



Kentucky Employees' Health Plan
(For Under Age 65 & Not Medicare-Eligible)
2019 Retiree Open Enrollment
Oct. 8-26, 2018

WHAT'S NEW IN 2019?

- The TRS Board of Trustees is providing a reduced non-single premium subsidy if you have a parent plus, couple, or family plan.
 - Additional information regarding alternative options for dependent coverage is enclosed.
 - In 2019, TRS will contribute two-thirds of the non-single premium to your monthly premium cost, then one-third of the cost in 2020 for any non-single plans. This reduction protects the long-term availability of retiree health coverage in light of funds available. To calculate your monthly premium, use the enclosed TRS Rate Chart. Reciprocity retirees must contact TRS for rates.

WHAT REMAINS THE SAME IN 2019?

- TRS will deduct insurance premiums from your monthly annuity unless the cost exceeds the amount you receive. In this case, TRS will withhold your net annuity (if any) and bank draft the remaining balance owed from your bank account on file with TRS.
- Health Reimbursement Arrangements (HRAs) are available only on Consumer Driven Health Plans (CDHPs). If electing a CDHP for 2019, any remaining funds available on your HRA from 2018 automatically will roll to 2019. NOTE: When you turn 65, these funds do not transfer to a Medicare plan.

RECIPROCITY RETIREES

- If you have service credit in more than one Kentucky state retirement system, you only can enroll in coverage with one system and you must waive coverage in any other. Please be sure the coverage you are enrolling in is one from the retirement system through which you wish to be covered.

REEMPLOYMENT

- If you are retired and return to work in an agency that participates in the KEHP where you are eligible for health insurance, you must terminate your coverage through TRS, regardless of whether you're in the KEHP or the Medicare Eligible Health Plan (MEHP). If you return to work somewhere that does not participate in the KEHP but does offer you health insurance, you must terminate TRS coverage unless that new coverage is not as good as TRS coverage. You may be asked to certify this information.

TURNING 65 IN 2019 OR ALREADY COVERING A MEDICARE-ELIGIBLE DEPENDENT

- If you are enrolled in coverage through TRS and are turning 65 in 2019, you will receive a Turning 65 packet several months before your birth month. You still need to enroll in the KEHP to be covered until you become eligible for Medicare, unless your birthdate is in January or you were born on Feb. 1. If you were born in January or on Feb. 1, you will be eligible for Medicare and you will need to enroll in TRS's MEHP.
- If you already are covering a Medicare-eligible spouse or dependent child in the TRS MEHP, please do not include them on your KEHP enrollment.

IF YOU ARE ELIGIBLE FOR MEDICARE

- Members and dependents eligible for Medicare are not eligible to enroll in the KEHP and must switch to the MEHP to continue coverage in 2019. Contact TRS immediately if you or any of your covered dependents are eligible for Medicare. MEHP applications can be found at <https://trs.ky.gov/retired-members/age-65-over/>.

Please contact TRS if you have any questions at 800-618-1687.