

2023

OPEN
ENROLLMENT

IC/HRG
PRESENTATION

Department of Employee Insurance

Presenter: Kim Collins
Benefits Program Consultant/
Trainer

AGENDA

- Customer Service Contact Information
- Partner Information
- Benefit Highlights
- Who Needs to Enroll
- Plan Choices
- Enrollment Guidelines
- Additional Benefits
- Closing

CUSTOMER SERVICE CONTACT INFORMATION

October 10, 2022 thru October 28, 2022

NO SATURDAY
CUSTOMER SERVICE
HOURS

- Hotline available
- Call (888) 581-6534 or (502) 564- 6534
- Hours of Assistance (Eastern Time Zone)
 - Mon, Oct. 10 – Fri, Oct. 14 : 7:30 a.m. to 4:30 p.m.
 - Mon, Oct. 17 – Fri, Oct. 21: 7:30 a.m. to 6:00 p.m.
 - Mon, Oct. 24 – Fri, Oct. 28: 7:30 a.m. to 8:00 p.m.



PARTNER INFORMATION



Contact Information for Members to Use

Anthem Health Insurance
PH: 844- 402-5347
Web: anthem.com/kehpn

Anthem Dental/Vision
PH: 844-402-5347
Web: anthem.com

CVS/Caremark Pharmacy
PH: 866-601-6934
Web: caremark.com

WebMD Well-being
PH: 866-746-1316
Web: KEHPLivingwell.com

Smartshopper
PH: 855-869-2133
Web: smartshopper.com

HealthEquity FSA/HRA
PH: 877-430-5519
Web: wageworks.com/kehpn

HealthEquity COBRA
PH: 888-678-4861
Web: wageworks.com/kehpn

Live Health Online Medical &
Behavioral Health -free virtual
office visits
PH: 888-548-3432

MetLife- Life Insurance
PH: 800- 638-6420
Web: metlife.com

BENEFIT HIGHLIGHTS



BENEFIT HIGHLIGHTS

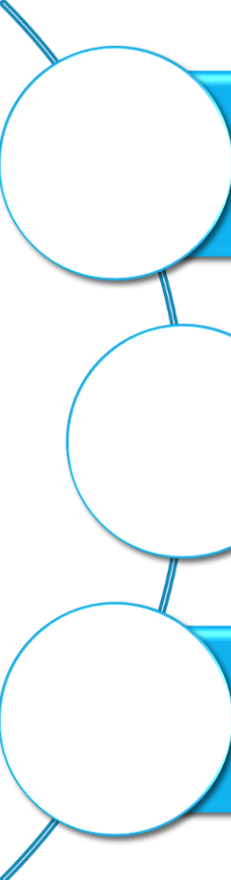


No employee premium increases for health insurance

10% employer increase in health insurance premiums

The mini-Benefits Selection Guide will not be available this year. The full Benefits Selection Guide can be found at kehpnky.gov

BENEFIT HIGHLIGHTS

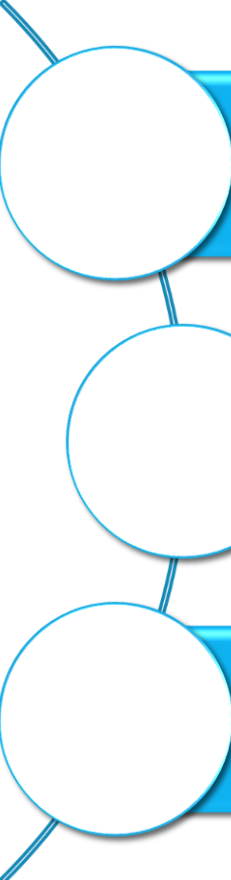


There are no changes in co-pays, deductibles, coinsurance and maximum out of pocket

Plans offered for 2023: Livingwell PPO, Livingwell CDHP, & Livingwell Basic CDHP

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

BENEFIT HIGHLIGHTS



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

LivingWell Promise period is from January 1, 2023, through July 1, 2023

Earn up to a \$480 premium discount (\$40 a month) for plan year 2024 by fulfilling the LivingWell Promise

BENEFIT HIGHLIGHTS



Healthcare FSA contribution is an annual maximum of \$2,850

Healthcare FSA carryover minimum is \$50 and maximum of \$570 from one calendar plan to the next

Members have until **March 31, 2024** to submit receipts for reimbursement of eligible FSA expenses

BENEFIT HIGHLIGHTS




If a member has a HRA in addition to a Healthcare FSA, the FSA funds will be used first

The FSA/HRA VISA card should not be used in 2023 to pay for 2022 expenses

Anyone automatically rolled over to the LivingWell Basic CDHP (no HRA) will receive a new ID card

BENEFIT HIGHLIGHTS



Members who enroll in the dental or vision plans will receive cards in addition to the health insurance cards

There is a small increase in dental premiums

There are no increases in vision premiums

2023 Dental Premiums

Dental Premiums

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Bronze	\$14.08	\$25.68	\$33.40	\$49.28
Silver	\$21.40	\$40.62	\$45.92	\$68.26
Gold	\$28.40	\$54.90	\$70.00	\$102.10



2023 Vision Premiums

Vision Premiums

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Bronze	\$5.52	\$10.94	\$11.22	\$16.64
Silver	\$6.46	\$12.80	\$13.12	\$19.48
Gold	\$13.12	\$26.14	\$26.80	\$39.82



VIRTUAL BENEFIT FAIR

Monday, September 26	Tuesday, September 27	Wednesday, September 28	Thursday, September 29	Friday, September 30
KEHP 9:00 AM 5:00 PM	Anthem 9:00 AM 5:00 PM	CVS Caremark 9:00 AM 5:00 PM	HealthEquity 9:00 AM 5:00 PM	WebMD 9:00 AM 5:00 PM
Monday, October 3	Tuesday, October 4	Wednesday, October 5	Thursday, October 6	
SmartShopper 9:00 AM 5:00 PM	TRS 9:00 AM 5:00 PM	Hinge Health 9:00 AM 5:00 PM	RethinkCare 9:00 AM 5:00 PM	



Blaze your own path to wellness

Your 2023 Benefits Selection Guide
from the Personnel Cabinet

Open enrollment is **October 10 – October 28, 2022.**

LivingWell Promise for 2023:

All planholders must take the online WebMD health assessment or complete a biometric screening.

This Benefits Selection Guide is published annually, before Open Enrollment, to help you make benefit choices. This guide can be used throughout 2023 for new hires and when there is a qualifying event that permits a benefit change.

BENEFITS SELECTION GUIDE

The Benefits Selection Guide will be available at kehpn.ky.gov. Members are encouraged to review the Benefits Selection Guide to assist in making important enrollment decisions.

WHO NEEDS TO ENROLL



WHO NEEDS TO ENROLL FOR 2023:

YES

- ✓ change health plans
- ✓ add or drop dependents
- ✓ keep or elect the General-Purpose Waiver HRA
- ✓ keep or elect Healthcare FSA
- ✓ keep or elect Child & Adult Daycare FSA
- ✓ elect or change dental or vision plans
- ✓ currently have the Livingwell Limited High Deductible plan and do not want to be automatically enrolled in the LivingWell Basic CDHP, with no HRA funds

NO

- ✓ keep the current health plan
- ✓ currently enrolled in the Waiver Limited Purpose and want to keep
- ✓ a KPPA or TRS retiree under the age 65 who returned to work and want to keep your current insurance plan with your active employer
- ✓ keep current dental & vision plans
- ✓ currently have the Default LivingWell Limited High Deductible Plan and want the Livingwell Basic CDHP, with no HRA, in 2023

EXCEPTIONS

OE exception requests will only be reviewed if received in DEI prior to December 31, 2022. After January 1, 2023, no exception requests for open enrollment will be reviewed. Exceptions are reviewed on a case-by-case; however, there are a few instances that will be an auto denial if one is received:

- Members who do not log on during OE – auto denial
- Members in a default plan for 2022 who do not log on and do not make an active election –auto denial
- Members in the Default LW HDHP for 2022 who are being moved to the Default LW Basic CDHP no HRA for 2023 and who do not log on during OE – auto denial
- Hard deadline of 12/31/2022 – all exceptions must be in house by 12/31/2022. Any after 12/31/2022 – auto denial



PLAN CHOICES

2023
LIVINGWELL
CDHP

Co-Insurance **20%**

Premiums:

Single- \$53.46

Parent Plus- \$137.06

Couple- \$339.34

Family- \$398.92

Cross Reference- \$86.90

HRA- Single \$500 Family \$1,000

HRA rollover capped at \$7,500

Annual Deductible- Single \$1,500

Family \$2,750

Out of Pocket Max- Single \$3,000

Family \$5,750

2023
LIVINGWELL
PPO

Co-Insurance **25%**

Premiums:

Single- \$89.14

Parent Plus- \$254.10

Couple- \$571.76

Family- \$716.64

Cross Reference - \$170.48

Co Pays PCP- \$25

Specialist- \$50

Annual Deductible- Single \$1,000

Family \$1,750

Out of Pocket Max- Single \$3,000

Family \$5,750

2023
LIVINGWELL
BASIC CDHP

Co-Insurance 30%

Single- \$28.34

Parent Plus- \$67.52

Couple- \$281.42

Family- \$337.68

Cross Reference- \$31.50

HRA- Single \$250 Family \$500

HRA rollover capped at \$7,500

Annual Deductible - Single \$2,000

Family \$3,750

Out of pocket Max - Single \$4,000

Family \$7,750

This is the default plan for new hires who fail to make an active election; however, it will not have the HRA funds.

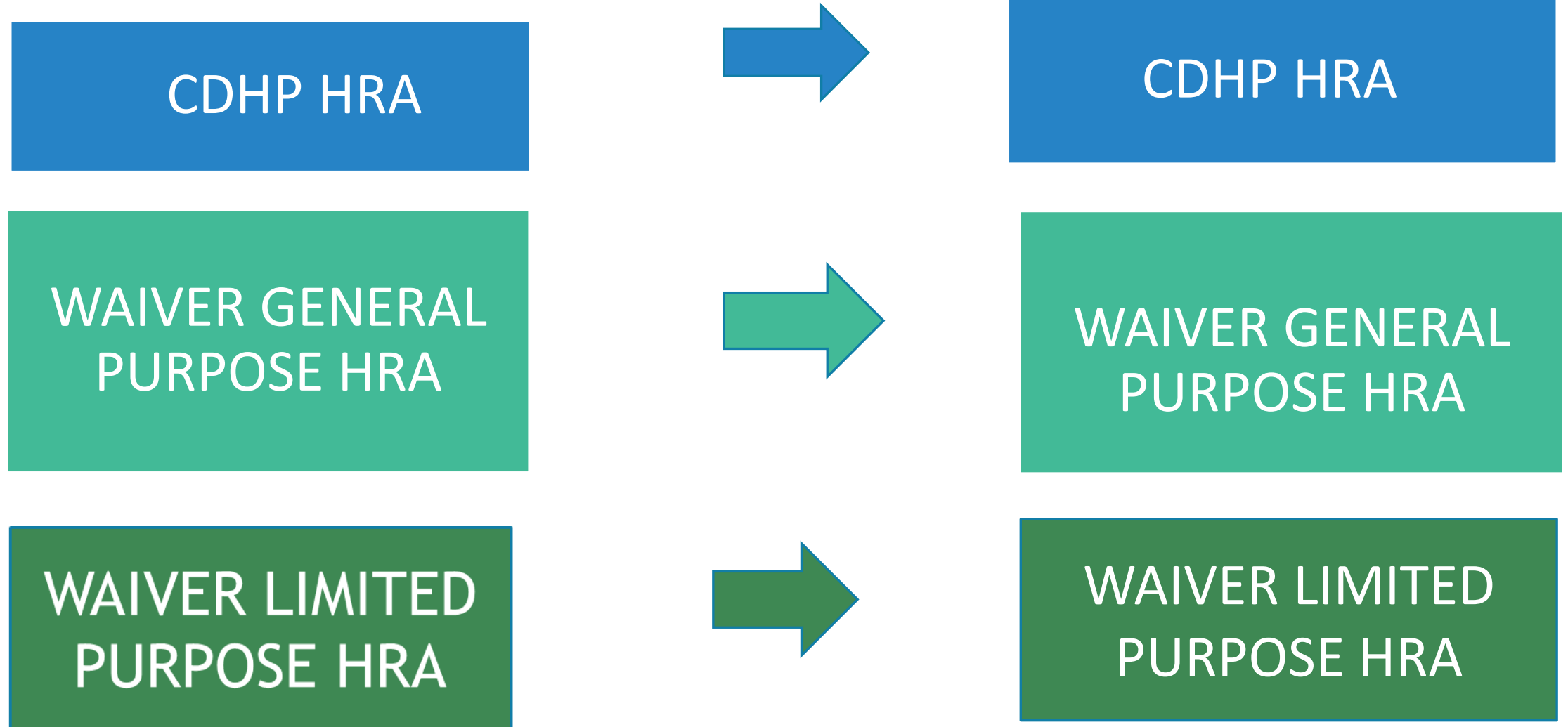
WAIVER GENERAL PURPOSE HRA

- Members are eligible for this HRA if they have other group **employer-sponsored** health insurance. It covers medical, dental, and vision costs
- The HRA is funded in two installments: \$1,050 on January 1 and another \$1,050 on July 1
- The HRA amount is loaded onto a VISA card
- HRA balance will carry over to the next plan year if the same plan is elected
- The HRA carryover is capped at \$2100

WAIVER LIMITED PURPOSE

- This option is for members who have individual or **government-sponsored** health insurance, like Medicare, Medicaid, or Tricare
- It covers dental and vision costs only
- The HRA is funded in two installments: \$1,050 on January 1 and another \$1,050 on July 1
- The HRA amount is loaded onto a VISA card
- HRA balance will carry over to the next plan year if the same plan is elected
- The HRA carryover is capped at \$2100

HRA ROLLOVER



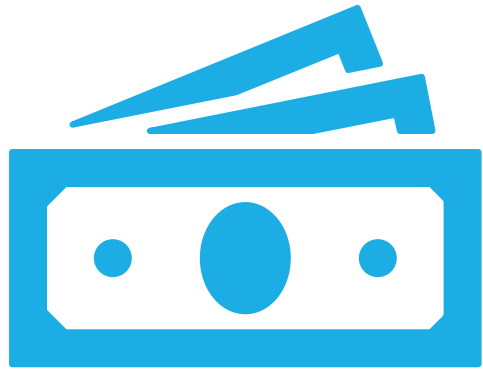
ENROLLMENT GUIDELINES

ENROLLMENT GUIDELINES

- Most members can use the KHRIS ESS system to enroll online including those that are participating in a cross-reference payment option
- KPPA retirees should enroll through the KPPA online enrollment portal but may complete the retirement paper application if needed
- KCTCS employees and retirees should use the KCTCS enrollment system
- A member with a disabled dependent(s), will need to complete a paper application but only if they wish to make a change. An application was mailed with their KHRIS User letter
- **New Hires** from 9/1 to 11/1, 2022, should enroll in KHRIS ESS first doing their new hire election for 2022, wait 24 hours and go back into KHRIS ESS to enroll their 2023 election

ENROLLMENT GUIDELINES

- If a member is unable to log into KHRIS ESS and needs a paper enrollment form, the form can be found online at KEHP.KY.GOV under” *forms*”
- [KEHP-Forms for members \(ky.gov\)](https://www.kehp.ky.gov/forms)
- Make sure the correct enrollment form is used



ADDITIONAL
BENEFITS THAT
ARE FREE

ADDITIONAL BENEFITS

- Livehealth online for Medical & Behavioral
- Rethink
- DSMSE
- DPP- LARK
- Future Moms/Lactation Support
- WebMD
- Smartshopper

CLOSING

- The **deadline** for Open Enrollment 2023 is October 28, 2022.
- If an employee submits an Open Enrollment paper application to the agency, it must be entered into KHRIS by the IC/HRG no later than November 14, 2022.
- If you need assistance, email inquiries to EIB@KY.GOV. This email address is only for ICs/HRGs, not for members.
- Members can send their inquiries at KEHP@KY.GOV. They can also call 888-581-8834.
- For inquiries on Dental, Vision, & Life can be sent to optionalinsurance@ky.gov or call (502) 564-4774.
- Anthem is available for inquiries at 844-402-KEHP(5347).

Thank
You