

# Teachers' Retirement System of the State of Kentucky

## TRRS Retirees

**2025 Open Enrollment Virtual Benefit Fair**

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Executive Secretary



# TRS Retiree Health Insurance

## Two Plans for TRS Health Benefits

### **KEHP** **Kentucky** **Employees'** **Health Plan**

- Under 65 and not Medicare-eligible
- Same fund as active teachers and state employees
- Four coverage options

### **MEHP** **Medicare** **Eligible Health** **Plan**

- Medicare-eligible or 65 & over
- Exclusively TRS members
- One plan

# Consists Of



# Open Enrollment

## Reminders

- Retirees have the entire month of October.
  - Paper applications for any change need to be postmarked by Oct. 31.
  - Active employees in KEHP have shorter timeframe (Oct. 7-25).
  - KHRIS ESS available October 1<sup>st</sup>
- **No action required unless you want to make a change.**
  - Doing nothing means you keep the same level and plan option in 2025, if applicable.

# Open Enrollment

## Reminders

- Review **all** materials received. Documents also available on TRS website
- To confirm changes immediately, enroll using KHRIS rather than by paper application.
- Retirees are not eligible for optional benefits (FSA, dental, vision).
- If necessary, open enrollment **exception requests** must be signed and received by Dec. 31 at the Department of Employee Insurance.

## Cross-Reference and Reciprocity

### Cross-Reference

- To start or end, a paper application (found at [kehpnky.gov](http://kehpnky.gov) or <https://trs.ky.gov>) must be completed.
- If both cross-referenced plan holders are covered through TRS, the primary plan holder must make insurance elections for the family using KHRIS ESS.

### Reciprocity Members

- Always consult with each retirement system before electing coverage.
- Contact TRS to calculate reciprocity insurance premium.
- To avoid being enrolled in multiple coverages, enroll with one system and waive with the other.

There will be four health insurance plans in 2025.

- LivingWell CDHP
- LivingWell PPO
- LivingWell Basic CDHP
- **LivingWell High Deductible Health Plan**
  - ◆ Similar to the former Limited High Deductible Health Plan from 2022
  - ◆ Catastrophic-like coverage with a high deductible and lower retiree premium
  - ◆ The plan design and benefit limitations will be outlined in the Benefits Selection Guide



**LivingWell Promise must be completed  
by July 1.**

**If you do not complete  
the promise,**

**You will not be eligible for the \$40 per month  
premium discount the following year.**

Instructions on fulfilling promise can be found at [www.castlighthealth.com](http://www.castlighthealth.com).





Use points by Dec. 31  
or lose them!



Video chat with  
doctors and  
therapists



Cash for using cost-  
effective options for certain  
procedures

- Rewards
- Diabetes prevention
- Mental health and stress management
- Rethink – support for care of kids with learning or behavior challenges
- Tobacco cessation
- Weight management
- Hinge Health

More information at [KEHP.ky.gov](http://KEHP.ky.gov)

**HealthEquity Healthcare Reimbursement Arrangement (HRA) helps reduce costs; remaining funds carry over to next year if remaining in a CDHP plan.**

**Pay for eligible healthcare expenses such as:**

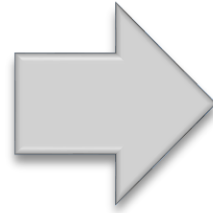
- Medical and pharmacy
- Deductibles
- Copayments and coinsurance
- Some over-the-counter products
- Certain dental and vision fees (does not apply to deductible or maximum out of pocket)



**If you're on a CDHP plan and don't have a HealthEquity card, or to determine eligible expenses, call 877-430-5519 or visit [wageworks.com](http://wageworks.com).**

# Before Moving to Medicare

**KEHP**



**MEHP**



**HealthEquity<sup>®</sup>**

**Use or lose your Castlight points  
before KEHP coverage ends!**

**Consumer Driven Health Plan (CDHP)  
HRA funds must be used before  
moving to MEHP**



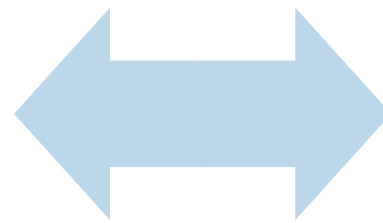
- If you are enrolled in coverage through TRS and turning 65 in 2025, you will receive a Turning 65 email several months before your birth month.
- You still need to enroll in KEHP to be covered until you become eligible for Medicare (unless your birthday is in January or Feb. 1).
- Don't include your Medicare-eligible spouse or dependent child on your KEHP enrollment if they already are covered in TRS MEHP.



## TRS Solution: Personalized Medicine Partnership



You  
Your Doctor  
Your Pharmacist



MEHP enrollees can contact Coriell at 888-454-9024 or [www.coriell.com/trs](http://www.coriell.com/trs) to request free DNA kit.



- Retirees and their spouses who are active in the workforce must drop TRS health insurance coverage if eligible for health insurance through a new job.
- Required regardless of whether the person is in the KEHP or MEHP.
- Once you lose health insurance eligibility from that job, contact TRS to re-enroll in its coverage within the qualifying event period.

# TRS News and Information



<https://trs.ky.gov>



<https://mss.trs.ky.gov/>



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<https://www.youtube.com/@trskentucky>



# *Our Members Come First!*

**800-618-1687**

**8 a.m. – 5 p.m. ET  
Monday – Friday**

**[info@trs.ky.gov](mailto:info@trs.ky.gov)**  
**<https://trs.ky.gov>**



*Protecting & Preserving Teachers' Retirement Benefits*