

Plan Year 2026

Qualifying Events

A Guide for Changing Your Health Insurance Coverage Outside of Open Enrollment

For Retirees not eligible for Medicare



HAZARDOUS NOTICE

Hazardous retirees must submit Form 6256 for an eligible spouse and dependents to receive health insurance contribution.



LIVINGWELL PROMISE REQUIRED

All planholders must take the online Health Assessment at mycastlight.com/mybenefits between January 1, 2026 - July 1, 2026.

This is summary information.
Visit our website for details.



KYRET.KY.GOV
MYRETIREMENT.KY.GOV



(502) 696-8800
1-800-928-4646

Changing Your Health Insurance

WHAT IS A QUALIFYING EVENT?

- Marriage or divorce
- Having or adopting a child
- Legal Guardianship or Court Order
- Loss of other group health insurance
- Your spouse has a different Open Enrollment period

The Kentucky Employees' Health Plan (KEHP) is operated as a federally regulated, Section 125 Cafeteria Plan. In exchange for this benefit, there are only three times you can change your benefit elections during the plan year:

1. During the enrollment period when you first become eligible for benefits;
2. During the annual enrollment period; or
3. If you experience a life event, referred to as a "Qualifying Event."

YOUR COST FOR COVERAGE

In order to determine your cost for coverage, please refer to the worksheets in this guide. Recipients eligible for the dollar contribution benefit who do not elect coverage through KPPA may be eligible to have premiums reimbursed for insurance coverage not with KPPA. Visit our website for additional information and examples.

Notice for Hazardous Retirees

In most cases, when a dependent turns age 22 and is no longer eligible for the health insurance contribution, you have 30 days to submit an enrollment form dropping that dependent from your insurance if you wish to do so.

30 Calendar Day Deadline

If you do not sign, date, and submit the required Form to the KPPA office within 30 calendar days of the qualifying event date, you will not be permitted to change your coverage election until the next enrollment period.

SUBMITTING YOUR FORM

To submit your enrollment form using Self Service, go to [KYRET.KY.GOV](https://kyret.ky.gov) and click LOGIN. Forms may be uploaded using the Documents feature in Self Service, or can be faxed or mailed to KPPA.

WHEN YOU HAVE A QUALIFYING EVENT

In all cases, any change in your plan option or coverage level must be consistent with the qualifying event. For most events, you must complete a Retiree Health Insurance Enrollment/Change Form and submit it to the KPPA office within 30 calendar days of the event date. The only exception is gaining Medicaid which has a signature date of 60 days. You must submit spouse and dependent eligibility documentation, such as a marriage certificate or birth certificate, together with your Retiree Health Insurance Enrollment/Change Form.

Qualifying events are complicated and, at times, difficult to understand. There are restrictions on the types of changes you may make due to federal qualifying event rules. If you do not sign and date the required Forms in a timely manner, you will not be permitted to revise your coverage election until the next enrollment period.

RESOURCES AT KYRET.KY.GOV

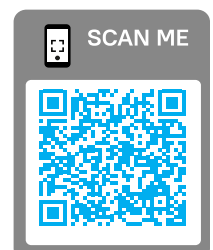
2026 Plan Information: Use your mobile phone camera to scan the QR code or from our homepage go to Retirees and select Insurance, then Non-Medicare Plan Year 2026.

Go to KYRET.KY.GOV and select Retirees, then Insurance and look for [Qualifying Events](#).

KEHP Tobacco User Fee, Disclosures & Legal Declarations: To view these documents, scan the QR code or from our homepage go to Retirees and select Insurance, then Non-Medicare Plan Year 2026.

Effective January 1, 2025, the **cross-reference payment option** is no longer available for new retirees who are not currently on a cross-reference plan.

Please visit our website for the [2026 Benefits Grid](#).



Overview of Qualifying Events

Qualifying Events: KEHP is provided through a Section 125 plan per the Internal Revenue Code. This allows Employees to pay for their Health Insurance premiums with pre-tax dollars. Section 125 plans are federally regulated, and the guidelines state that if an Employees' Health Insurance or Flexible Spending Account is offered through a Section 125 plan, they cannot make a change to their Health Insurance or Flexible Spending Account options outside of the annual Open Enrollment period, unless they experience a permitted election change (referred to as a "Qualifying Event").

A. To Enroll in KEHP Outside of the Annual Open Enrollment Period, the Individual:

1. Must Lose Coverage From:

- An employer-sponsored group health plan;
- An individual Health Insurance plan (must lose eligibility – failure to pay premiums is not a loss of eligibility);
- A short-term, limited-duration insurance policy also known as "gap" insurance;
- A student Health Insurance policy; or
- A government coverage (TRICARE, Medicare, Medicaid, KCHIP)
- Medicaid Eligibility/Termination (MET) Form signed by the Division of Medicaid Services must show loss of eligibility. Failure to recertify/provide verification timely, non-payment of premiums or dropping coverage voluntarily is not a valid loss of eligibility.

Losing coverage from one of the following does not allow the individual to enroll outside of the annual Open Enrollment period:

- Coverage only for accident or disability income insurance;
- Coverage issued as a supplement to liability insurance;
- Liability insurance;
- Workers' compensation or similar insurance;
- Automobile medical payment insurance;
- Credit-only insurance;
- VA Benefits;
- Coverage for on-site medical clinics; or
- Other similar insurance coverage under which benefits for medical care are secondary or incidental to other insurance benefits.

2. Must Lose Coverage Due To:

- A maximum benefits level being reached;
- An insurance agency canceling the policy (other than for non-payment);
- Coverage being provided under COBRA and COBRA has expired;

Coverage was non-COBRA and the coverage terminated due to loss of eligibility for coverage including but not limited to:

- Legal separation, divorce, end of Dependent status, death of an Employee, termination of employment, reduction in hours or employer contributions for coverage were terminated; or
- The plan no longer offers benefits for a group of individuals.

Not Due To:

- Non-payment of insurance premiums – choosing to stop payment of a plan for any reason;
- Non-renewal – choosing to stop renewal of a plan for any reason;
- Cancellation of coverage by policyholder for policyholder or for a Dependent.

B. General Guidelines

1. Event Date: The event date is the date the event occurs. It is not the date the Employee or Dependent is notified of the event. The only exceptions to this are entitlement to Medicare and Medicaid. In the instances above, the Qualifying Event date can be the date the Employee or Dependent is notified.

2. Signature Date: The signature date is the date the Employee's signature is on the applicable documentation. With the exception of gaining Medicaid, which has a signature date of 60 days, all Qualifying Events have a signature deadline of 30 calendar days from the event date.

It is important to know the deadlines for the signature date for all Qualifying Events. To calculate the number of calendar days, begin counting on the day after the Qualifying Event.

Example: If the Employee gets married on March 5, the Employee must sign the applicable forms within 30 calendar days from the event (marriage). Day one would be March 6, and day 30 would be April 4. The Employee's signature must be on the applicable forms no later than April 4.

Pre-Signing: Applicable forms may not be signed prior to the event date, except for the following:

- Loss of other health coverage;
- Gaining other health coverage;
- Entitlement to Medicare; and
- Spouse's different Open Enrollment period

The timing of the signature date is critical. Employees must complete the enrollment forms and sign the applicable forms before the signature date deadline. The Employee does not need to wait for any supporting documentation to arrive before the form is signed.

3. Effective Date: The effective date is the date the coverage takes effect. Most effective dates are the first day of the month following the signature date. Coverage can NEVER be effective prior to the event date.

4. Supporting Documentation: Most all Qualifying Events must be validated with supporting documentation such as, but not limited to, marriage certificates, divorce agreements, or letters from employers. Before a Dependent can be added to a health insurance plan, verification documents must be provided. See [Dependent Eligibility Chart](#) on our website at kyret.ky.gov. Go to Retirees and select Insurance, then [Qualifying Events](#).

5. Qualifying Event Charts: The Qualifying Event chart is your guide in knowing what mid-year election changes are permitted under a Section 125 plan, and the documentation that is required.

Nonhazardous Percentage Contribution Premium Calculation Worksheet

Use this worksheet if you meet all of the following:

- You have nonhazardous service.
- You are a retiree or a beneficiary* receiving benefits.
- Your participation date with KPPA was PRIOR to July 1, 2003.

1. Select Plan

Select one. Determine your monthly premium beginning January 1, 2026.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref**
LivingWell CDHP	\$1,090.42	\$1,475.34	\$2,144.14	\$2,383.68	\$1,247.34
LivingWell PPO	\$1,105.54	\$1,514.46	\$2,238.22	\$2,453.16	\$1,300.24
LivingWell Basic CDHP	\$1,059.88	\$1,447.24	\$2,150.90	\$2,385.14	\$1,244.12
LivingWell HDHP	\$983.66	\$1,343.02	\$1,996.16	\$2,213.58	\$1,153.50

**Retiree Portion. If you need assistance calculating your family cross-reference premium, contact KPPA. You must contact your spouse's insurance coordinator for information for spouse's portion of the premium.

2. Service Credit

Subtract the following based upon your months of service.

Applicant's Months of Service		
240+ months Contribution amount is based on the plan selected. If you elect Parent Plus, Couple, Family or Family Cross Reference coverage, this amount is the maximum contribution for each plan (single premium for that plan).	LivingWell CDHP	\$1,090.42
	LivingWell PPO	\$1,105.54
	LivingWell Basic CDHP	\$1,059.88
	LivingWell HDHP	\$983.66
180 - 239 months		\$829.16
120 - 179 months		\$552.77
48 - 119 months		\$276.39
0 - 47 months		\$0.00

*KPPA does not pay a contribution for coverage on behalf of a beneficiary. Beneficiaries should enter "\$0.00" in Box 2. Exception: If you are a spouse beneficiary or a dependent child receiving a monthly benefit under the Fred Capps Memorial Act, contact KPPA.

3. Tobacco Status

Select one, based upon tobacco usage in the past six months. If you are a tobacco user, you will be required to pay the amount in box 3.

Non-tobacco user	+\$0.00
Retiree or beneficiary uses tobacco selecting Single coverage	+\$40.00
Retiree or beneficiary uses tobacco selecting Family, Parent Plus, or Couple coverage	+\$80.00

4. LivingWell Promise

Select one. If you did not fulfill the LivingWell Promise for Plan Year 2025, you will be required to pay the amount in Box 4 in 2026.

Promise Completed	+\$0.00
Applicant failed to complete Promise	+\$40.00

Box 1

Box 2

Your Subtotal
Box 1 Subtract
Box 2

Box 3

Box 4

Total Monthly Premium
Subtotal (Box 1 - Box 2) + Box 3 + Box 4 = Total



Plan Year 2026 RETIREE HEALTH INSURANCE ENROLLMENT/CHANGE FORM

Section 1: To Be Completed by Insurance Coordinator

KHRIS Personnel Number		Hazardous Duty ☐		Date of Retirement		Qualifying Event Date		Coverage Effective Date	
☐ KPPA 80000 10006416	☐ TRS 85000 10006418	☐ KCTCRS 81000 10006417	☐ JRP 86000 10006419	☐ LRP 87000 10006420	☐ KPPA RTW 80100 10006464				
KPPA Only:		☐ KPPA-KERS		☐ CERS - Oth.Ag		☐ KPPA-SPRS			
Reason(s) for Application:		Qualifying Event:				Termination:			
☐ Open Enrollment ☐ New Retiree ☐ Returning Retiree ☐ Applicant becomes the PH ☐ Qualifying Event ☐ Exception ☐ Demographic Change ☐ Termination		☐ Marriage ☐ Birth/Adoption/Placement ☐ Court Order for Child ☐ Divorce ☐ Death - Date: _____ ☐ Loss of Individual Health ☐ Loss of Group Health ☐ Spouse turned 65				☐ Begin Medicare/Medicaid ☐ End Medicare/Medicaid ☐ Loss of KCHIP ☐ Spouse/Dependent Starting Employment ☐ Spouse/Dependent Terminating Employment ☐ Special Enrollment ☐ Other:			
						Coverage End Date			

Section 2: Demographic Information - Changes or Current (Circle one)

Retiree's SSN		Retiree's Name (Last, First, MI)		Retiree's Date of Birth	
Applicant's SSN		Applicant's Name (Last, First, MI) If plan holder is not the Retiree		Applicant's Date of Birth	
KPPA will update contact information for your retirement account based on the details provided below.					
Mailing Address		Primary Phone #		Secondary Phone #	
City, State, ZIP		Home County		Home Email Address	
Sex: ☐ Male ☐ Female		Married: ☐ Yes ☐ No			
***Required information for processing. Are you Medicare eligible due to Social Security disability? ☐ Yes ☐ No					

Race/Ethnicity Data: The Commonwealth of Kentucky does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation, gender identity or expression, ancestry, age, pregnancy or related medical condition, marital or familial status, disability, veteran status, political affiliation, or genetic information, in accordance with state and federal laws. **Completion of the questions below is OPTIONAL and will NOT affect the terms or conditions of your medical coverage or your eligibility for medical coverage.** The federal government strongly encourages employers and health plans to collect social data about individuals to better identify environmental and personal conditions that affect a wide range of health and quality-of-life outcomes. **This data will be kept private and used only to help the Commonwealth of Kentucky better understand how to provide healthcare services to you. Please select the one category with which you identify:**

☐ Hispanic or Latino	☐ White (Non-Hispanic or Latino)	☐ Asian (Non-Hispanic or Latino)	☐ Black or African American (Non-Hispanic or Latino)
☐ Native Hawaiian or Other Pacific Islander (Non-Hispanic or Latino)	☐ American Indian or Alaska Native (Non-Hispanic or Latino)	☐ Two or more races	
☐ I choose not to answer			

Section 3: Spouse Information - Skip to Section 5 if electing single coverage - Changes or Current (Circle one)

Spouse's SSN		Spouse's Name (Last, First, MI)		Date of Birth (mm/dd/yyyy)		☐ Male ☐ Female	☐ Add ☐ Drop ☐ Remain
***Required information for processing. Is Spouse Medicare eligible due to Social Security disability? ☐ Yes ☐ No							
☐ I wish to utilize the Cross-reference payment option (two members, married with children). <i>Not available to new retirees (new to KEHP) after 1/1/2025</i>							
KPPA Only:		☐ KPPA-KERS		☐ CERS - Oth.Ag		☐ KPPA-SPRS	
Spouse's Date of Hire/Retirement		Spouse's Organizational Unit #		Spouse's Company #			
Spouse's Home Email Address				Spouse Work Email Address			

Section 4: Dependent Information Changes or Current (Circle one)

Section 4: Dependent Information Changes or Current (Circle one)		***Required information for processing: Are any dependents Medicare eligible due to Social Security disability? ☐ Yes ☐ No		If yes, who?	
Child #1 SSN	Name (Last, First, MI)	☐ Natural ☐ Adopted ☐ Court Ordered	☐ Foster ☐ Step ☐ Disabled	Date of Birth	☐ Male ☐ Female ☐ Add ☐ Drop ☐ Remain
Child #2 SSN	Name (Last, First, MI)	☐ Natural ☐ Adopted ☐ Court Ordered	☐ Foster ☐ Step ☐ Disabled	Date of Birth	☐ Male ☐ Female ☐ Add ☐ Drop ☐ Remain

Retiree's SSN: _____

Applicant's SSN: _____

Child #3 SSN	Name (Last, First, MI)	☐ Natural ☐ Adopted ☐ Court Ordered	☐ Foster ☐ Step ☐ Disabled	Date of Birth	☐ Male ☐ Female	☐ Add ☐ Drop ☐ Remain
Child #4 SSN	Name (Last, First, MI)	☐ Natural ☐ Adopted ☐ Court Ordered	☐ Foster ☐ Step ☐ Disabled	Date of Birth	☐ Male ☐ Female	☐ Add ☐ Drop ☐ Remain
Child #5 SSN	Name (Last, First, MI)	☐ Natural ☐ Adopted ☐ Court Ordered	☐ Foster ☐ Step ☐ Disabled	Date of Birth	☐ Male ☐ Female	☐ Add ☐ Drop ☐ Remain

Section 5: Tobacco Use Declaration Rules governing the Tobacco Use Declaration can be found in your Benefits Selection Guide or at kehpn.ky.gov. You are eligible for the non-tobacco user premium contribution rates provided you certify that you or any other person to be covered under your plan has not regularly used tobacco within the past six months.

Planholder: Within the past 6 months, have you used tobacco regularly? ☐ Yes ☐ No	Has your spouse, if covered under this plan, used tobacco regularly within the past 6 months? ☐ Yes ☐ No	Have any children covered under this plan age 18 or older used tobacco regularly within the past 6 months? ☐ Yes ☐ No If yes, who? _____
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Section 6: Coverage Level

Note: If adding newly covered dependents you will be contacted later to provide verification documents to our dependent eligibility audit vendor.

☐ Single (self only)	☐ Parent Plus (self and child(ren))	☐ Couple (self and spouse)	☐ Family (self, spouse and child(ren))
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Section 7: Plan Options - All plans require the LivingWell Promise to receive the monthly premium discount for the next plan year. Instructions on fulfilling your Promise can be found at kehpn.ky.gov in the Benefits Selection Guide.

☐ LivingWell CDHP
☐ LivingWell PPO
☐ LivingWell Basic CDHP
☐ LivingWell High Deductible Health Plan
☐ Default LivingWell Basic CDHP (no HRA funds) - INSURANCE COORDINATOR USE ONLY
☐ Waive Coverage, No HRA - without \$ Reason for Waiving: _____

Section 8: Signatures - Please submit this application to your retirement agency Insurance Coordinator - ADDRESS BELOW

By signing this application, I certify that the information provided in this application is true and correct to the best of my knowledge. I also certify that I have read, understand and agree to the Terms and Conditions of participation in the KEHP, the KEHP Legal Notices, and the Tobacco Use Declaration. These documents can be found in your benefits Selection Guide or online at kehpn.ky.gov.

By typing my name in the space provided below, I am signing this application electronically and am agreeing to conduct this transaction by electronic means.

Employee/Retiree Signature _____

Date _____

Applicant Signature - if plan holder is not the retiree _____

Date _____

Spouse Signature - REQUIRED if electing the cross-reference payment option _____

Date _____

IC/HRG Signature _____

Date _____

IC/HRG Printed Name _____

IC/HRG Phone Number _____

Spouse's IC/HRG Signature - REQUIRED if electing the cross-reference payment option _____

Date _____

Spouse's IC/HRG Printed Name _____

Spouse's IC/HRG Phone Number _____

Kentucky Public Pensions Authority
1260 Louisville Road
Frankfort, KY 40601

Teachers' Retirement Systems
479 Versailles Road
Frankfort, KY 40601

Judicial Retirement Plan
Legislators Retirement Plan
305 Ann Street, Suite 302
Frankfort, KY 40601



Designation of Spouse and/or Dependent Child for Health Insurance Contributions

Only dependents who meet the definition of a Dependent Child as defined by KRS 16.505(17) and 78.510(49) are eligible to receive health insurance contributions.

The Form 6256 DOES NOT enroll you or your dependents in a health insurance plan. The Form 6256 DOES NOT remove you or your dependents from a health insurance plan. This form ONLY establishes health insurance contribution for Spouse and Dependent Children.

Complete this form if you are a General Assembly Retiree, Hazardous Duty Retiree, Surviving Spouse Beneficiary receiving General Assembly, Hazardous Duty, or duty related benefits under the Fred Capps Memorial Act and electing to cover a spouse and/or dependent child on health insurance.

If you are a recipient as outlined above, you must complete and submit Form 6256 Designation of Spouse and/or Dependent Child for Health Insurance Contributions to the Kentucky Public Pensions Authority (KPPA):

- During the annual open enrollment period prior to January 1 each year.
- Upon your health insurance dependent child obtaining 18 years of age.
- Upon initial enrollment of your health insurance dependent(s).
- When requesting reimbursement or premiums paid for a spouse and/or dependent child under a qualifying reimbursement plan.

You are required to notify KPPA when your health insurance dependent has a change in marital or full-time student status.

Member Information Please provide your Member ID or Social Security Number in the Member ID box below

Member Name:		Member ID:	
KPPA will update contact information for your retirement account based on the details provided below.			
Address:	City:	State:	Zip Code:
Is this a new address? ☐ Yes ☐ No			
Phone (select type) ☐ Mobile ☐ Home ☐ Work		Email:	

Spouse Information

Spouse Name:	Social Security Number:	Spouse Date of Birth:
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Only dependents who meet the definition of a Dependent Child as defined by KRS 16.505(17) and 78.510(49) are eligible to receive health insurance contributions. KRS 16.505(17) and 78.510(49) states "Dependent Child" means a child in the womb and a natural or legally adopted child of the member who has neither attained age eighteen (18) nor married or who is an unmarried full-time student who has not attained age twenty-two (22). Solely in the case of a member who dies or becomes totally and permanently disabled as a direct result of an act in line of duty or as a result of a duty-related injury and is eligible for the benefits provided by KRS 61.621(5)(a), "Dependent Child" also means a naturally or legally adopted disabled child regardless of age, to the member if the child has been determined to be eligible for federal Social Security disability benefits or is being claimed as a qualifying child for tax purposes due to the child's total and permanent disability. **Note: Stepchildren and Grandchildren must be legally adopted in order to qualify as Dependent Child per this statute.**

Dependent Child Information (Age 18-22 Dependent Information Only)

Dependent Child Name:	Social Security Number:	Dependent Child Date of Birth:	
Address:	City:	State:	Zip Code:

Relationship to Member: ☐ Natural Child ☐ Adopted Child

Is this dependent child married or has this dependent child been married previously? ☐ Yes ☐ No

Is this dependent child age 18 or older? ☐ Yes ☐ No

Is this dependent child a full-time student? ☐ Yes ☐ No

Dependent Child Information (Age 18-22 Dependent Information Only)

Dependent Child Name:	Social Security Number:	Dependent Child Date of Birth:
Address:	City:	State: Zip Code:

Relationship to Member: ☐ Natural Child ☐ Adopted ChildIs this dependent child married or has this dependent child been married previously? ☐ Yes ☐ NoIs this dependent child age 18 or older? ☐ Yes ☐ NoIs this dependent child a full-time student? ☐ Yes ☐ No**Dependent Child Information (Age 18-22 Dependent Information Only)**

Dependent Child Name:	Social Security Number:	Dependent Child Date of Birth:
Address:	City:	State: Zip Code:

Relationship to Member: ☐ Natural Child ☐ Adopted ChildIs this dependent child married or has this dependent child been married previously? ☐ Yes ☐ NoIs this dependent child age 18 or older? ☐ Yes ☐ NoIs this dependent child a full-time student? ☐ Yes ☐ No**Certification**

I, _____ (Member Name) _____, do hereby certify that the person(s) designated above is the retiree's

spouse* and/or dependent child** as defined by law as, "a child in the womb and a natural or legally adopted child of the member who has neither attained age eighteen(18) nor married or who is an unmarried full-time student who has not attained age twenty-two (22). Solely in the case of a member who dies or becomes totally and permanently disabled as a direct result of an act in line of duty or as a result of a duty-related injury and is eligible for the benefits provided by KRS 61.621(5)(a), "dependent child" also means a naturally or legally adopted disabled child regardless of age, of the member if the child has been determined to be eligible for federal Social Security disability benefits or is being claimed as a qualifying child for tax purposes due to the child's total and permanent disability. I agree that I will immediately provide written notification to Kentucky Public Pensions Authority as soon as the person(s) designated above no longer qualifies as a spouse* and/or dependent child** as defined by KRS 16.505(17) and 78.510(49). I understand that Kentucky Public Pensions Authority shall immediately cease to pay the portion of the health insurance premium made on behalf of the person designated above when that person no longer qualifies as a spouse* or dependent child** as defined by KRS 16.505(17) and 78.510(49). I understand and agree that I will be responsible for and shall be required to repay any insurance benefits paid on behalf of the person(s) designated above if the said person is not a spouse* or dependent child** as defined by KRS 16.505(17) and 78.510(49) or if I fail to notify Kentucky Public Pensions Authority when a dependent child marries, ceases to be a full-time student, or otherwise ceases to qualify as a dependent child as defined by KRS 16.505(17) and 78.510(49).

*105 KAR 1:411

**KRS 16.505(17)

***KRS 78.510(49)

I hereby certify that the information provided on this Form 6256, Designation of Spouse and/or Dependent Child for Health Insurance Contributions, is true and correct. I further acknowledge that I have full understanding that any person who provides a false statement, report, or representation to a governmental entity such as KPPA is subject to the penalty or perjury in accordance with KRS 523.010, et seq. I further acknowledge that if I knowingly submit or cause to be submitted a false or fraudulent claim for the payment or receipt of benefits, including reimbursements, I may be liable not only to repay the reimbursements I was not entitled to receive, but also liable for civil payments, legal fees, and costs.

Member Signature: _____ Date: _____

You are required to notify KPPA when your health insurance dependent has a change in marital or full-time student status.

Dollar Contribution Premium Calculation Worksheet

The dollar contribution amounts below will increase by 1.5% on July 1st. Visit our website for contribution examples.

Use this worksheet if you meet all of the following:

- You have hazardous or nonhazardous service.
- You are a retiree or beneficiary* receiving benefits.
- You are Tier 1 with a participation date with KPPA between July 1, 2003, and August 31, 2008. You must have a minimum of 120 months of service to be eligible for insurance benefits, OR
- You are Tier 2 with a participation date with KPPA on or AFTER September 1, 2008. You must have a minimum of 180 months of service to be eligible for insurance benefits.

If you have hazardous and nonhazardous service, you will receive a contribution based on full years of service for each. If you have partial years of service, please contact KPPA.

1. Select Plan

Select one. Determine your monthly premium beginning January 1, 2026.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref**
LivingWell CDHP	\$1,090.42	\$1,475.34	\$2,144.14	\$2,383.68	\$1,247.34
LivingWell PPO	\$1,105.54	\$1,514.46	\$2,238.22	\$2,453.16	\$1,300.24
LivingWell Basic CDHP	\$1,059.88	\$1,447.24	\$2,150.90	\$2,385.14	\$1,244.12
LivingWell HDHP	\$983.66	\$1,343.02	\$1,996.16	\$2,213.58	\$1,153.50

** Retiree Portion. If you need assistance calculating your family cross-reference premium, contact KPPA. You must contact your spouse's insurance coordinator for information for spouse's portion of the premium.

Box 1

2. Nonhazardous Service Credit

Subtract the following, based on the calculation of Dollar Contribution Amount multiplied by the years of nonhazardous service.

Dollar Contribution Amount	X	FULL Years of Nonhazardous Service	=	BOX 2 TOTAL
\$14.85	X		=	

*KPPA does not pay a contribution for coverage on behalf of a beneficiary. Beneficiaries should enter "\$0.00" in Box 2. Exception: If you are a spouse beneficiary or a dependent child receiving a monthly benefit under the Fred Capps Memorial Act, contact KPPA.

Box 2

3. Hazardous Service Credit

Subtract the following, based on the calculation of Dollar Contribution Amount multiplied by the years of hazardous service.

Dollar Contribution Amount	X	FULL Years of Hazardous Service	=	BOX 3 TOTAL
\$22.27	X		=	

Calculate the Service Credit Dollar Amount by multiplying the Years of Service by the Dollar Contribution Amount, using the appropriate Nonhazardous and Hazardous service credit.

Box 3

Your Subtotal***

Box 1 subtract Box 2 and/or subtract Box 3***

***ADDITIONAL AMOUNTS

Refer to items on pages 4 and 11 for details about Tobacco Status and LivingWell Promise costs. If these apply, you must add the additional amounts to the subtotal to determine your total monthly premium.

Senate Bill 10 - 2025 Legislative Changes

Information about a change in the CERS monthly contribution amount paid toward non-Medicare insurance coverage through KPPA effective January 1, 2026 can be found by going to our homepage, then to Retirees, select Insurance, then [Non-Medicare Plan Year 2026](#).

Hazardous Percentage Contribution Premium Calculation Worksheet

Use this worksheet if you meet all of the following:

- You have hazardous service, or combined hazardous and nonhazardous service.
- You are a retiree or a beneficiary receiving benefits.
- Your participation date with KPPA was PRIOR to July 1, 2003.

1. Select Plan

Select one. Determine your monthly premium beginning January 1, 2026.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref*
LivingWell CDHP	\$1,090.42	\$1,475.34	\$2,144.14	\$2,383.68	\$1,247.34
LivingWell PPO	\$1,105.54	\$1,514.46	\$2,238.22	\$2,453.16	\$1,300.24
LivingWell Basic CDHP	\$1,059.88	\$1,447.24	\$2,150.90	\$2,385.14	\$1,244.12
LivingWell HDHP	\$983.66	\$1,343.02	\$1,996.16	\$2,213.58	\$1,153.50

*Retiree Portion. If you need assistance calculating your family cross-reference premium, contact KPPA. If Cross-Reference option is selected and the retiree has a surplus of contribution to cover the retiree's portion of the premium, it will be applied to the spouse's portion of the premium.

Box 1

2. Service Credit

Subtract the following, based upon your months of service.

Applicant's Months of Service	Contribution
240+ months	\$1,105.54
180 - 239 months	\$829.16
120 - 179 months	\$552.77
48 - 119 months	\$276.39
0 - 47 months	\$0.00

Box 2

PLEASE READ
THE HAZARDOUS
NOTICE BELOW
BEFORE
CONTINUING TO
BOX 3



HAZARDOUS RETIREES WITH HEALTH INSURANCE DEPENDENTS FORM 6256 YEARLY REQUIREMENT

You must submit a Form 6256 every year. You must provide eligibility documentation for your spouse and dependent(s) if not already on file with KPPA:

- If your dependent child is between the ages of 18 and 22, you must complete Form 6256.
- If you cover your spouse, you must complete Form 6256.
- A birth certificate, marriage certificate, or other supporting documentation for your spouse and/or dependent(s) must be filed with KPPA.

If you fail to notify KPPA of changes in your dependent's eligibility (child and spouse), you will **BE REQUIRED TO REPAY** any insurance benefits paid on behalf of the ineligible person.

You may continue to cover dependents between the ages of 22 and 26, however, they are not eligible for a premium contribution. You will be responsible for paying the additional cost for coverage.



MYRETIREMENT.KY.GOV

Members have three options for submitting documents to our office:

1. Use the upload feature in Self Service
2. Mail to 1260 Louisville Road, Frankfort, KY 40601
3. Fax to 502-696-8822

3. Spouse & Dependent Coverage

Select one. If you retired August 1, 1998 or after, your additional contribution toward Parent Plus, Couple or Family coverage is based upon hazardous duty service credit only. Apply your service credit to the table below to determine your additional contribution if selecting Parent Plus, Couple or Family coverage. Please enter this value in Box 3.

If you retired prior to August 1, 1998, your additional contribution toward Parent Plus, Couple or Family coverage is based upon total service credit. Apply your total service credit to the table below to determine your additional contribution if selecting Parent Plus, Couple or Family coverage. Please enter this value in Box 3.

Hazardous Service Only ¹	Parent Plus	Couple	Family	Family X-Ref
240+ months	\$408.92	\$1,132.68	\$1,347.62	\$1,494.94
180 - 239 months	\$306.69	\$849.51	\$1,010.72	\$1,121.21
120 - 179 months	\$204.46	\$566.34	\$673.81	\$747.47
48 - 119 months	\$102.23	\$283.17	\$336.91	\$373.74
0 - 47 months	\$0.00	\$0.00	\$0.00	\$0.00

Box 3

-

Your Subtotal

Box 1 subtract Box 2 and Box 3

4. Tobacco Status

Select one, based upon tobacco usage in the past six months. If you are a tobacco user, you will be required to pay the amount in box 4.

Non-tobacco user	+\$0.00
Retiree or beneficiary uses tobacco selecting Single coverage	+\$40.00
Retiree or beneficiary uses tobacco selecting Family, Parent Plus, or Couple coverage	+\$80.00

Box 4

+

5. LivingWell Promise

Select one. If you did not fulfill the LivingWell Promise for Plan Year 2025, you will be required to pay the amount in Box 5 in 2026.

Promise Completed	+\$0.00
Applicant failed to complete Promise	+\$40.00

Box 5

+

Total Monthly Premium

Subtotal (Box 1 - Box 2 - Box 3) + Box 4 + Box 5 = Total



LIVINGWELL PROMISE REQUIRED

All planholders who are 18 or older must fulfill the LivingWell Promise between January 1, 2026 - July 1, 2026 to earn premium discounts in 2027. Go to mycastlight.com/mybenefits to complete the online Health Assessment.



KPPA

Kentucky Public Pensions Authority
1260 Louisville Road
Frankfort, KY 40601

For a complete list of vendors and contact information, visit our website at
KYRET.KY.GOV

KEHP kehpa.ky.gov Open Enrollment Hotline 888-581-8834	Castlight mycastlight.com/mybenefits 800-681-6758
Anthem Health insurance anthem.com/kehpa 844-402-5347	SmartShopper - Shop for better pricing SmartShopper.com 855-869-2133
CVS Caremark - Prescriptions caremark.com 866-601-6934	HealthEquity - HRA and COBRA healthequity.com HRA 877-430-5519 COBRA 888-678-4881

OFFICE HOURS

Monday - Friday 8:00am - 4:30pm ET

502-696-8800 or 1-800-928-4646

Fax 502-696-8822



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