

## LivingWell Promise

The LivingWell Promise is a healthful Promise worth keeping! Keeping the Promise will allow you to receive a \$480 annual premium discount in 2023.

All planholders are required to fulfill the LivingWell Promise between January 1 and July 1. Here's how:

- Go to **KEHPlivingwell.com** and take the WebMD health assessment or:
- Get a biometric screening to check metrics like height, weight, body mass index (BMI), blood pressure, and cholesterol.

**Remember:** You will receive the \$480 annual premium discount (\$40 per month) only if you take the WebMD health assessment or get a biometric screening between January 1 and July 1. You cannot satisfy the Promise during Open Enrollment.

## Are you ready to enroll?

Signing up for your benefits is a snap:

- Go to **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.

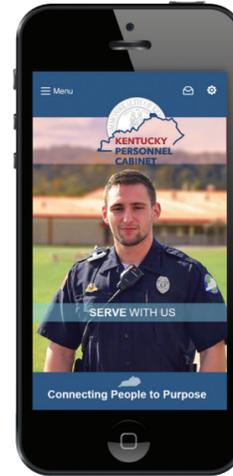
Call the Open Enrollment Hotline from October 11 to October 29 at **502-564-6534** or **888-581-8834**.

## Our vendor partners include:

- **Anthem** — for medical benefits — **844-402-5347**
- **CVS/Caremark** — for prescription benefits — **866-601-6934**
- **WebMD** — for well-being — **866-746-1316**
- **HealthEquity** — for HRA and FSA benefits — **877-430-5519**
- **SmartShopper** — price comparison tool — **855-869-2133**
- **LiveHealth Online Medical and Behavioral Health** — 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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Start exploring your options.

# Living in Kentucky has many benefits

Open Enrollment is **October 11 to October 29, 2021**.

This is the mini *Benefits Selection Guide* (BSG). Go to [kehp.ky.gov](http://kehp.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 log in and review benefits offered for 2022! If you don't enroll or make any changes, you will continue with the same health insurance plan for 2022 as you have for 2021. However, due to federal rules, you must take action and enroll if you want to elect a Flexible Spending Account (FSA) or Waiver General Purpose Health Reimbursement Arrangement (HRA) for 2022.

Pick from four health insurance plan options with minimal premium increases for 2022.

	In-Network Medical Benefits			
	LivingWell CDHP <sup>1</sup>	LivingWell PPO <sup>2</sup>	LivingWell Basic CDHP <sup>1</sup>	LivingWell Limited High Deductible
HRA	Single \$500 Family \$1,000	No HRA	Single \$250 Family \$500	No HRA
Deductible	Single \$1,500 Family \$2,750	Single \$1,000 Family \$1,750	Single \$2,000 Family \$3,750	Single \$4,250 Family \$8,250
Out-of-pocket maximum	Single \$3,000 Family \$5,750	Single \$3,000 Family \$5,750	Single \$4,000 Family \$7,750	Single \$5,250 Family \$10,250
Doctor's visit	Deductible then 20%	Copay \$25; Specialist \$50	Deductible then 30%	Deductible then 50%
Co-insurance	20%	25%	30%	50%
	In-Network Prescription Benefits			
	LivingWell CDHP <sup>1</sup>	LivingWell PPO <sup>2</sup>	LivingWell Basic CDHP <sup>1</sup>	LivingWell Limited High Deductible
Prescriptions 30-day supply Value Formulary	Tier 1: Deductible then 20% Tier 2: Deductible then 20%	Tier 1: \$20 Tier 2: \$40*	Tier 1: Deductible then 30% Tier 2: Deductible then 30%	Tier 1: Deductible then 50% 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

\* The co-insurance amount for specialty drugs is 30%. For members who participate in the PrudentRx program, the cost for specialty drugs on the PrudentRx specialty drugs list is \$0.

<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.

There are two HRA options:

**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 only.

## Monthly health insurance premiums

These are the monthly premiums for non-tobacco users who completed the LivingWell Promise for 2022.

	LivingWell CDHP	LivingWell PPO	LivingWell Basic CDHP	LivingWell Limited High Deductible
Single	\$53.46	\$89.14	\$28.34	\$25.50
Parent-Plus	\$137.06	\$254.10	\$67.52	\$60.78
Couple	\$339.34	\$571.76	\$281.42	\$253.28
Family	\$398.92	\$716.64	\$337.68	\$303.92
Family Cross-Reference	\$86.90	\$170.48	\$31.50	\$28.34



### MetLife is the new life insurance carrier for 2022

They offer lower premiums and more plan choices. Check out your open enrollment packet or the online BSG at [kehp.ky.gov](http://kehp.ky.gov) for more information.

## Flexible Spending Accounts to help with the extras

Flexible Spending Accounts (FSA) are special accounts that allow you to put aside pre-tax dollars from your paycheck. You can enroll in these FSA options:

- **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.

## Need Dental and Vision Insurance?

We offer pre-tax employer-sponsored dental and vision insurance through Anthem.

### 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.



There are minimum and maximum amounts that you may contribute to FSA accounts. More information about FSAs is available in the online BSG at [kehp.ky.gov](http://kehp.ky.gov).