

Benefit Highlights

Everyone is encouraged to enroll in health, dental, vision, FSA and HRA benefits for 2021! If you don't enroll, you will continue with the same health, dental, and vision benefits for 2021. You must take action if you want to elect an FSA or Waiver General Purpose HRA benefit for 2021 due to federal rules.

Open Enrollment Benefit Change Highlights

- New two-tier prescription Value Formulary for all plans – see **page 26** for details
- First changes to the LivingWell PPO since 2014
 - Prescription co-pay increased by \$5 – see **page 14** for details
 - Specialist office visit co-pay increased by \$5 – see **page 14** for details
- Employer and employee premium increases
 - Employer premium contributions increase by 3%; employers continue to pay an average of 85% of total premium
 - Employee premium contributions increase an average of \$6.02, with highest increase at \$20.46
 - See **page 22** for details
- Renaming Waiver Dental/Vision ONLY HRA to Waiver Limited Purpose HRA to lessen confusion – see **page 29**
- The Waiver General Purpose HRA and the Waiver Limited Purpose HRA have a maximum rollover of \$2,100 from 2021 to 2022 – see **page 28** for details



Save the dates!

Open Enrollment is October 12 – 28, 2020.

Health insurance plan options (same as 2020):

- LivingWell CDHP – see **page 10**
- LivingWell PPO – see **page 13**
- LivingWell Basic CDHP – see **page 16**
- LivingWell Limited High Deductible – see **page 19**

Waiver HRAs – You must take action if you want to elect a Waiver General Purpose HRA. You must make an election every year for this benefit to continue. See page 28 for more details.

If you have health insurance somewhere else and don't need coverage through the Kentucky Employees' Health Plan (KEHP), you may be eligible for one of the Waiver HRAs.

- Waiver General Purpose HRA
- Waiver Limited Purpose HRA (formerly the Waiver Dental/Vision ONLY HRA)

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