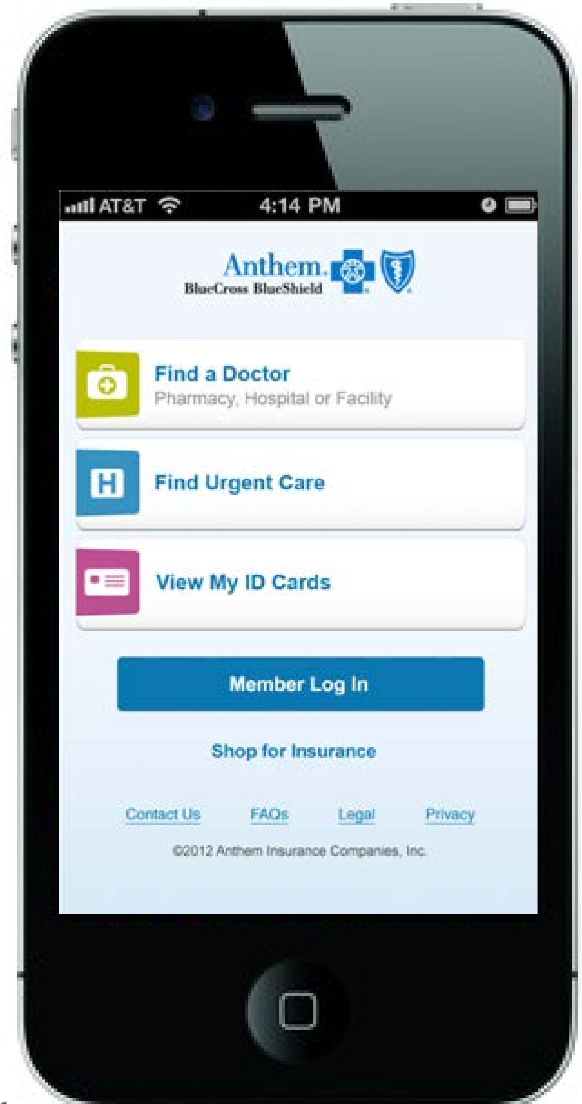
Anthem. BlueCross BlueShield

KENTUCKY EMPLOYEES' HEALTH PLAN

Mobile Health Features Available

You can use the mobile application to find a provider and access your insurance card.

- FIND A DOCTOR
- SECURE LOGIN
- VIEW MY ID CARD
- FIND URGENT CARE



Anthem. BlueCross BlueShield

KENTUCKY EMPLOYEES' HEALTH PLAN

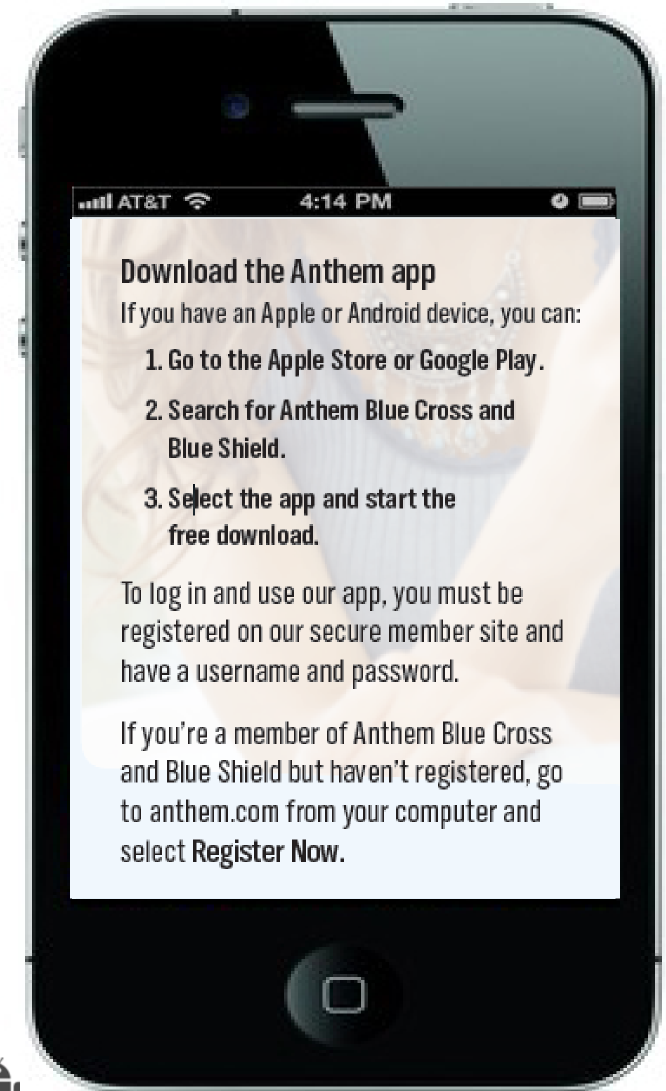
Download the Anthem app today

Downloading the Anthem app is as easy as …

1

2

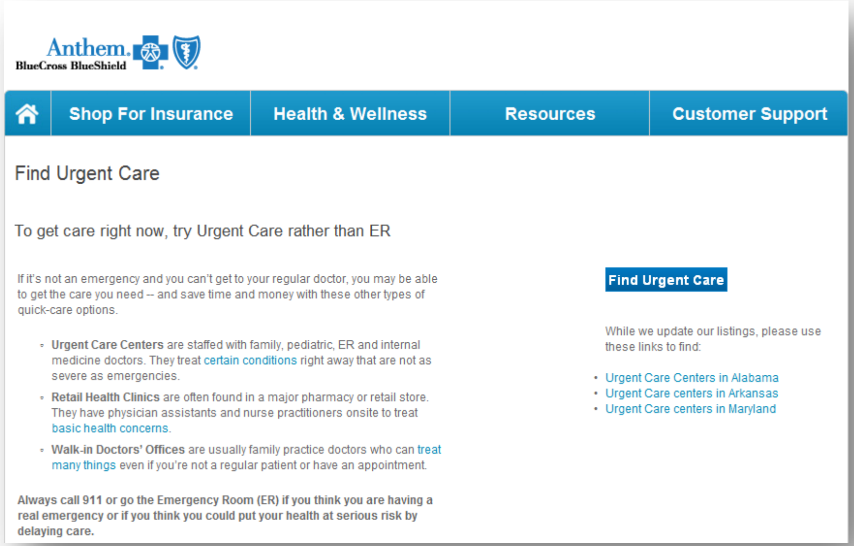
3



Quick Care Options

Where to get care when you need it right away, but it's not an emergency?

- Retail health clinic
- Walk-in doctor's office
- Urgent care center
- Detailed maps on ER alternatives locations
- Search Google™, Yahoo!, or Bing™ by typing "Anthem KY urgent care"



Visit anthem.com/eralt/ky

Anthem. BlueCross BlueShield

KENTUCKY EMPLOYEES' HEALTH PLAN

IT'S FREE. IT'S EXCLUSIVE. IT'S EASY.

- Register at **anthem.com/kehp**
- Click Discounts
- Save money
- Live healthier

Anthem BlueCross BlueShield

KENTUCKY EMPLOYEES' HEALTH PLAN

Save money with Special Offers from anthem.com/kehp

Fitness & Health

Jenny Craig® — Join Jenny Craig and get a 30-day trial at no additional cost, and 25% off the Jenny Rewards Premium Program.

Weight Watchers® — Get $10 off a three-month subscription to Weight Watchers Online.

Lindora® — Save 20% on weight loss programs.

SelfHelpWorks — Choose one of the online Living programs and get a 40% discount to help you lose weight, stop smoking, manage stress or face an alcohol problem.

GlobalFit™ — Save on gym memberships, home fitness equipment and GlobalFit's Virtual Gym; $30 off Nutrisystem's best advertised price. Buy bodybugg with GlobalFit's exclusive low price.

ChooseHealthy™ — Preferred pricing on fitness club memberships with one-week free trial. Discounts on acupuncture, chiropractors and massage – plus 40% off certain wellness products.

FitOrbit — Get your own personal trainer for less than $2 a day. Fitness legend Jake Steinfeld (Body by Jake®) came up with FitOrbit — giving everybody the ability to afford a personal trainer.

Vision & Hearing

1-800 CONTACTS — Get contact lenses quick and easy — plus discounts only available to Anthem members, like $20 off when you spend $100 or more, and free shipping.

Glasses.com — Try on any five of the 3,500 designer frames — at home, for free — before you buy. It's convenient, plus you get exclusive member savings like $20 off when you spend $100 or more, and free shipping and free returns.

Premier LASIK — Save 15% on LASIK with all their in-network providers and prices as low as $695 per eye with select providers.

HearPO — Get a low price guarantee on the seven top companies that work with HearPO. Save $50 on one or $125 on two hearing aids — plus get three-year repair/loss/damage warranty and a free two-year supply of batteries.

Beltone™ — Hearing screening and in-home service at no additional cost, and up to 50% off all Beltone hearing aids.

Anthem. BlueCross BlueShield

KENTUCKY EMPLOYEES' HEALTH PLAN

Save money with Special Offers from anthem.com/kehp

Family & Home

Safe Beginnings® — Baby proof your home while saving 15% on everything from safety gates to outlet covers.

SeniorLink — Save 15% on advice for seniors and get 90 days service at no additional cost on the HelpLink Emergency Response System to help care for an aging family member.

VPI Pet Insurance — Get 5% off pet insurance. Get peace of mind knowing that you have help paying the medical costs for your pet's accidents, illnesses and routine medical care.

VoiceCare — Save more than 25% on the professional emergency response system.

LinkWell — Get coupons for healthier products.

WINFertility — Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

Medicine & Treatment

Puritan's Pride — Save 20% and get free shipping on a big selection of vitamins, minerals, herbs, supplements and much more.

Murad® — Save $25 plus a free gift with any purchase of $100 or more on skin care.

Allergy Control Products — Save 25% on Allergy Control encasings for your bed. Plus, save 20% on a variety of doctor recommended products for a healthier home. Free shipping on orders of $150 or more.

National Allergy Supply — Save 15% on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms.

Chronic Health Help

If you or someone you love has a chronic health condition, Anthem's Personal Health Consultants can help.

- Personal Health Consultants work closely with adults who are dealing with asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure and coronary artery disease (CAD).
- They gather information from you and your doctor, then create a plan just for you.
- This program can connect you, your family and your doctors with a Personal Health Consultant and other experts to help you reach your personal health goals and avoid costly hospital re-admissions.

KENTUCKY EMPLOYEES' HEALTH PLAN

24/7 NurseLine:

Telephonic access to trained, registered nurses

- Provides around the clock, toll-free access to a registered nurse for accurate and important information about any health issue.
- Bilingual nurses, audiotape library and web resources.
- Results: Helps members access the right level of care in the right setting.
- Phone number on the back of member ID card.

Future Moms:

Individualized obstetric support for expectant high-risk and non-high-risk mothers

- Promotes healthy pregnancies, healthy babies and reduced pregnancy-related costs.
- Targets moms-to-be with appropriate education and support.
- Touchpoints via telephonic outreach, assessments, 24/7 RN access, educational materials.
- Results:12.3% fewer low-birth-weight babies, 40% fewer very-low-birth-weight babies among program participants.[1]

1. “Referenced Population” information is taken from a 2007 report to a client and was calculated internally by our Informatics department. “National Norm” data is taken from the National Vital Statistics Report published September 2006 (noted on the tables). “Baseline vs. Year 1” graphs are results specific to clients included in the study. Baseline = January 1, 2004 through December 31, 2004. Year 1 = March 1, 2006 through December 31, 2006. (Actual Program Start Date was September 1, 2005. March 1 allows for six-month ramp-up period.) * Premature Delivery study base size: 4,150 births.

BlueCard PPO:

Seamless member experience

Treatment

- Member goes to doctor
- Doctor files claim with local plan

Processing

- Local plan sends information to Anthem
- Anthem processes

Payment

- Member gets EOB
- Provider gets payment

Around the world: BlueCard Worldwide

Passport to international emergency health care services

- 5 continents, 200 countries and territories: Asia, Africa, Latin America, the Middle East, Western Europe and the Caribbean

Q & A

Pharmacy

- The CVS Caremark network includes more than 67,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies. It is important to know that you do not have to use a CVS pharmacy and may continue to use your existing retail, grocery store, independent pharmacy, etc.

CVS/caremark™

Advancing Your Strategy with CVS/caremark

KENTUCKY EMPLOYEES' HEALTH PLAN

CVS/caremark™

Pharmacy Innovation Company

CVS/CAREMARK PBM

- 2,000 clients
- 63M members
- Innovative network and formulary solutions

RETAIL PHARMACY NETWORK

- 68,000 pharmacies nationwide
- Pick up 90-day supplies at select network pharmacies

SPECIALTY PHARMACY

- 865K specialty patients
- 6M scripts annually
- Access through 7,600 CVS/pharmacy locations*

MAIL SERVICE PHARMACY

- 2 mail service pharmacies
- 50M+ scripts annually

CAREMARK.COM

- Compare drug costs
- Locate network pharmacies
- Find the Plan's most current Preferred Drug List

WORKING TOGETHER TO ADVANCE YOUR STRATEGY

- Pharmacy cost solutions that maintain member access, satisfaction
- More effective member engagement, award-winning digital and web
- Groundbreaking advances in adherence; wellness support

Based on the availability of CVS/pharmacy locations and subject to applicable laws and regulations. *In-store delivery not available in Arkansas and West Virginia. Other restrictions may apply.
29869b

CVS/caremark™

Consumer Understanding Informs Our Outreach, Enhances Member Engagement

29869b

CVS/caremark™

CVS/caremark is proud to manage KEHP's Prescription Drug Program.

- Starting October 1, 2014 CVS/caremark Customer Care will be available at 866-601-6934

- Starting January 1, 2015 CVS/caremark can help manage and find ways to save time and money- **when, where and how your members want it!**

- We will help your members better understand the when and how-to of taking medicine, fills and refills, and all the ways they can save.

CVS/caremark™

January 1, 2015 Pharmacy Network

- Choose from a network of more than 68,000 retail pharmacies nationwide
- KEHP's prescription benefits do not require that your members use CVS/pharmacy locations; members may use any retail pharmacy within the nationwide network
- Pick up 90-day supplies of maintenance medicines at select retail network pharmacies for the same lower cost as mail service

CVS/caremark™

January 1, 2015 PBM Transition

- ID Cards will be provided by Anthem. This will be a combined Medical and Rx card
- All active maintenance rx's with refills remaining (excluding compounds and controlled substances) will be transferred to CVS/caremark Mail Service
- All current Prior Authorizations will be transferred to CVS/caremark

Thank you

FSA/HRA & COBRA

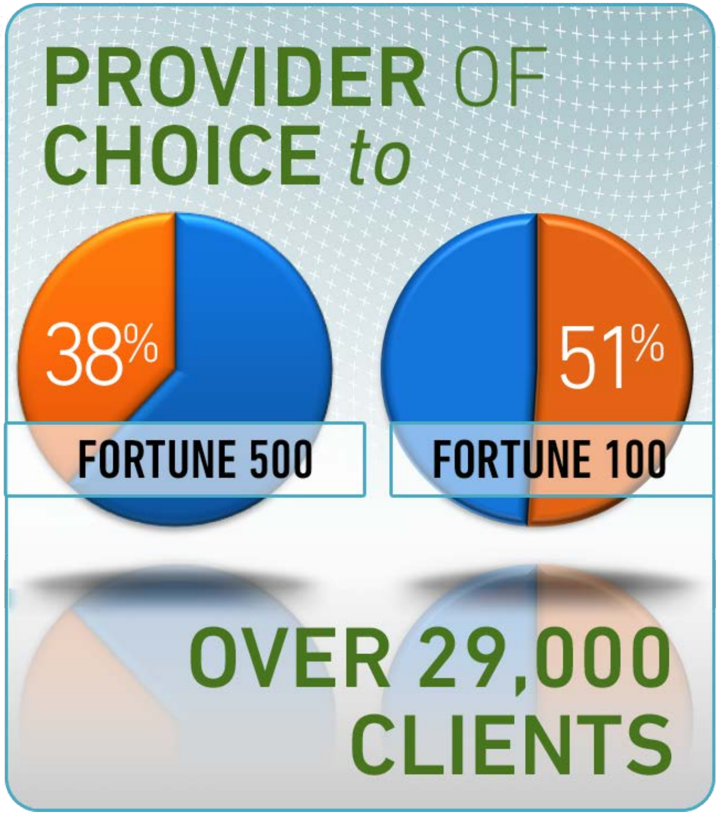
- A leader in administering Flexible Spending accounts (FSA) and Health Reimbursement Arrangements (HRAs), WageWorks is solely dedicated to administering pre-tax spending accounts which empower employees to save money on taxes. They also provide COBRA administration services.

Kentucky Employees' Health Plan

Who Is WageWorks?

A Leading Provider Of Consumer-Directed Benefits Programs

- Founded in 2000
- NYSE: WAGE
- 1,200 employees
- Over 92 clients with 25,000+ employees
- Extensive experience in Public Sector
- Service Delivery Model focused on our largest and most sophisticated clients

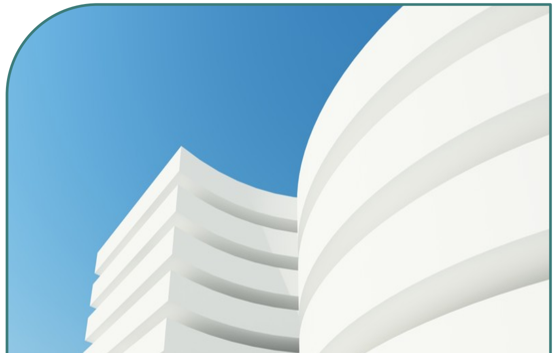


An Industry Leader

Approximately

3.2 million

employee program participants



Approximately

29,000

employer clients

Approximately

3.9 million

prepaid WageWorks debit cards issued

The Company We Keep

Manufacturing

Ford
Coca-Cola Enterprises
Energy Future Holdings
GE

High Tech

Google
Microsoft
facebook

Financial Services

WELLS FARGO
MetLife
Huntington
Nationwide On Your Side

Retail

MasterCard
LOWE'S
GameStop
NORDSTROM

Healthcare

Pfizer
Abbott
A Promise for Life
HCA
Hospital Corporation of America
Baxter

Transportation & Distribution

BOEING
SOUTHWEST
FedEx
AMTRAK

Media

CBS
at&t
viacom
COMCAST

WageWorks

Public Sector Experience

Education	Federal	Cities	Counties
• Duke • OK State • South Carolina • Wisconsin	• Federal Reserve • OCC • USPS • Smithsonian	• New York • Los Angeles • Chicago • Philadelphia	• Cook • Los Angeles • San Francisco

State Governments

WageWorks

Why WageWorks For KEHP?

A Leading Provider Of Consumer-Directed Benefits Programs

TECHNOLOGY & INNOVATION

- Proprietary Platform
- Leading Mobile App
- Options for accessing accounts

SERVICE EXCELLENCE

- Client satisfaction – 9.3 of 10
- Daily Operations "huddle"
- Dedicated and proactive account management

CONSUMER ENGAGEMENT

- Full Open Enrollment Support
- Self-service website
- True partner when communicating the plan

INDUSTRY LEADERSHIP

- Compliance guidance & support
- Shape Consumer-Directed Benefits nationally
- Advance notification of changes

Care You Need, Savings You Want

- **Health Reimbursement Arrangements**
  - LivingWell CDHP HRA
  - Standard CDHP HRA
  - Waiver Dental/Vision Only HRA
  - Waiver General Purpose HRA
- **Healthcare FSA Account**
- **Eligible Expense Lists**
  - Out-of-pocket Medical expenses
  - Dental and vision care
  - Over-the-counter needs*
  - You or your dependents
  - Even if they're not enrolled in your health plan

*Over-the-counter medicines require a prescription as of 1/1/2011

WageWorks

Save on Dependent Care with Your FSA

- Use pre-tax dollars for eligible expenses
- Dependent daycare
- For yourself, spouse, dependents
- **FSA dependent care eligible expenses**
  - Babysitting or au pair services
  - Before- and after-school programs
  - Daycare and nursery schools
  - Summer day camp
  - Preschool programs
  - Elder care services

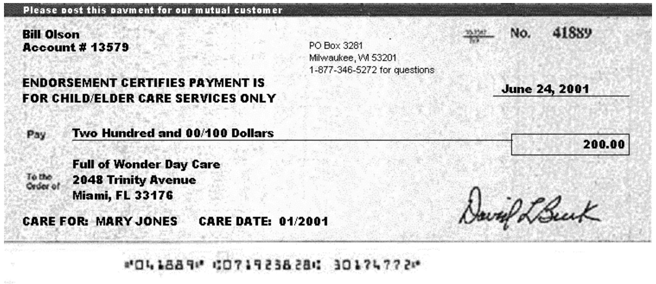
WageWorks

Reimbursement Methods

Choice of Reimbursement Methods

Pay by Debit Card

Pay My Provider


Please post this payment for our mutual customer

Bill Olson
Account # 13579

PO Box 3281
Milwaukee, WI 53201
1-877-346-5272 for questions

No. 41889

ENDORSEMENT CERTIFIES PAYMENT IS
FOR CHILD/ELDER CARE SERVICES ONLY

June 24, 2001

Pay Two Hundred and 00/100 Dollars 200.00

To the Order of
Full of Wonder Day Care
2048 Trinity Avenue
Miami, FL 33176

CARE FOR: MARY JONES CARE DATE: 01/2001

Pay Me Back Claims

Health Care Claim
Pay Me Back

Request payment to reimburse you for out-of-pocket expenses (receipt required)

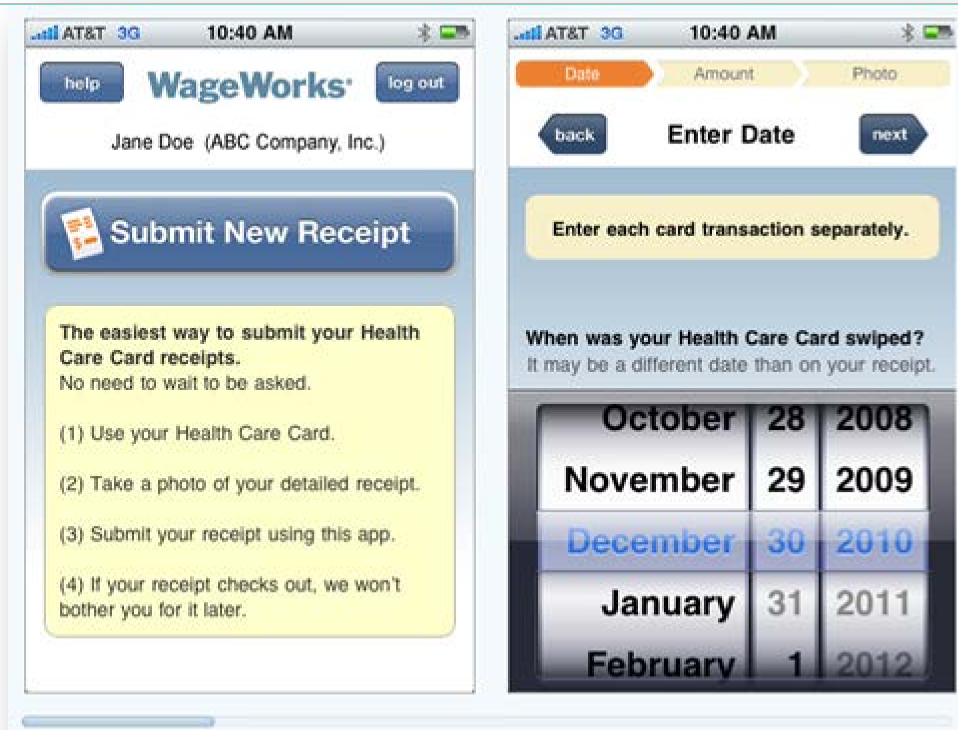
WageWorks

Proprietary Capabilities

Easier than ever to manage your FSA with the EZ Receipts mobile app

- Providers can sign in-screen within the app when submitting a Healthcare or Dependent Care claim.
- Immediate pre-screened claims upon submission, no waiting for denials or ‘official’ processing

Mobile Submission Options – WageWorks EZ Receipts Mobile App



Use to submit claims, upload receipts soon after a transaction or in response to a Card Use Verification Request

EZ Submission: Date, Amount, Photos

Easy To Use: 1. Date 2. Amount 3. Photos 4. Submit

WageWorks

What's New
Features and Tools

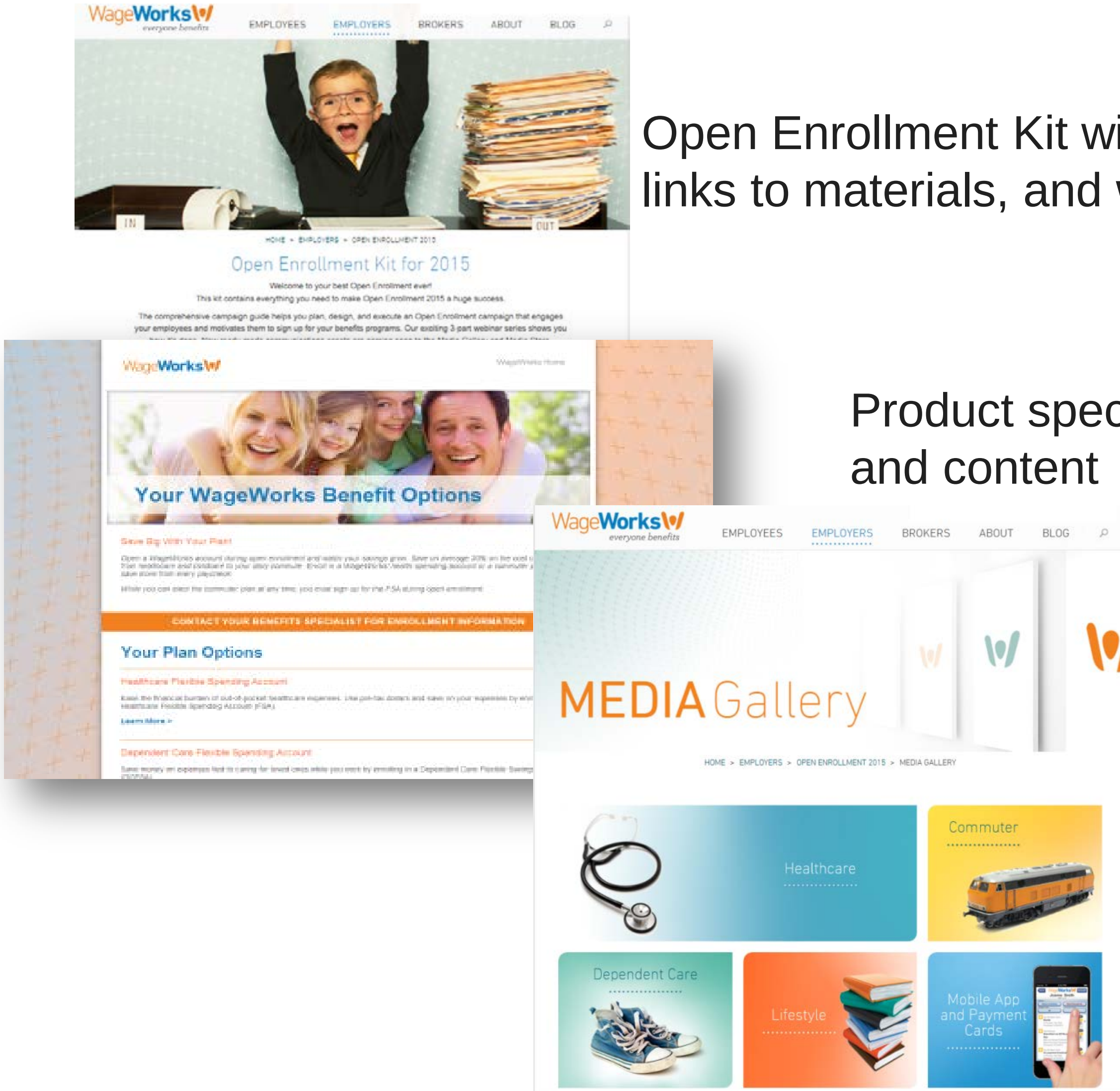
New Tools for Employees

New Collateral

Videos

WageWorks

New Enrollment Support Options



Open Enrollment Kit with communications support, links to materials, and webinar info

Product specific splash pages and content

Easy access to participant materials

Employee Education

Self-Service Website

- Benefit information
- Support FAQs
- Forms & documents
- Videos
- Account access

WageWorks

FSA Carryover

- ✓ Successful "Use It or Lose It" change to include a $500 carryover option
- ✓ Immediate Client support including webinar, website, and FAQs
- ✓ Eliminates the most significant barrier to enrollment
- ✓ WageWorks Platform support effective Jan 1, 2015

www.wageworks.com/useitorloseit

Transition from Humana to WageWorks

- WageWorks to administer 2014 Balance Run-out Period

- Timeline
  - December 31, 2014 – Last day to submit claims to Humana
  - January 1, 2015 – 2015 Elections available through WageWorks
  - January 1 – 20, 2015 – Hold Period for 2014 Balances
  - January 21, 2015 – 2014 Balances available on WageWorks Platform
  - March 31, 2015 – Last day to submit 2014 expenses to WageWorks

WageWorks

Transparency

- Healthcare providers charge vastly different prices for the exact same quality medical services and don't publish their prices, making it nearly impossible to shop. Compass SmartShopper (formerly Compass ChoiceRewards) has a powerful shopping tool and financial rewards that empower our members to be smart healthcare consumers.

SmartShopper powered by COMPASS®

Living Well Financially: IC Training 2015

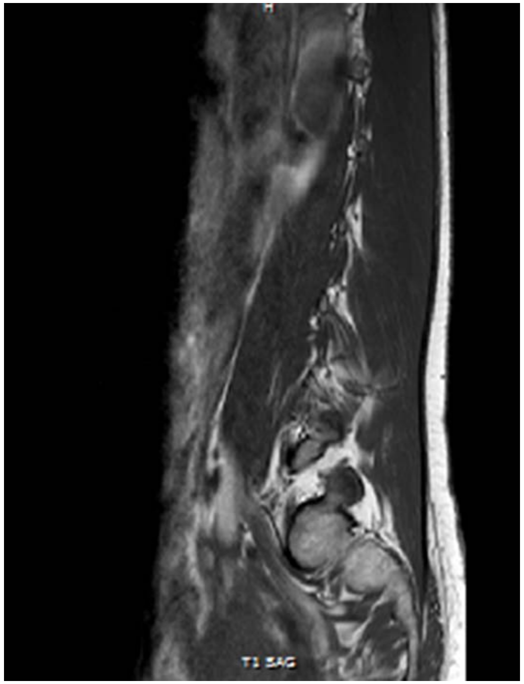
SmartShopper powered by COMPASS®

COMPASS HEALTHCARE ADVISERS LLC
Pointing you in the right direction to lower healthcare costs

Savings to Members

EXACT same MRI of the Spine costs different amounts even on same network

- In New Hampshire….. $871 – $2,816
- In Indianapolis….. $359 – $2,272
- **In Kentucky….. $450 – $2,878**
- In Maine….. $609 – $2,554



2014 Quick Stats

- KEHP has saved over $1.1 million dollars in medical claims
- Members have earned in incentives

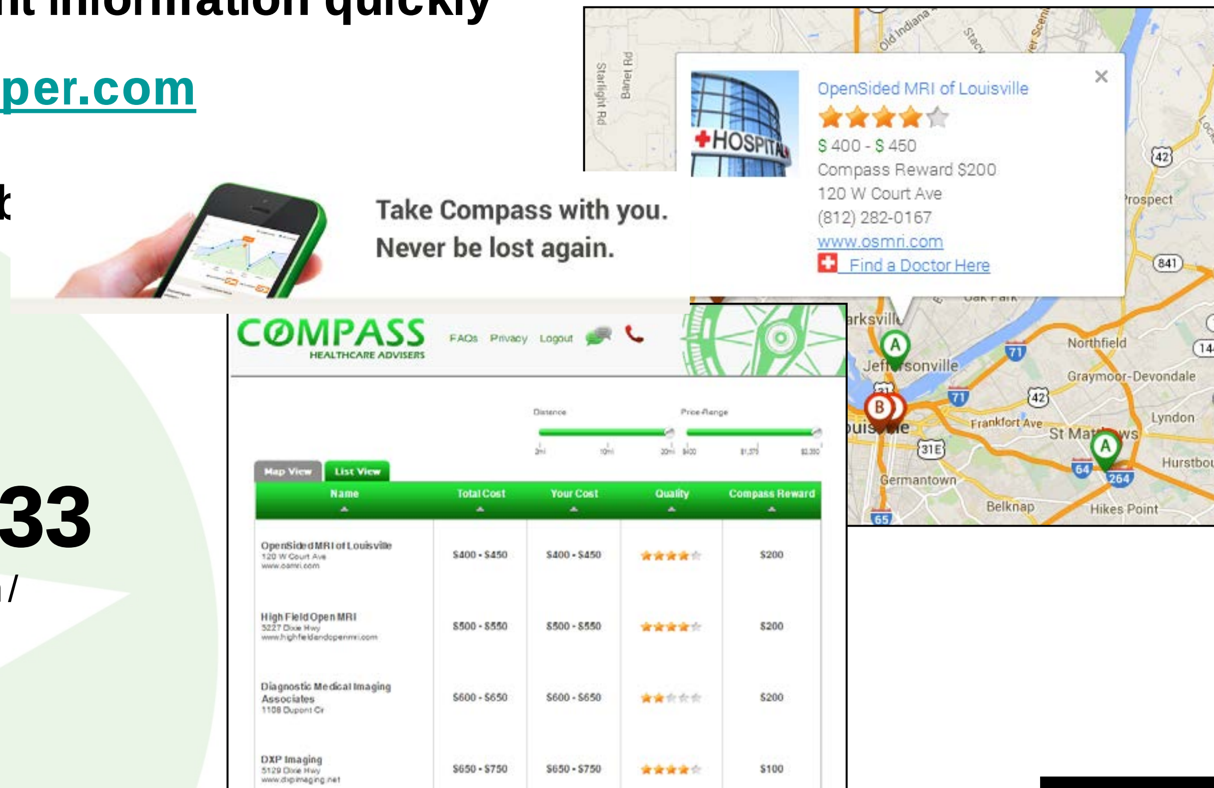
$145,180.00

Compass New Website – REGISTER TODAY!!!!

Compass offers a robust transparency software platform that allows users to easily navigate to the right information quickly

www.compasssmartshopper.com

Transparency Mobile Wel
iPhone & Android users



Call Center

1-855-869-2133

Monday- Thursday 8am – 7pm/

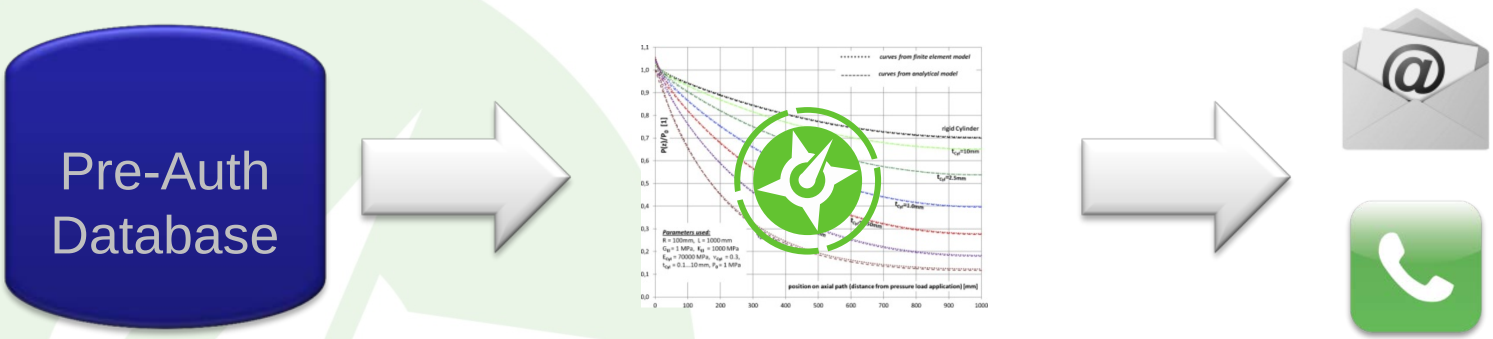
Friday 8am – 5pm

EASY to USE – SEE CHOICES - GET REWARDED

Radiology Outreach

RadRewards concierge program integrates with Pre-Authorization data to proactively engage and schedule members.

Our dedicated team reaches out to members to identify high-quality, cost-effective locations in their area and then reschedules members



This program currently achieves an 80% redirection rate, which leads the industry

SmartShopper Registration: www.compasssmartshopper.com

Welcome to the New SmartShopper — Smarter Shopping On the Go!

We're pleased to annouce that ChoiceRewards is now SmartShopper. Our enhanced website offers the same great healthcare shopping service with helpful new features including:

- A fully-mobile platform — use with your computer, tablet, or any mobile device;
- A new look with faster navigation;
- An intuitive Google-like search function.

Shopping healthcare servces and earning **CASH REWARDS** has never been easier.

Log in to start shopping now!

SAME Procedure. SAME Quality.

DIFFERENT Location. VERY DIFFERENT Price.

Healthcare providers charge vastly different prices for the exact same quality medical services and don't publish prices, making it nearly impossible to shop.

SmartShopper is a GAME CHANGER.

When your doctor recommends a procedure or test, go online or call to quickly and easily shop inpatient and outpatient healthcare services in your area.

Step 1 of 3

Please login to Compass

Returning Users

Email/User Name

Existing Password

I forgot my password

Log In

First Time Users

COMPASS
HEALTHCARE ADVISERS LLC
Pointing you in the right direction to lower healthcare costs

1. Type in Information:

- A fully-mobile platform — use with your computer, tablet, or any mobile device;
- A new look with faster navigation;
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SmartShopper is a GAME CHANGER.

When your doctor recommends a procedure or test, go online or call to quickly and easily shop inpatient and outpatient healthcare services in your area.

Save hundreds or even thousands of dollars when you choose a lower-cost healthcare provider.

When you help lower healthcare costs, you earn cash rewards!

First Time Users

Click HERE for login instructions

Subscriber I.D. #

H000987654-01

Email Address

Create Password

Confirm Password

Home Zip Code

Date of Birth

Accept Terms of Use

2.Click Shop Service:

COMPASS
HEALTHCARE ADVISERS

Log off

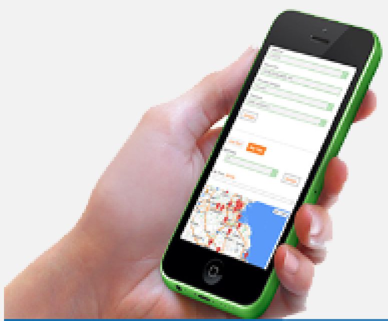
About Compass | Contact | My Profile | Shop

Welcome to the New SmartShopper — Smarter Shopping On the Go!

Welcome to the New Compass Smart-Shopper an innovative way to shop for common healthcare services Compass is dedicated to providing our SmartShopper members with a simple and enjoyable healthcare shopping experience. Our fully-mobile website now offers a new look, faster navigation and an intuitive google-like search function…whenever and wherever you need it. Shopping healthcare services and earning CASH REWARDS has never been easier. Click below to start shopping now!

Shop for Service

Update Profile



TAKE SMARTSHOPPER WITH YOU AND

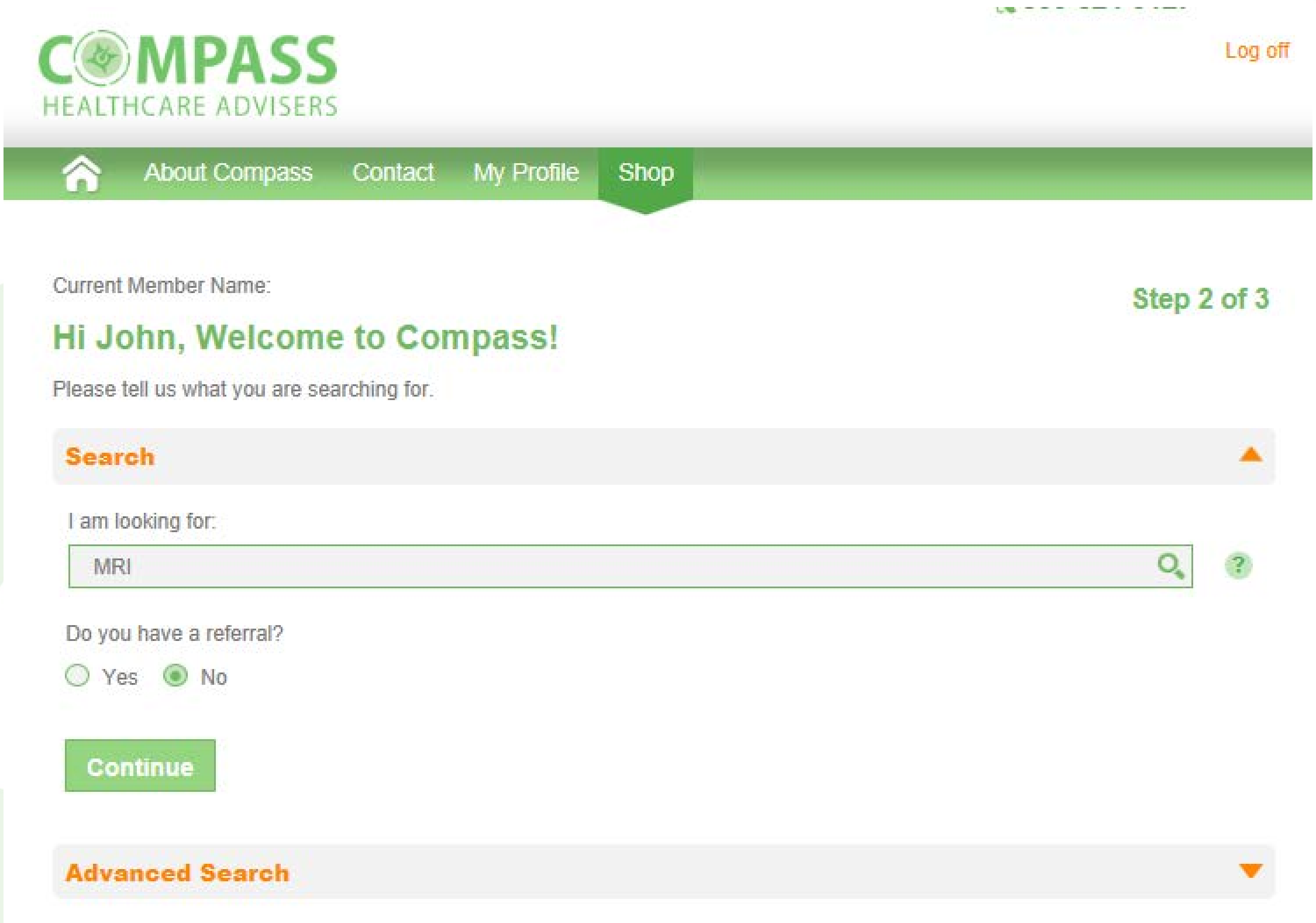
EARN CASH REWARDS!

SmartShopper is now fully mobile. Simply login at compasssmartshopper.com with

Message Center

7/31/2014	Same Great Program Just New Name!
7/12/2014	You Just Earned a $500 Cash Reward

3. Type in Procedure or Body Part:



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Member Results

MRI in Louisville:

Search performed by: **Karyn Snodgrass**
Your confirmation number is: **13581276AB2B**
The information was gathered using the information below.

Procedure Category: Radiology

Procedure: MRI - SPINE/LUMBAR

Mile Radius (from zip code 40215): 30

Location	Incentive	Overall Cost	Variance	Distance
High Field & Open MRI 5227 Dixie Hwy Louisville, KY 40216 (502) 429-6500	**$150**	**$350 - $400**	**0.00%**	**2.8 Miles**
High Field & Open MRI 7807 Shelbyville Road Louisville, KY 40222 (502) 429-6500	**$150**	**$350 - $400**	**0.00%**	**10.6 Miles**
Open Sided MRI of Louisville 120 W Court Ave Jeffersonville, IN 47130 (812) 282-0167	**$75**	**$400 - $450**	**13.33%**	**8.1 Miles**
CT and Open MRI of LaGrange 120 E Adams St Ste 4 La Grange, KY 40031 (502) 222-3281	**$50**	**$500 - $550**	**40.00%**	**26.1 Miles**

Baptist Health La Grange 1025 New Moody Ln La Grange, KY 40031 (502) 222-5388	**$0**	**$1,050 - $1,200**	**200.00%**	**26.1 Miles**
Floyd Memorial Hospital and Health Services 1850 State St New Albany, IN 47150 (812) 944-7701	**$0**	**$1,250 - $1,400**	**253.33%**	**7.9 Miles**
Kosair Childrens Hospital 231 E Chestnut St Louisville, KY 40202 (502)629-6000	**$0**	**$1,275 - $1,475**	**266.67%**	**4.5 Miles**
Jewish Hospital & St. Marys Healthcare South 1903 W Hebron Lane Shepherdsville, KY 40165 (502) 955-3000	**$0**	**$1,350 - $1,500**	**280.00%**	**13.4 Miles**
Jewish Hospital 200 Abraham Flexner Way Louisville, KY 40202 (502) 587-4011	**$0**	**$1,350 - $1,500**	**280.00%**	**4.5 Miles**
Harrison County Hospital 1141 Hospital Dr NW Corydon, IN 47112 (812) 738-4251	**$0**	**$1,800 - $1,950**	**400.00%**	**18.5 Miles**
University of Louisville Hospital 530 S Jackson St Louisville, KY 40202 (502) 562-3000	**$0**	**$2,050 - $2,300**	**480.00%**	**4.5 Miles**

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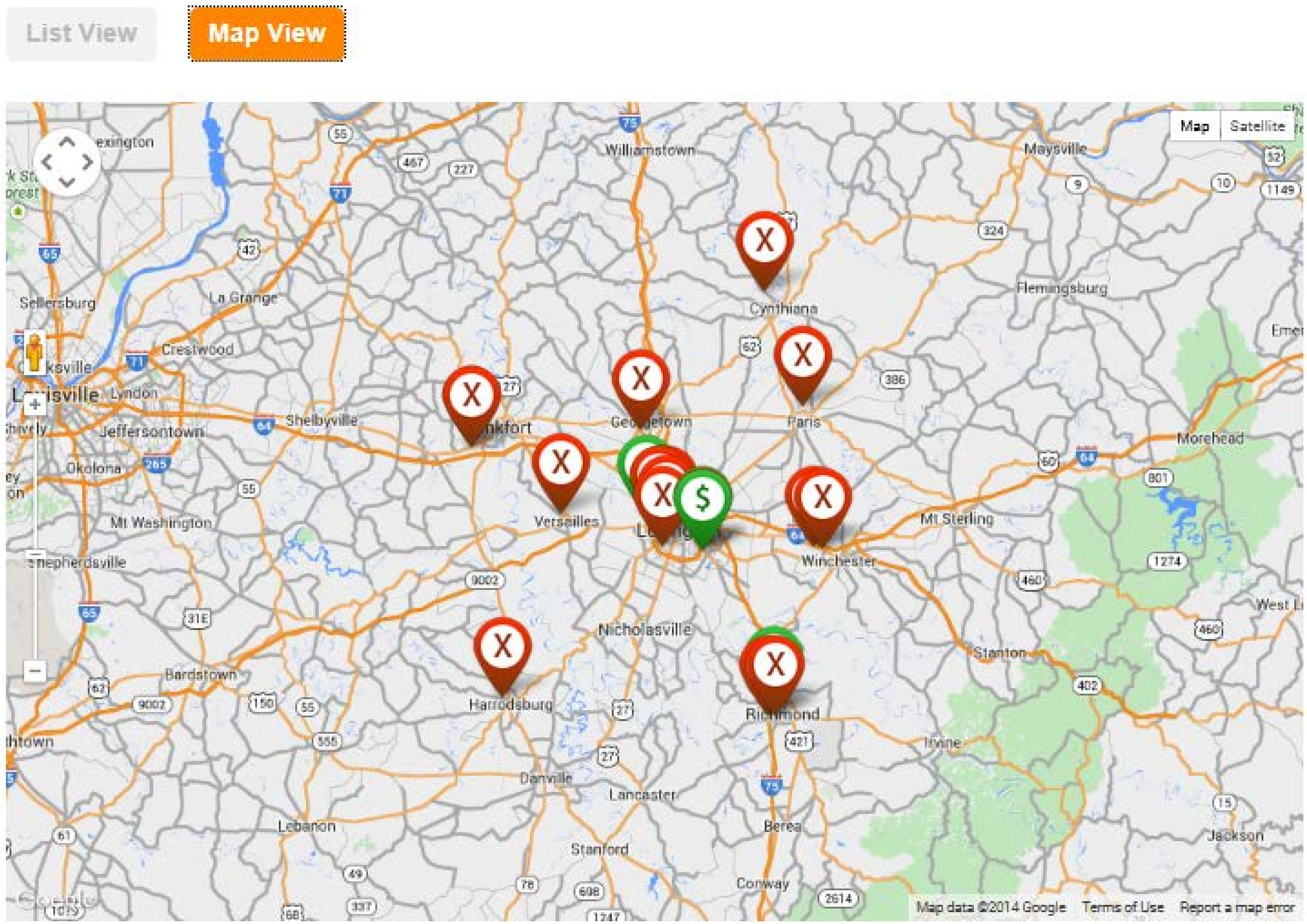
There is a map view also….use from Smartphone to GPS there.



Mammogram in Mayfield, KY:

Procedure Category: Radiology

Procedure: Mammography

Mile Radius (from zip code 42066): 20

Location	Incentive	Overall Cost	Variance	Distance
Marshall County Hospital 615 Old Symsonia Rd Benton, KY 42025 (270) 527-4800	**$25**	**$225 - $275**	**0.00%**	**19.2 Miles**
Jackson Purchase Medical Center 1099 Medical Center Cir Mayfield, KY 42066 (270) 251-4100	**$15**	**$250 - $300**	**10.00%**	**0.0 Miles**

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Knee Scope in Ashland, KY:

Procedure Category: Outpatient

Procedure: Knee Arthroscopic Surgery

Mile Radius (from zip code 41144): 30

Location	Incentive	Overall Cost	Variance	Distance
King's Daughters Medical Center 2201 Lexington Ave Ashland, KY 41101 (606) 408-4000	**$250**	**$6,800 - $7,500**	**0.00%**	**11.6 Miles**
Our Lady of Bellefonte Hospital 1000 Saint Christopher Dr Ashland, KY 41101 (606) 833-3333	**$125**	**$9,250 - $10,200**	**36.01%**	**11.6 Miles**
Cabell Huntington Hospital 1340 Hal Greer Blvd Huntington, WV 25701 (304)526-2000	**$0**	**$15,250 - $18,450**	**135.66%**	**23.7 Miles**

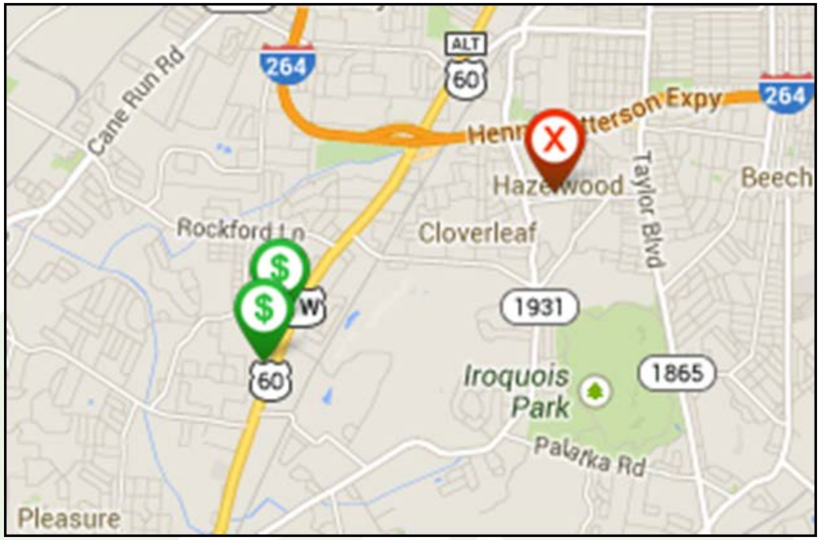
FAQ's

- Savings: Real money shared with members. Save on co-insurance.
- Time: 45-60 days to receive check
- Tax: Anyone receiving over $600 dollars will be sent 1099
- Not available to members who Waiver, Medicare or other benefits

Coming Soon

- Quality Information
- New Procedures: Labs, Physical Therapy,
  and more
- Provider Names based on Procedure
- 1/1/2015 will show Anthem Pricing

Contact Information



For More Information Please Contact

Kami Butler Wigginton
kamiwigginton@compassha.com

Open Enrollment Reminders

- Premium Billing
- Key Points to Remember

PREMIUM BILLING

- Check and coupon must always match
  - Use MUNIS deduction remittance report or payroll report
  - KHRIS bill should match exactly with no exceptions
  - If any employee did not have premiums withheld you will reject them off the bill
  - If employee deduction is different from bill, IC should correct the bill to match what was actually withheld from the paycheck
  - Contact your Premium Billing Branch representative for assistance before releasing your bill
  - Once bill is released changes are not allowed

PREMIUM BILLING

- Billing credits must be taken within 90 days
  - After 90 days KEHP will presume the reimbursement has been given to the employee or the credit was in error
  - Contact PBB to research errors and resolve billing issues
- Arrears must be paid within 90 days
  - A letter will be sent to employees who are 30, 60 and 90 days in arrears
  - After 90 days KEHP will presume premiums were not withheld from the employee and will terminate coverage
  - Contact PBB with questions about arrears
- Releasing your bill
  - Refreshing your open bill will move it to the all broker report tab
  - Once the bill is posted you can print your coupon in biller direct
  - If your bill is in clarification you will need to wait for PBB to release your bill before you can print your coupon

Key Points to Remember

- Distribute Benefits Selection Guides to your employees immediately after receiving
- New Hires
  - PA40 Actions for new hires should be done quickly to allow the Welcome to KHRIS letter to go out timely which allows the member to enroll online
  - New employees hired October 1 through October 31 will need to complete applications to elect coverage for both 2014 and 2015 plan years or enroll online (two different days)
- Transfers
  - Employees who transfer from October 1 through December 31, must complete a new 2015 Open Enrollment application

Key Points to Remember

- Qualifying Events that occur during and after Open Enrollment will require two applications, one for 2014 and one of 2015
- Qualifying Events
  - QEs will only be pended for 35 days, after 35 days the application will be rejected
  - Supporting documentation must include the members name and social security number on each page
  - Birth and/or marriage certificates are now required before QE paperwork can be processed

Key Points to Remember

- Members may complete the Health Assessment during Open Enrollment, but will need to complete the Health Assessment again beginning January 1 through May 1, 2015 to fulfill the LivingWell Promise
- If LivingWell Promise is not fulfilled during the specified time period, members will not be able to enroll in a LivingWell plan for 2016
- Flu shots are free at any participating pharmacy through the KEHPs preventative benefit

Key Points to Remember

- Members who do not actively enroll in a plan, or waive coverage, will be defaulted to the Standard CDHP, single coverage level
- Check KHRIS downtimes on the KHRIS calendar at KHRIS.ky.gov
  - System may be slow during time entry periods
- Encourage as many members as possible to enroll through KHRIS ESS

Key Points to Remember

IMPORTANT NOTE

- During Open Enrollment if an FSA amount is entered incorrectly you can repeat the enrollment and change the amount HOWEVER DO NOT DELETE any FSA plans
- Deleting the FSA plans will cause billing errors
  - For example if you key a member's Healthcare FSA as a Dependent Care FSA by error you will need to contact the Department of Employee Insurance to void the HC FSA.

Key Points to Remember

- All ICs/HRGs need to complete annual HIPAA training

  - Training Website: www.ky.train.org
    - Course Name - Kentucky Employees' Health Plan HIPAA
    - Training Module - 1019274

Key Points to Remember

- COBRA is a federal law that requires all employers to provide continuation of medical coverage at group rates in certain instances where there is a loss of group insurance coverage
- Timely entry into MUNIS or KHRIS is important to generate notice from Ceridian and WageWorks after 1-1-2015

Key Points to Remember

The COBRA qualifying events for

- Employees
  - Voluntary or involuntary termination of employment
  - Reduction in the number of hours of employment (that results in benefits termination)
  - Transfer to an external employer
- Spouse and dependents
  - Voluntary or involuntary termination of the covered employee's employment
  - Reduction in the hours worked by the covered employee (that results in benefits termination)
  - Covered employees becoming entitled to Medicare
  - Divorce or legal separation of the covered employee
  - Death of the covered employee
  - Loss of dependent child status under the plan rules

Training Review

- Administration Overview & New TPAs
- Open Enrollment 2015
- Benefit Options
- Online Tools
- KHRIS ESS
- KHRIS IC/HRG Open Enrollment Reminders
- Additional Benefits
- Key Points to Remember

It's all about LivingWell.ky.gov

Kentucky Employees' Health Plan member wellness portal