



Department of  
Employee Insurance

501 HIGH STREET, 2ND FLOOR  
FRANKFORT, KENTUCKY 40601

## DEI MEMO 22-08

**TO:** ICs and HRGs  
**FROM:** Department of Employee Insurance  
**RE:** Open Enrollment PY2023  
**DATE:** May 19, 2022

The annual Open Enrollment (OE) period for plan year 2023 is **October 10 through October 28, 2022**. KHRIS ESS will be available starting October 10 (not October 1 as in the past).

Everyone is encouraged to enroll in health, dental, and vision benefits for 2023. If a member does not enroll during Open Enrollment, the 2022 plan option(s) and coverage level(s) will rollover to 2023, **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.** *Life Insurance is not part of OE this year.*

### **Benefit and Premium Information**

- No change in copays, deductibles, coinsurance, or maximum out of pocket.
- The LivingWell Limited High Deductible Health Plan (LW HDHP) will not be available in 2023.
  - There are currently less than 2000 people enrolled in this plan and they will be moved to the LivingWell Basic CDHP, which offers richer benefits than the LW HDHP and the premium difference is \$2.84 per month for single level coverage.
  - Members currently enrolled in the LW HDHP will be notified in their KHRIS User ID/OE letter of the automatic move to the LW Basic CDHP unless they elect another plan during Open Enrollment.
  - The default plan for PY2023 will be the LivingWell Basic CDHP (NO HRA)
- Healthcare FSA
  - Increase the annual election maximum to \$2850 for PY2023
  - Increase the carryover maximum to \$570 from PY2023 to PY2024
  - The carryover maximum is already in place as \$550 for PY2022 to PY2023
- Premiums
  - No employee premium increase
  - 10% employer premium increase

### **Benefits Selection Guide**

We received many requests not to produce and mail the mini benefits selection guide (BSG), so we have decided not to have a mini BSG for PY2023. Instead, the traditional BSG will be available, and it will include more expansive plan information. As in the past, the BSG will be available only in electronic form. 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 will not have face-to-face benefits fairs this year. Instead, we will have virtual benefit fairs, like we did the past two years.

### **Open Enrollment Customer Service Hours**

- October 10 through October 14: 7:30 a.m. to 4:30 p.m.
- October 17 through October 21: 7:30 a.m. to 6:00 p.m.
- October 24 through October 28: 7:30 a.m. to 8:00 p.m.

We will send Open Enrollment updates as more information becomes available.