



KPPPA

Kentucky Public Pensions Authority

Non-Medicare Eligible Health Insurance Plans

Medicare Eligible Health Insurance Plans

Not a Mandatory Open Enrollment

Medicare Eligible Plans 2022:

- >Humana Medicare Advantage (MA) Premium Plan is the contribution plan for 2022, the premium remains unchanged at \$252.51. There are no benefit changes for 2022.
- >Humana MA Essential Plan is \$75.56
- >Medical Only Plan is \$186.87
- >ID Cards will be sent out to retirees on the MA plans or Med Only Plan.
- >Go365 is the Well Being program and Silver Sneakers is still available on the MA plans.

Medicare Eligible Plans 2022:

> Medicare Advantage Plans – 2022 COVID and Telehealth benefits

> no change from 2021

> COVID-19 Vaccine covered at 100%

> COVID-19 Testing covered at 100%

> \$0 copay for telehealth visits for in-network PCP, Urgent Care, and Behavioral Health (Specialist \$25)

> Medicare eligible open enrollment starts on October 25 and ends on November 30, 2021.

Medicare Eligible Plans 2022:

>Hazardous Duty Retirees are required to submit Form 6256 each year by November 30, to verify their spouse/dependents are eligible for the premium contribution.

>If you do not wish to change plans you are not required to take any action. You will be enrolled in the same plan that you were enrolled in for Plan Year 2021.

>Humana Webinars start October 26-28th.

Humana website: www.humana.com/krs or 1-855-267-1935

KPPA website: www.kyret.ky.gov or 1-800-928-4646

Monthly Premiums – Medicare Eligible Plans

Available Plans	2021	2022
KPPA Medical Only* (This is not a Medicare Advantage Plan)	\$184.30	\$186.87
Humana Group Medicare Advantage PPO- KPPA Essential Prescription Drug Plan	\$75.56	\$75.56
Humana Group Medicare Advantage PPO- KPPA Premium Prescription Drug Plan	\$252.51	\$252.51

*The KPPA Medical Only Plan is not a Medicare Advantage Plan and does not provide any outpatient prescription drug benefits. It is designed to supplement any Medicare Part D prescription drug coverage you have or obtain. If you will have prescription drug coverage (Medicare Part D) with a provider other than KPPA for 2022, the only plan available to you is the KPPA Medical Only Plan.

Service Credit-Percentage Contribution for Medicare eligible Plans	% KPPA Pays	Amount KPPA Pays
240 months or more	100%	\$252.51
180-239 months	75%	\$189.38
120-179 months	50%	\$126.26
48-119 months	25%	\$63.13
0-47 months	0%	\$0

Non-Medicare Eligible Health Insurance Plans are offered by KPPA through the Department of Employee Insurance

Kentucky Employees Health Plans (KEHP)

LivingWell PPO single level of coverage \$772.16 (Contribution Plan)

>Parent Plus \$1,101.08

>Couple \$1,691.64

>Family \$1,883.60

>Family X-Ref \$929.70

New for Non-Medicare Eligible 2022 KEHP Plans:

>LivingWell PPO has a \$5 increase for Rx copayment on Tier 1, it is now \$20; This plan covers 75% of the cost and the member covers 25% (this is a 5% change) for in-network benefits. Out-of-Network is now 50%. PrudentRx is a new program to assist with Specialty Drugs, info will be mailed in 2022.

>LivingWell CDHP now covers 80% of the coinsurance and the member covers \$20% (this is a 5% change) for in-network benefits. Out-of-Network is now 50%.

>All Plans – covered dependent spouses can participate in the wellness program and earn up to \$100 in engagement rewards.

Non-Medicare Eligible KEHP Plans – 2022 Plan Year:

>New ID Cards will be issued for 2022.

>HealthEquity/Wage Works HRA Cards won't be issued until they expire. HRA for CDHP plans will allow rollover amount of \$7,500.

>Tobacco Use - \$40.00 per month for the single level of coverage and \$80.00 per month for the Parent Plus, Couple and Family level of coverage.

>LivingWell Promise – Failure to complete the promise will result in the planholder/retiree being responsible for the monthly payment \$40.00 per month. Completion is required between Jan 1 – July 1, 2022 for plan year 2023. WebMD is the Well Being Vendor.

>Hazardous Duty Retirees are required to submit Form 6256 each year by November 30, to verify their spouse/dependents are eligible for the premium contribution.

	LivingWell CDHP¹	LivingWell PPO²	LivingWell Basic CDHP¹	LivingWell Limited High Deductible
The information below applies to In-Network Medical and Prescription benefits.				
HRA	Single \$500 Family \$1,000	No HRA	Single \$250 Family \$500	No HRA
Deductible	Single \$1,500 Family \$2,750	Single \$1,000 Family \$1,750	Single \$2,000 Family \$3,750	Single \$4,250 Family \$8,250
Out-of-pocket Maximum	Single \$3,000 Family \$5,750	Single \$3,000 Family \$5,750	Single \$4,000 Family \$7,750	Single \$5,250 Family \$10,250
Doctor's Visit	Deductible then 20%	Co-pay \$25; Specialist \$50	Deductible then 30%	Deductible then 50%
Co-Insurance	20%	25%	30%	50%
Prescriptions 30-Day supply Value Formulary	Tier 1: Deductible then 20% Tier 2: Deductible then 20%	Tier 1: \$20 Tier 2: \$40*	Tier 1: Deductible then 30% Tier 2: Deductible then 30%	Tier 1: Deductible then 50% Tier 2: Deductible then 50%
Prescription Out of pocket maximum	Combined with Medical	Single \$2,500 Family \$5,000	Combined with Medical	Combined with Medical

* The co-insurance amount for specialty drugs is 30%. For members who participate in the PrudentRx program, the cost for specialty drugs is \$0. ¹Consumer-driven health plan ² Preferred provider organization

KEHP Plans	Single	Parent Plus	Couple	Family	Fm Xref
LW CDHP	\$750.30	\$1,036.40	\$1,453.30	\$1,623.94	\$866.72
LW PPO	\$772.16	\$1,101.08	\$1,691.64	\$1,883.60	\$929.70
LW Limited High Ded	\$642.02	\$914.78	\$1,407.32	\$1,566.78	\$772.32
LW Basic CDHP	\$721.54	\$994.72	\$1,537.72	\$1,713.58	\$846.38
Months of service	Contribution				
240+	\$ 772.16				
180-239	\$ 579.12				
120-179	\$ 386.08				
48-119	\$ 193.04				
0-47	\$ -				

General Information for Non-Medicare Eligible KEHP Plans:

KPPA website: www.kyret.ky.gov or 1-800-928-4646

KEHP website: www.kehp.ky.gov or 1-888-581-8834

CVS/Caremark: www.caremark.com or 1-866-601-6934

Anthem www.anthem.com or 1-844-402-5347

WebMD www.kehplivingwell.com or 1-866-746-1316

LiveHealth Online Medical livehealthonline.com 1-888-548-3432

LiveHealth Online Psychology (use contact information above)

SmartShopper www.vitals.com or 1-855-869-2133

Dollar Contribution – Retirees hired July 1, 2003 or later, contribution is for Non-Medicare eligible KEHP plans or Medicare eligible Humana plans.

>Hazardous Duty – Service Credit – Dollar Contribution Level Amount (\$20.99)
X Years of Service = Amount KPPA Pays.

Example: $\$20.99 \times 10 \text{ years} = \209.90

>Non-Hazardous Duty – Service Credit – Dollar Contribution Level Amount
(\$13.99) X Years of Service = Amount KPPA Pays.

Example: $\$13.99 \times 10 \text{ years} = \139.90