

**KENTUCKY PUBLIC PENSIONS AUTHORITY
JOINT CERS-KRS BOARD OF TRUSTEES
RETIREE HEALTH PLAN COMMITTEE MEETING
FEBRUARY 12, 2026, at 10:00 A.M., E.S.T.
VIA LIVE VIDEO TELECONFERENCE**

At the February 12, 2026, Regular Meeting of the Retiree Health Plan Committee of the Joint CERS and KRS Boards of Trustees, the following members were present: KRS – Keith Peercy (Chair) and Dr. Crystal Miller; CERS – Tommy McGraw. Staff members present were CERS CEO Ed Owens, III, KRS CEO John Chilton, Ryan Barrow, Erin Surratt, Michael Lamb, Michael Board, Victoria Hale, Nathan Goodrich, Connie Pettyjohn, Abby Sutherland, Brian Towles, Phillip Cook, and Sherry Rankin. Others in attendance included Tracey Garrison, Carrie Lovell, Gabe Hellinger, and Stephanie Heller with Humana.

1. Mr. Peercy called the meeting to order.
2. Mr. Board read the Opening Video Teleconference Statement.
3. Ms. Rankin called Roll.
4. Ms. Rankin indicated that there were three hundred seventeen (317) **Public Comments** received for this meeting, all expressing support for HB 406. One comment was received related to healthcare and was read as follows:
From Charles Shropshire, “Retirees not electing to use state health plan need to be compensated in some other way”.
5. Mr. Peercy introduced the agenda item **Approval of Committee Minutes – September 5, 2025** (Video 00:05:45 to 00:06:00). Mr. McGraw made a motion to approve the September 5, 2025, minutes as presented. Dr. Miller seconded the motion. The motion passed unanimously.

6. Mr. Peercy introduced the agenda item ***Humana Presentation***. (Video 00:06:05 to 00:38:07). Tracy Garrison began the presentation and announced her retirement. She introduced Gabe Hellinger and Stephanie Heller as KPPA's new Humana liaisons for account management.

Mr. Hellinger provided an overview of the Annual Member Satisfaction Survey, reporting an overall member satisfaction rate of 95%, an increase of three (3) percentage points from the previous year. He noted improved satisfaction with claims management and continued strong customer care experiences, with members reporting that 100% of customer care representatives were caring. Net Promoter Scores remained above 70%, which he described as "excellent."

Ms. Garrison then reviewed 2025 Call Center statistics, noting consistent call metrics and slightly longer call durations due to the "First Call Resolution" approach, which allows representatives to resolve member issues during the initial call and reduces the need for follow-up calls. She reported that the majority of calls were related to benefits, claims, and prescriptions, as expected.

Regarding Annual Enrollment Events, Ms. Garrison reported that three (3) in-person events and one (1) virtual event were held with participation from members across the Commonwealth. Humana also attended six (6) Kentucky Public Retirees Association ("KPR") meetings.

Carrie Lovell presented the Annual Drug List (Formulary) changes. She reported that the negative impact of the 2026 changes to KPPA members is projected at 6.52%, which is lower than the impact in 2025, and noted a positive impact of just under 4%. Ms. Lovell also briefly discussed GLP-1 medications, including how they are currently covered under existing plans and potential future coverage considerations.

Ms. Heller briefly discussed notices from the Centers for Medicare and Medicaid Services ("CMS"), noting that additional information will be available after the final

notice is released in April 2026. Mr. Chilton asked a question regarding drug prices in relation to current price negotiations. Ms. Lovell and Ms. Heller provided additional context regarding drug costs, including the roles of premium payments and manufacturer rebates, but noted that no firm numbers are available at this time.

7. Mr. Peercy introduced the agenda item, ***Other Business***. (*Video 00:38:10 to 00:47:32*). Abby Sutherland provided an update on the 2026 KEHP Open Enrollment period. She reported that phone calls and emails from members remained consistent, while in-person meetings decreased. Regarding KPPA outreach, three (3) KEHP benefit fairs were attended in October 2025, and a KEHP webinar was posted on the website, which continues to gain viewers.

Mr. Peercy asked about the percentage of Hazardous Duty retirees who did not submit Form 6256 and were therefore charged for health insurance. Ms. Sutherland reported that approximately eleven hundred (1,100) retirees had not returned the form; however, some have since submitted the form and received refunds. She noted that KPPA sent approximately seven hundred (700) letters to retirees in January requesting the return of the forms. Ms. Sutherland added that retirees have become more compliant each year as a result of multiple reminders issued by KPPA. Ms. Pettyjohn reiterated that KPPA continues to update its systems to ensure retirees are properly informed.

8. There being no further business, Mr. Peercy ***adjourned*** the meeting.

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CERTIFICATION

I hereby certify that I was present at this meeting, and I have recorded above the action of the Committee on the various items considered by it at this meeting. Further, I certify that all requirements of KRS 61.805-61.850 were met in connection with this meeting.

Recording Secretary

I, Keith Percy, the Chair of the Joint Retiree Health Plan Committee of the Board of Trustees of the County Employees Retirement System and the Kentucky Retirement Systems, do hereby certify that the Minutes of the meeting held on February 12, 2026, were approved by the Joint Retiree Health Plan Committee on May 13, 2026.

Committee Chair

I have reviewed the Minutes of the February 12, 2026, Joint Retiree Health Plan Committee meeting for form, content, and legality.

Executive Director
Office of Legal Services