



# 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 Irene Erskine  
& Carolyn Falin

## ① HEALTH CARE BENEFITS --UNDERAGE 65

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 retiree's smoking status. 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  
Capitol Choice  
Optimum

**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—MEMBERS UNDER 65

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

**Retail Drug Plan** allows a 30 day supply

**Mail Order Plan** allows a 90 supply of a maintenance medication for a 2 month co-pay. Can be obtained either through Express Scripts mail order program or obtaining a 90-day supply at a *participating* retail pharmacy. Check with the pharmacies in the area to determine if this benefit is available. You must have filled at least one 30 day supply or one 90 day supply within the last 180 days.

*QUESTIONS* regarding covered services, providers, or networks should be directed to the TPA/PBA at 877-KYSPIRIT (877-597-7474). All other questions may be directed to :

**Kentucky Personnel Cabinet, Department of Employee Insurance** PH: 888-581-8834 or 502-564-6534 or <http://kehp.ky.gov>

## ③ JOURNEY TO WELLNESS

The Journey to Wellness 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>

### Know Your Numbers/Humana Health Assessment

Kentucky Employees' Wellness Program  
Links to health assessment tools  
Personal Health Analysis  
<http://personnel.ky.gov/dei/wellness>

### Virgin Health Miles

<http://personnel.ky.gov/dei/vhm.htm>

### For more information call or log on to:

**Call: 1-888-581-8834**

<http://personnel.ky.gov/dei/wellness> or [www.humana.com](http://www.humana.com)

HumanaFirst Nurse Advice Line 1-800-622-9529

Registered nurses available 24 hours a day, 7 days a week

If you want to discuss your illness or injury with a nurse before going to urgent care or the emergency room, call the 24-hour, toll free information line at **1-800-622-9529**. 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.