**2022 INSURANCE UPDATE**

**Lue Peabody**

**Teachers’ Retirement System (TRS) Insurance**

(To access a video recording of Jane Gilbert’s October 18th KTRS Health and Insurance Committee Meeting presentation and her PowerPoint, click on the following link Health and Insurance Presentation 10/18/2021 - KRTA.) Jane Gilbert is the Director of Retiree Health Care for TRS. (jane.gilbert@trs.ky.gov)

**TRS (**800-618-1687, 502-848-8500) **offers two health plans for retirees:**

* **MEHP** (Medicare Eligible Health Plan) Medicare-eligible or 65 & over, TRS members, one plan
* **KEHP** (Kentucky Employees’ Health Plan) under 65 and not Medicare eligible, same fund as active teachers and state employees

**MEHP Medicare Eligible Health Plan 2022** (Age 65 and over)

* Currently, Medicare Part B is $148.50. We will not know until late November if there is an increase. Members pay Part B to Social Security.
* Premiums for spouses will increase from $178 to $211.
* Yearly (remains the same): Low deductible ($150); Low out of pocket ($1,200)
* No change: Emergency Room copayment ($120); Urgent Care copayments ($25)

**MEHP Medicare Advantage Plan** continues with medical provider **United Health Care through 2022**.

* No Re-enrollment for 2022 for those currently participating in the KTRS MEHP. Members are automatically enrolled January 1, 2022 unless the member needs to make changes.
* **KTRS MEHP Part D Prescription Drug Plan** continues with **Express Scripts** **through 2023**.

**MEHP** consists of:

* United Health Care (1-844-518-5877 or https://www.uhcretiree.com/trs/home.html )
* Express Scripts Mail Order-Alternatives (generic) per 90 days at Express Scripts mail Order (1-877-866-5834 or www.Express-Scripts.com )
* Know Your Rx Coalition *Pharm-Assist* (1-855-218-5979) Direct access to **pharmacists** to help with: Prescription questions, Answer question about MEHP coverage
* Coriell Life Sciences (1-888-454-9024) DNA testing – Genetic testing wellness program with about 7,300 members participating
* SilverSneakers (1-888-423-4632) continuing free
* Renew, Real Appeal, Mom’s Meals, Teladoc
* Register at www.UHCRetiree.com/trsto see these features available to you or call 844-518-5877 for more information.

**KEHP Kentucky Eligible Health Plan 2022** (under 65)

* Same fund as active teachers and state employees, coverage options
* Passive enrollment (do nothing) for 2022 unless changes are needed
* KEHP consists of:
* Anthem
* CVS CareMark
* Know Your Rx Coalition
* WageWorks (may use Wageworks card to pay for DNA testing)
* StayWell WebMD
* Complete Living Well Promise each year by July 1 (Health Assessment or Biometric Screening). The penalty if Living Well Promise is not made by July1, is a Premium charge of $40.00 extra per month.

(Before you move from the KEHP to Medicare, remember that StayWell points and WageWorks account funds do not continue to Medicare and the TRS MEHP - so use them before you switch.)