What's New or Changing for 2026

Refer to the Benefits Selection Guide (BSG) at kehp.ky.gov for more details.

Changes to Health Insurance Deductible and Maximum Out-of-Pocket

- **LivingWell CDHP –**
  - Single deductible from $1,500 to $1,550
  - Family deductible from $2,750 to $2,900
  - Single maximum out-of-pocket from $3,000 to $3,150
  - Family maximum out-of-pocket from $5,750 to $6,050
- **LivingWell PPO –**
  - Single deductible from $1,000 to $1,050
  - Family deductible from $1,750 to $1,850
  - Single maximum out-of-pocket from $3,000 to $3,150
  - Family maximum out-of-pocket from $5,750 to $6,050
- **LivingWell Basic CDHP –**
  - Single deductible from $2,000 to $2,100
  - Family deductible from $3,750 to $3,950
  - Single maximum out-of-pocket from $4,000 to $4,200
  - Family maximum out-of-pocket from $7,750 to $8,200
- **LivingWell HDHP –**
  - Single deductible from $2,000 to $2,100
  - Family deductible from $4,000 to $4,200
  - Single maximum out-of-pocket from $8,050 to $8,300
  - Family maximum out-of-pocket from $16,100 to $16,650

Changes to Emergency Room Facility Benefit

- **LivingWell CDHP –**
  - Old: Deductible, then 20%
  - New: $250 Co-Pay then Deductible then 25% - Co-Pay waived if admitted
- **LivingWell PPO –**
  - Old: $150 Co-Pay
  - New: $250 Co-Pay then Deductible then 25% - Co-Pay waived if admitted
- **LivingWell Basic CDHP –**
  - Old: Deductible, then 30%
  - New: $250 Co-Pay then Deductible then 30% - Co-Pay waived if admitted
- **LivingWell HDHP –**
  - No changes

Changes in Healthcare Flexible Spending Account (FSA)

- The maximum amount you can contribute to a Healthcare FSA will increase to $3,300 per year. The carryover maximum from 2026 to 2027 will increase to $660 per year.

Changes in Child & Adult Daycare Flexible Spending Account (FSA)

- The amount you can contribute to a Child & Adult Daycare FSA will increase up to the maximum amounts below based on your tax-filing status:
  - Married, filing a joint return - $7,500
  - Head-of-household - $7,500
  - Single, or married filing separate returns - $3,750

Change in GLP-1 Weight Loss Drug Benefit -

- **LivingWell CDHP –**
  - Old: Deductible, then 20%
  - New: Deductible, then 25%
- **LivingWell PPO –**
  - Old: $40 Co-Pay
  - New: Deductible, then 25%
- **LivingWell Basic CDHP –**
  - No changes
- **LivingWell HDHP –**
  - No changes