**2023 Insurance Update**

**Lue Peabody**

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

(To access the October 17th 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, 502-848-8500, info@trs.ky.gov) **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, coverage options

**MEHP 2023** (Age 65 and over)

* Open enrollment to participate in TRS MEHP during 2023 is Oct. 15-Dec. 7. For those already enrolled, no action is needed.
* The 2023 monthly premium will be $217, up from $211 in 2022. 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 will be $164.90, down from $170.10 in 2022, and is paid by retirees and spouses to Social Security.
* Yearly: Low deductible ($150); Low out of pocket ($1,200)
* Emergency Room copayment ($120); Urgent Care copayments ($25)

**MEHP** consists of:

* **Medicare Advantage Plan** through **United Health Care.** United Health Care (1-844-518-5877 or https://www.uhcretiree.com/trs/home.html)
* **Medicare Part D Prescription Drug Plan** through **Express Scripts**.
* Express Scripts Mail Order-Alternatives (generic) per 90 days at Express Scripts mail Order (1-877-866-5834 or www.Express-Scripts.com)
* **Coriell Life Sciences** (1-888-454-9024) DNA testing – Genetic testing wellness program with over 8,000 members participating. **Know Your Rx Coalition** *Pharm-Assist* (1-855-218-5979) Direct access to **pharmacists** to help with: Prescription questions, Answer question about MEHP coverage. Both programs work to make sure the health care our MEHP members receive is the best for them.
* Effective January 1, **Renew Active,** a new fitness program that includes a free gym membership,replaces **SilverSneakers**. To learn more call United Health Care or visit UHCRenewActive.com.

(No Re-enrollment for 2023 for those currently participating in the KTRS MEHP. Members are automatically enrolled January 1, 2023, unless the member needs to make changes.)

**KEHP 2023** (Under-65 retirees who are not Medicare-Eligible)

* Members are not required to reenroll in the heath 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.

**KEHP c**onsists of

* Anthem BlueCross BlueShield
* CVS Caremark Pharmacy Benefit Manager and Know Your Rx Coalition
* SmartShopper – Cash for using cost-effective options for certain procedures
* Staywell/Web MD – Earn up to $200 in rewards for well-being activities that encourage healthy behaviors
* LiveHealth Onlince – video chat with doctors and therapists
* Complete the **Living Well Promise** each year by July 1 and earn $480 ($40 per month); be sure to spend by Dec. 31, they do not rollover
* Wageworks – For members on the LivingWell CDHP and LivingWell Basic CDHP, you should have received a HealthEquity VISA card that can be used to pay for eligible healthcare expenses.

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