

Health Insurance October Update for 2025 Lue Peabody

2025 Teachers' Retirement System (TRS) Insurance

(To access the October 16th KTRS Health and Insurance Committee Meeting Minutes, PowerPoint, and KRTA Membership Enhancements, go to <https://jcrta.org> and scroll down to the bottom of the Home Page to access.)

TRS (800-618-1687, info@trs.ky.gov) offers two health plans for retirees:

- **MEHP** (Medicare Eligible Health Plan) Medicare-eligible or 65 & over - TRS members have one plan.
- **KEHP** (Kentucky Employees' Health Plan) under 65 and not Medicare eligible, is the same fund as active teachers and state employees, and has coverage options.

Kentucky law guarantees retired teachers access to group coverage, but the details of that coverage – including costs and level of coverage – can change (slide 5).

MEHP 2024 (Age 65 and over)

- Consists of: United Healthcare, Express Scripts, Coriell Life Sciences, Know Your Rx Coalition, and Renew Active by UnitedHealthcare.
- Additional Features (Register at retiree.uhc.com/trs to see these features available to you or call 844-518-5877 for more information:
 - United Healthcare: routine hearing exam, HouseCalls in-home assessment, Hearing aids discount, Diabetes support group.
 - Renew Rewards: Gift cards for completing certain activities
 - Real Appeal: Weight loss program
 - Mom's Meals Nourish Care: Post-hospitalization meals delivered
 - Quit for Life: Tobacco Cessation Program
 - TELADOC (Dr Doctor On Demand, amwell) Virtual visits with doctor
 - Renew Active by UnitedHealthcare: Fitness program
 - Lifeline: Medical Alert System, call 1-855-595-8485, TTY 771, Enroll online: www.lifeline.com/uhcgroup
 - UHC Virtual Education: Explore your plan benefits virtually to get the most of them in real life
 - Mental Health Awareness, Top Three Behavioral Health Diagnoses: Depression disorders, Anxiety disorders, Trauma and stressor-related disorders
- 2024 Important Info
 - VISA Gift Card HouseCalls in-home assessment reward remains a VISA reward card of \$50
 - Renew Rewards Gift Cards: reloadable, funds loaded within 24 hours of completed activity, consolidated rewards on one card for larger purchases, can see reward card balance and transaction details every time you log-in to Renew Rewards, must be used within 12 months, **Annual Wellness Visit Rewards is now \$25**
- Open enrollment to participate in TRS MEHP during 2023 is October 15 - December 7. For those already enrolled, no action is needed.
- The cost for the monthly premium will be \$207, down from \$217 in 2023. TRS pays all or a portion of the premium based on retiree's entry date into TRS and years of service at retirement. Spouses of TRS retirees pay the full premium.
- The Medicare Part B monthly premium was not available at the time of the meeting. In 2023, it was \$164.90. It is paid by retirees and spouses to Social Security.
- You will receive a new United Healthcare insurance card in November. This will include a different number, but there is no change in coverage. Begin using the card January 1, 2024.
- Yearly: Low deductible (\$150); Low out of pocket (\$1,200)
- Emergency Room copayment (\$120); Urgent Care copayments (\$25)
- Mom's Meals will now be Roots Foods.

KEHP 2024 (Under-65 retirees who are not Medicare-Eligible)

- Consists of: Anthem BlueCross BlueShield, CVS Caremark, WebMD, Know Your Rx Coalition, HealthEquity, SmartShopper
- Additional Features (More information at www.kehp.ky.gov)
 - LiveHealth Online: Video chat with doctors and therapists
 - Rethink Benefits: Support for care of kids with learning or behavior challenges
 - SmartShopper: Cash for using cost-effective options for certain procedures.
 - Diabetes Prevention Program (DPP)
 - Mental health and stress management
 - 24/7 Nurse Line
 - Substance Use Disorder Support Line
 - Tobacco cessation
 - Weight management
- Living Well Promise (More information at www.webmdhealth.com/kehp)
 - Dates to complete promise are Jan. 1 – July 1, 2023
 - Complete the online Health Assessment
 - If completed, you will receive the \$40 per month premium discount in 2024.
NOTE: Both spouses must complete promise if on a cross-reference plan.
- HealthEquity Healthcare Reimbursement Arrangement (HRA) helps reduce costs; remaining funds carry over to next year if remaining in a Consumer Driven Health Plan (CDHP). HRA pay for eligible healthcare expenses such as:
 - Medical and pharmacy
 - Deductibles
 - Copayments and coinsurance
 - Some over-the-counter products
 - Certain dental and vision fees (does not apply to deductible or maximum out of pocket)If you are on a CDHP plan and don't have a HealthEquity card, or to determine eligible expenses, call 877-430-5519 or visit www.wageworks.com.
- Members are not required to reenroll in the health plan option they have selected. Members should use the annual open enrollment period to review their options to ensure the plan they currently have is still available and will still meet their needs for the upcoming year.
- **2424 Changes**
 - KEHP premium costs will increase between 10% to 16.5% for the Couple, Parent Plus, Cross Reference and Family plans.
 - You no longer have the option of doing the biometric screening to satisfy the Living Well Promise.
 - Prudent RX will be available for all plan levels.
 - Carrum: Their Centers of Excellence provide cancer care and a range of surgical procedures such as knee, hip, heart, and weight loss surgeries where the health plan covers most, if not all the costs related to the surgery.
 - WebMD will now be Castlight.

Turning 65

- If you are enrolled in coverage through TRS and turning 65 in 2023, you will receive a Turning 65 email about four (4) months before your birth month.
- You still need to enroll in KEHP to be covered until you become eligible for Medicare (unless your birthday is in January or Feb. 1).
- Do not include your Medicare-eligible spouse or dependent child on your KEHP enrollment if they already are covered in TRS MEHP.

Before moving from KEHP to MEHP

- WebMD: Use or lose your bucks before KEHP coverage ends!
- HealthEquity: Funds in Consumer Driven Health Plan (CDHP) HRA must be used before moving to MEHP.

Use TRS Pathways to:

- Review your retirement account
- Review your pension check
- Update your address, tax withholding, etc.
- Enroll in health insurance (if eligible)
- Manage Health insurance: Enroll in MEHP when gaining Medicare and enroll/terminate with a qualifying event
- To register for Pathways:
 - You must have a current email on file with TRS.
 - Go to www.mss.trs.ky.gov/
 - Enter your TRS ID, last 4 Social Security number digits and click Register

REMEMBER to say NO! Enrolling in another Medicare Advantage plan will **cost you more money** and will automatically **“TERMINATE”** your TRS MEHP coverage. *You may not be able to re-enroll.*