



Department of  
Employee Insurance

501 HIGH STREET, 2ND FLOOR  
FRANKFORT, KENTUCKY 40601

**DEI MEMO 24-04**

**TO:** ICs and HRGs  
**FROM:** Department of Employee Insurance (DEI)  
**RE:** Open Enrollment PY2025  
**DATE:** June 21, 2024

This memo includes pertinent details for Open Enrollment and there are several changes so please read thoroughly and take note.

The annual Open Enrollment (OE) period for plan year 2025 is **October 7 through October 25, 2024**. KHRIS ESS will be available starting October 1 for benefit fairs.

Everyone is encouraged to enroll in health, life, dental, and vision benefits for 2025. If a member does not enroll during Open Enrollment, the 2024 plan option and coverage level will rollover to 2025, **except** for Flexible Spending Accounts (FSAs) 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.**

**Changes – effective 1/1/2025**

- New fourth plan option, LivingWell High Deductible Health Plan (HDHP).
  - This plan is similar to the former LivingWell Limited High Deductible Health Plan, last offered in 2022.
  - This plan is being added per legislation to provide a HDHP.
  - It's catastrophic-like coverage with a high deductible and a lower employee premium.
  - The plan design and benefit limitations will be outlined in the Benefits Selection Guide.
- Default plan for new hires starting 1/1/2025 – Waiver without HRA.
- Signature deadline date is going from **35-days to 30-days**; this is for new hires and qualifying events.
- Healthcare Flexible Spending Account (FSA) contribution limit increases to \$3,200 for Healthcare FSA; maximum carryover \$640. Child & Adult Daycare remains the same at \$5,000 (household)/\$2,500 (married, filing separately).

**Premium Information**

- Premiums
  - No employee or employer premium increases.

**Benefits Selection Guide**

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 August, so watch your inbox and register for the one that best suits your schedule.

## **Benefit Fairs**

<b><u>COUNTY</u></b>	<b><u>DATE</u></b>	<b><u>TIME</u></b>	<b><u>ADDRESS</u></b>
RUSSELL	TUE 10/01/2024	2:00 PM-6:00 PM CST	RUSSELL COUNTY AUDITORIUM NATATORIUM COMPLEX 2167 US-127 RUSSELL SPRINGS, KY 42642
FRANKLIN	WED 10/02/2024	8:00 AM-6:00 PM EST	KY STATE OFFICE BUILDING AUDITORIUM 501 HIGH STREET FRANKFORT, KY 40601
DAVISS	THU 10/03/2024	2:00 PM-6:00 PM CST	OWENSBORO BOARD OF EDUCATION 450 GRIFFITH AVENUE OWENSBORO, KY 42301
HOPKINS	FRI 10/04/2024	2:00 PM-6:00 PM CST	HOPKINS COUNTY CAREER & TECH CENTER 1775 PATRIOT DRIVE MADISONVILLE, KY 42431
PIKE	TUE 10/08/2024	2:00 PM-6:00 PM EST	PIKE COUNTY CENTRAL HIGH SCHOOL CAFETERIA 100 WINNERS CIRCLE DRIVE PIKEVILLE, KY 41501

## **Open Enrollment Customer Service Hours**

- October 7 through October 11: 7:30 a.m. to 4:30 p.m.
- October 14 through October 18: 7:30 a.m. to 6:00 p.m.
- October 21 through October 25: 7:30 a.m. to 8:00 p.m.