



Department of
Employee Insurance

501 HIGH STREET, 2ND FLOOR
FRANKFORT, KENTUCKY 40601

DEI MEMO 24-05

To: ICs and HRGs
FROM: Department of Employee Insurance (DEI)
RE: Additional Information for Open Enrollment PY2025
DATE: August 19, 2024

This memo includes new information to share pertaining to Open Enrollment (OE). Refer to [DEI Memo 24-04](#) for more OE information.

Additional Changes – effective 1/1/2025

- Due to recent legislation, we are no longer permitted to offer the Prudent Rx benefit with any of the health plans.
- The cross-reference payment option will no longer be available for new hires to elect starting 1/1/2025. Sunsetting the cross-reference payment option is due to ongoing system and process complications, as well as an initiative to obtain a new benefits system within the next couple of years. A true benefits system cannot accommodate the cross-reference payment option.
 - Members currently enrolled in a cross-reference payment option will continue.
 - Cross-reference plans active on 12/31/2024 or selected during OE will be allowed to continue into 2025.
 - For employees who were hired prior to 1/1/2025 and experience an event which ends the cross-reference, specifically Leave Without Pay, Military Leave, Transfers & Re-hires 0-to-10-day break, the cross-reference option will be available to continue when they return.
 - New hires hired on or after 1/1/2025, will not be permitted to elect the cross-reference option even if their spouse is already a KEHP member.
 - Transfers and re-hires hired on or after 1/1/2025 with an 11+ day break in coverage will not be permitted to elect the cross-reference.
 - Planholders who were KEHP members prior to 1/1/2025, who experience a qualifying event will be allowed to start a cross-reference.
 - Example, KEHP members were enrolled in two single plans in 2024 and have a baby in 2025, they can start a cross-reference.
 - Example, KEHP members were enrolled in two single plans in 2025 (newly enrolled in 2025), and have a baby in 2025, they cannot start a cross-reference.
- As mentioned in DEI Memo 24-04, there will be a new plan option, the LivingWell High Deductible Health Plan (HDHP). Due to federal rules about allocations of cost, the following are not available to members who enroll in the HDHP.
 - LivingWell Health Clinics
 - LiveHealth Online
 - Hinge Health
 - Carrum Health
 - UK Acupuncture Program

Changes Listed on Prior Memo

- 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).