

DEI MEMO 25-05

TO: ICs and HRGs

FROM: Department of Employee Insurance (DEI)

RE: Additional Information - Open Enrollment PY2026

DATE: August 29, 2025

This memo includes new information to share pertaining to Open Enrollment (OE). Refer to [DEI Memo 25-03](#) for more OE information.

Plan Changes and Premium Information

- There will be modest increase in deductibles and maximum out of pockets for all plans.
- The LivingWell CDHP, LivingWell PPO, and LivingWell Basic CDHP will have changes to co-pays and co-insurance for emergency room facility benefits.
- The LivingWell CDHP and the LivingWell PPO will have a change specific to GLP-1 weight loss drugs.
- Healthcare FSA
 - Increase the annual election maximum to \$3300 for PY2026
 - Increase the carryover maximum to \$660 from PY2025 to PY2026
- Child & Adult Daycare FSA
 - Increase the annual election maximum to:
 - \$7,500 married, filing a joint return or head-of-household
 - \$3,750 single or married, filing separate returns
- Premiums
 - No employee premium increase (health, dental or vision)
 - 18.2% health insurance employer premium increase

Open Enrollment IC/HRG Webinars

The IC/HRG webinars are scheduled for September 17. There will be a morning and afternoon session. The webinar will be recorded and posted online for those unable to attend. Information coming soon.

Benefit Fairs

We added one additional benefit fair in Boone County since DEI Memo 25-03 was sent.

<u>COUNTY</u>	<u>DATE</u>	<u>TIME</u>	<u>LOCATION</u>
Franklin	Wed. 10/01/2025	8:00AM-6:00PM ET	KY STATE OFFICE BUILDING AUDITORIUM 501 HIGH STREET FRANKFORT, KY 40601
Pike	Thurs. 10/02/2025	2:00PM-6:00PM ET	PIKE CO. CENTRAL HIGH SCHOOL CAFETERIA 100 WINNERS CIRCLE DRIVE PIKEVILLE, KY 41501
Hopkins	Wed. 10/08/2025	2:00PM-6:00PM CT	HOPKINS CO. CAREER & TECH CENTER 1775 PATRIOT DRIVE MADISONVILLE, KY 42431
Daviess	Thurs. 10/09/2025	2:00PM-6:00PM CT	OWENSBORO BOARD OF EDUCATION 450 GRIFFITH AVENUE OWENSBORO, KY 42301
Boone	Mon. 10/13/2025	2:00PM-6:00PM ET	GATEWAY COMMUNITY & TECHNICAL COLLEGE CAM BUILDING, CONVENING CENTER ROOM #B123 500 TECHNOLOGY WAY FLORENCE, KY 41042
Russell	Tue. 10/14/2025	2:00PM-6:00PM CT	RUSSELL CO. AUDITORIUM NATATORIUM COMPLEX 2167 SOUTH US-127 RUSSELL SPRINGS, KY 42642
Fayette	Wed. 10/15/2025	3:30PM-7:30PM ET	STEAM ACADEMY 1555 GEORGETOWN ROAD LEXINGTON, KY 40511
Fayette	Thurs. 10/16/2025	3:30PM-7:30PM ET	STEAM ACADEMY 1555 GEORGETOWN ROAD LEXINGTON, KY 40511