



Department of Employee Insurance

501 HIGH STREET, 2ND FLOOR
FRANKFORT, KENTUCKY 40601

DEI MEMO 23-06 - CORRECTED

To: ICs and HRGs
From: Department of Employee Insurance (DEI)
Re: Open Enrollment PY2024
Date: May 31, 2023

The annual Open Enrollment (OE) period for plan year 2024 is **October 9 through October 27, 2023**. KHRIS ESS will be available starting October 9.

Everyone is encouraged to enroll in health, life, dental, and vision benefits for 2024. If a member does not enroll during Open Enrollment, the 2023 plan option(s) and coverage level(s) will rollover to 2024, **except** for Flexible Spending Accounts (FSA) and the Waiver General Purpose HRA. **Members MUST enroll if they wish to have a Healthcare FSA, Child & Adult Daycare FSA, or the Waiver General Purpose HRA.**

Benefit and Premium Information

- No changes in copays, deductibles, coinsurance, or maximum out of pockets are expected.
- The default plan for PY2024 remains the LivingWell Basic CDHP (NO HRA)
- Healthcare FSA
 - Increase the annual election maximum to \$3050 for PY2024
 - Increase the carryover maximum to \$610 from PY2024 to PY2025
 - The carryover maximum is already in place as \$570 for PY2023 to PY2024
- Premiums
 - No employee premium increases are expected
 - ~~15%~~ 16.5% employer premium increase

Benefits Selection Guide

As we did last year, the BSG will only be available in electronic format. The KHRIS User ID/OE letter will include a summary of the plans and the premiums.

Open Enrollment Webinar IC/HRG Training

Kim Collins will send out invites in late July or early August, so watch your inbox and register for the one that best suits your schedule.

Benefit Fairs

We plan to host a few face-to-face benefit fairs this year along with having recorded presentations from our vendors and DEI posted on our website for those who cannot attend an in-person benefit fair.

Open Enrollment Customer Service Hours

- October 9 through October 13: 7:30 a.m. to 4:30 p.m.
- October 16 through October 20: 7:30 a.m. to 6:00 p.m.
- October 23 through October 27: 7:30 a.m. to 8:00 p.m.