



# HEALTH CARE BENEFITS GUIDE *under 65*

*This guide is provided at the request of the KRTA Health and Insurance Committee. It is intended to provide a quick reference for KRTA members concerning basic information related to the various health care benefits available through KTRS, KEHP, and KRTA.*

KRTA HEALTH/INSURANCE  
COMMITTEE  
Co-Chairs Carolyn Falin  
& Donald Pace

## ① HEALTH CARE BENEFITS --UNDER AGE 65 AND NOT MEDICARE ELIGIBLE

Health care benefits for Kentucky Retired Teachers are provided by the Kentucky Employees' Health Plan (KEHP) through the Commonwealth of Kentucky, Personnel Cabinet, Department of Employee Insurance (DEI). The KEHP is a self-insured plan contracted with Humana (for medical) and Express Scripts, Inc. (for pharmacy) to administer all claims.

Benefits and monthly insurance premiums are based on plan choice, level of coverage and tobacco use of retiree and/or dependents. The Kentucky Teachers' Retirement System (KTRS) may pay a portion of the retiree's premium based on years of retirement service and entry date.

**Choice of Plans** — Standard CDHP  
Standard PPO  
\*Living Well PPO  
\*Living Well CDHP

\* If retiree chooses a LivingWell Plan, the Humana Vitality Health Assessment is required by May 1.

**Levels of Coverage** — Single—Covers the retiree  
Parent Plus—Covers the retiree plus one or more eligible children (no spouse coverage)  
Couple—Covers the retiree and legal spouse  
Family—Covers the retiree, legal spouse, and eligible children

## ② PRESCRIPTION DRUG PLAN—UNDER AGE 65 AND NOT MEDICARE ELIGIBLE

The amount you pay for a prescription will depend on your choice of plan and whether the drug you receive is on the first, second, or third tier of the formulary.

**30 Day Supply** – Allowed at a retail pharmacy.

**90 Day Supply** – Allowed at a participating retail pharmacy or through Express Scripts Mail Order Pharmacy. Check with the pharmacies in the area to determine if this benefit is available.

## ③ LIVINGWELL

The LivingWell Initiative is offered by the Kentucky Employees' Health Plan, Personnel Cabinet, Department of Employee Insurance.

### Smoking Cessation Program

1. Cooper Clayton Smoking Cessation Program--contact the local health department for information on classes.
2. Kentucky Tobacco Quit Line (**1-800-QUITNOW**)
3. Nicotine Replacement Therapy (NRT) in conjunction with # 1 or # 2  
KEHP/Express Scripts will provide up to 12 weeks of over-the-counter Nicotine Replacement Therapy (NRT) @ \$5.00 co-pay per two-week supply.
4. <http://personnel.ky.gov/dei/wellness/smokecess.htm>

### Humana Vitality

Kentucky Employees' Wellness Program  
Links to health assessment tools  
Personal Health Analysis  
Vitality Healthy Food Program  
[LivingWell.ky.gov](http://LivingWell.ky.gov)

### Compass Choice Rewards

[www.compasschoicerewards.com](http://www.compasschoicerewards.com)  
1-855-869-2133

### HumanaFirst Nurse Advice Line 1-800-622-9529

Registered nurses available 24 hours a day, 7 days a week to discuss your illness or injury before going to urgent care or the emergency room. The registered nurse will help you determine whether to manage your care at home or see a medical professional. This service is not intended for life-threatening emergencies. In case of an emergency call 911.

Call 877-KYSPIRIT (877-597-7474) for questions regarding covered services, providers, or networks