

QUALIFYING EVENTS

PLAN YEAR 2023

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



This is a summary of information for Plan Year 2023.
Detailed information can be found on our website at KYRET.KY.GOV

HAZ NOTICE

Living >> **Well**

YEARLY REQUIREMENT

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

LIVING WELL PROMISE

All plans include the Promise for 2023. All planholders **MUST** take the Health Assessment or complete a biometric screening.



**Kentucky Public
Pensions Authority**



COUNSELING AVAILABLE BY APPOINTMENT

Call KPPA at 1-800-928-4646 to schedule an appointment or speak to a counselor.

Qualifying Events

Changing Your Health Insurance Coverage

WHAT IS A QUALIFYING EVENT?

- Marriage or Divorce
- Having or adopting a child
- Legal Guardianship or Court Order
- Loss of other group health insurance
- 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:

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

NOTICE FOR HAZARDOUS DUTY RETIREES

In most cases, when a dependent turns age 22 and is no longer eligible for the health insurance contribution, you have 35 days to submit an enrollment form dropping that dependent from your insurance coverage if you wish to do so. Please contact KPPA if you have questions.

YOUR COST FOR COVERAGE

In order to determine your cost for coverage in 2023, please refer to the guides on pages 4 and 9 -11. Visit our website for additional information and examples.

SUBMIT YOUR FORMS ONLINE AT KYRET.KY.GOV



Submit your enrollment form from your computer, phone, or tablet with 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.

If you do not sign, date, and submit the required Form to the KPPA office within 35 calendar days of the qualifying event date, you will not be permitted to change your coverage election until the next enrollment period.

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 35 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.

ONLINE RESOURCES AND FORMS FOR QUALIFYING EVENTS

From our homepage at [KYRET.KY.GOV](https://kyret.ky.gov) go to **Retirees** and select **Insurance**, then **Qualifying Events**.

KEHP Tobacco User Fee, Disclosures & Legal Declarations: To view these documents online, 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 2023.

SCAN ME



THIS IS AN OVERVIEW OF QUALIFYING EVENTS. PLEASE VISIT OUR WEBSITE FOR DETAILED INFORMATION ABOUT QUALIFYING EVENTS AND DEPENDENT ELIGIBILITY.

From the homepage at KYRET.KY.GOV go to **Retirees** and select **Insurance**, then **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)

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;
- Increase in cost of coverage; or
- Reduction of contributions or level of benefits.

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 35 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 35 calendar days** from the event (marriage). Day one would be March 6, and day 35 would be April 9. The Employee's signature must be on the applicable forms no later than April 9.

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.

Always consider the following:

- If the Qualifying Event date is the first of the month, the Employee may pre-sign during the previous month.

Example: If "loss of coverage" occurs on April 1, the Employee may sign the applicable documentation during the month of March. The effective date of the change will be April 1.

- If the Qualifying Event date is any other day of the month, the Employee may pre-sign during that month only.

Example: If "loss of coverage" occurs on April 18, the Employee may sign the applicable documentation during the month of April. The effective date of the change will be May 1. The Employee is not permitted to sign in March since that would make the effective date April 1, which is effective prior to the event of April 18.

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 Health Insurance 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, 2023.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref**
LivingWell CDHP	\$813.02	\$1,117.34	\$1,608.24	\$1,794.34	\$936.90
LivingWell PPO	\$833.64	\$1,177.30	\$1,792.42	\$1,988.62	\$998.02
LivingWell Basic CDHP	\$783.92	\$1,078.16	\$1,650.78	\$1,837.42	\$919.72

** 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

NOTICE

Nonhazardous Retirees who elect a coverage level of Parent Plus, Couple, Family or Family Cross Reference: The maximum contribution allowed for the LivingWell CDHP is \$813.02, the maximum contribution allowed for the LivingWell PPO is \$833.64 and the maximum contribution allowed for the LivingWell Basic CDHP is \$783.92. Retirees and beneficiaries may also contact the retirement office for assistance in determining insurance costs.

2. Service Credit

Subtract the following, based upon your months of service.

Applicant's months of Service		
240+ months	LivingWell CDHP	\$813.02
	LivingWell PPO	\$833.64
	LivingWell Basic CDHP	\$783.92
Contribution based on Plan selected		
180 - 239 months		\$625.23
120 - 179 months		\$416.82
48 - 119 months		\$208.41
0 - 47 months		\$0.00

Box 2

Your Subtotal
Box 1 subtract
Box 2

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

Box 3

Box 4

4. LivingWell Promise

Select one. If you did not fulfill the LivingWell Promise for Plan Year 2022, you will be required to pay the amount in Box 4 in 2023.

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

* KPPA does not pay a contribution for coverage on behalf of a beneficiary receiving a monthly retirement benefit. Beneficiaries obtaining coverage 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.

TOTAL
Monthly Premium
Box 1 subtract Box 2
+ Box 3 + Box 4



Plan Year 2023 RETIREE HEALTH INSURANCE ENROLLMENT/CHANGE FORM

Section 1: To Be Completed by Insurance Coordinator

KHRIS Personnel Number	Hazardous Duty <input type="checkbox"/>	Date of Retirement	Qualifying Event Date	Coverage Effective Date
<input type="checkbox"/> KPPA 80000 10006416	<input type="checkbox"/> TRS 85000 10006418	<input type="checkbox"/> KCTCRS 81000 10006417	<input type="checkbox"/> JRP 86000 10006419	<input type="checkbox"/> LRP 87000 10006420
<input type="checkbox"/> KPPA RTW 80100 10006464				
KPPA Only: <input type="checkbox"/> KPPA-KERS <input type="checkbox"/> CERS - Oth.Ag <input type="checkbox"/> KPPA-SPRS				
Reason(s) for Application:		Qualifying Event:		Termination:
<input type="checkbox"/> Open Enrollment <input type="checkbox"/> New Retiree <input type="checkbox"/> Returning Retiree <input type="checkbox"/> Applicant becomes the PH <input type="checkbox"/> Qualifying Event <input type="checkbox"/> Exception <input type="checkbox"/> Demographic Change <input type="checkbox"/> Termination		<input type="checkbox"/> Marriage <input type="checkbox"/> Birth/Adoption/Placement <input type="checkbox"/> Court Order for Child <input type="checkbox"/> Divorce <input type="checkbox"/> Death - Date: _____ <input type="checkbox"/> Loss of Individual Health <input type="checkbox"/> Loss of Group Health <input type="checkbox"/> Spouse turned 65		<input type="checkbox"/> Begin Medicare/Medicaid <input type="checkbox"/> End Medicare/Medicaid <input type="checkbox"/> Loss of KCHIP <input type="checkbox"/> Spouse/Dependent Starting Employment <input type="checkbox"/> Spouse/Dependent Terminating Employment <input type="checkbox"/> Special Enrollment <input type="checkbox"/> 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) <small>If plan holder is not the Retiree</small>	Applicant's Date of Birth
Mailing Address		Primary Phone #
City, State, ZIP		Secondary Phone #
Home County		Home Email Address
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		
Married: <input type="checkbox"/> Yes <input type="checkbox"/> No		

***Required information for processing. Are you Medicare eligible due to Social Security disability? Yes No

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)	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
***Required information for processing. Is Spouse Medicare eligible due to Social Security disability? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<input type="checkbox"/> I wish to utilize the Cross-reference payment option (two KEHP members, married with children - no LRP or JRP).			
KPPA Only: <input type="checkbox"/> KPPA-KERS <input type="checkbox"/> CERS - Oth.Ag <input type="checkbox"/> KPPA-SPRS			
Spouse's Date of Hire/Retirement		Spouse's Organizational Unit #	
Spouse's Home Email Address		Spouse's Company #	
Spouse's Home Email Address		Spouse Work Email Address	

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 <input type="checkbox"/>	Adopted <input type="checkbox"/>	Court Ordered <input type="checkbox"/>	Foster <input type="checkbox"/>	Step <input type="checkbox"/>	Disabled <input type="checkbox"/>	Date of Birth	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Remain <input type="checkbox"/>
Child #2 SSN	Name (Last, First, MI)	Natural <input type="checkbox"/>	Adopted <input type="checkbox"/>	Court Ordered <input type="checkbox"/>	Foster <input type="checkbox"/>	Step <input type="checkbox"/>	Disabled <input type="checkbox"/>	Date of Birth	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Remain <input type="checkbox"/>
Child #3 SSN	Name (Last, First, MI)	Natural <input type="checkbox"/>	Adopted <input type="checkbox"/>	Court Ordered <input type="checkbox"/>	Foster <input type="checkbox"/>	Step <input type="checkbox"/>	Disabled <input type="checkbox"/>	Date of Birth	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Remain <input type="checkbox"/>
Child #4 SSN	Name (Last, First, MI)	Natural <input type="checkbox"/>	Adopted <input type="checkbox"/>	Court Ordered <input type="checkbox"/>	Foster <input type="checkbox"/>	Step <input type="checkbox"/>	Disabled <input type="checkbox"/>	Date of Birth	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Remain <input type="checkbox"/>

Retiree's SSN: _____

Applicant's SSN: _____

Child #5 SSN	Name (Last, First, MI)	<input type="checkbox"/> Natural <input type="checkbox"/> Adopted <input type="checkbox"/> Court Ordered	<input type="checkbox"/> Foster <input type="checkbox"/> Step <input type="checkbox"/> Disabled	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Add <input type="checkbox"/> Drop <input type="checkbox"/> Remain
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Section 5: Tobacco Use Declaration Rules governing the Tobacco Use Declaration can be found in your Benefits Selection Guide or at kehp.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? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has your spouse, if covered under this plan, used tobacco regularly within the past 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have any children covered under this plan age 18 or older used tobacco regularly within the past 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, who? _____
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Section 6: Coverage Level - Verification documents may be required; check with your Insurance Coordinator or HR office.
Note: If adding newly covered dependents you may be required to provide verification documents to Alight, the dependent audit vendor. Alight will contact you if verification documents are required.

<input type="checkbox"/> Single (self only)	<input type="checkbox"/> Parent Plus (self and child(ren))	<input type="checkbox"/> Couple (self and spouse)	<input type="checkbox"/> 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 LivingWell.ky.gov

<input type="checkbox"/> LivingWell CDHP	<input type="checkbox"/> LivingWell PPO	<input type="checkbox"/> LivingWell Basic CDHP	<input type="checkbox"/> Default LivingWell Basic CDHP (no HRA funds) - INSURANCE COORDINATOR USE ONLY	<input type="checkbox"/> Waive Coverage, No HRA - without \$	Reason for Waiving: _____
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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 kehp.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
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, or 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:	
Address:	City:	State:	Zip Code:
Is this a new address? <input type="radio"/> Yes <input type="radio"/> No			
Phone (select type) <input type="radio"/> Mobile <input type="radio"/> Home <input type="radio"/> 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 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 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

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 Health Insurance 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 contribution based on full years of service for each. If you have partial years of service, please contact KPPA for assistance.

1. Select Plan

Select one. Determine your monthly premium beginning January 1, 2023.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref**
LivingWell CDHP	\$813.02	\$1,117.34	\$1,608.24	\$1,794.34	\$936.90
LivingWell PPO	\$833.64	\$1,177.30	\$1,792.42	\$1,988.62	\$998.02
LivingWell Basic CDHP	\$783.92	\$1,078.16	\$1,650.78	\$1,837.42	\$919.72

** 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 Years of Nonhazardous Service multiplied by the Health Insurance Dollar Contribution Amount.

Dollar Contribution Amount	X	FULL Years of Nonhazardous Service	=	BOX 2 TOTAL
\$14.20	X		=	

Calculate the KPPA Service Credit Dollar Amount by multiplying the Years of Nonhazardous Service by the Health Insurance Dollar Contribution Amount.

* KPPA does not pay a contribution for coverage on behalf of a beneficiary receiving a monthly retirement benefit. Beneficiaries obtaining coverage 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 Years of Hazardous Service multiplied by the Health Insurance Dollar Contribution Amount.

Dollar Contribution Amount	X	FULL Years of Hazardous Service	=	BOX 3 TOTAL
\$21.30	X		=	

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

Box 3

Your Subtotal**

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

NOTICE

**Please refer to items 3 and 4 on page 6 for details about Tobacco Status and LivingWell Promise costs. If these apply, you must add the additional amounts to your subtotal to determine your total monthly premium.

HAZARDOUS Percentage Contribution Premium Calculation Worksheet

Use this Health Insurance worksheet if you meet all of the following:

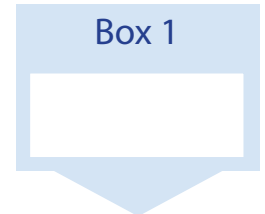
- You have hazardous service, or combined hazardous and nonhazardous service.
- You are a retiree or a beneficiary receiving benefits.
- Your participation date with KPPA was PRIOR to July 1, 2003.

1. Select Plan

Select one. Determine your monthly premium beginning January 1, 2023.

Plan Option	Single	Parent Plus	Couple	Family	Family X-Ref*
LivingWell CDHP	\$813.02	\$1,117.34	\$1,608.24	\$1,794.34	\$936.90
LivingWell PPO	\$833.64	\$1,177.30	\$1,792.42	\$1,988.62	\$998.02
LivingWell Basic CDHP	\$783.92	\$1,078.16	\$1,650.78	\$1,837.42	\$919.72

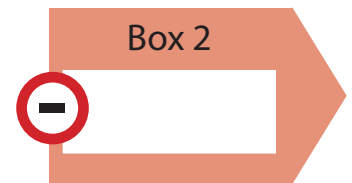
* Retiree Portion. If you need assistance calculating your family cross-reference premium, contact KPPA. If Cross-Reference option is selected and the retiree has a surplus of contribution to cover the retiree's portion of the premium, it will be applied to the spouses portion of the premium.



2. Service Credit

Subtract the following, based upon your months of service.

Applicant's Months of Service	Contribution
240+ months	\$833.64
180 - 239 months	\$625.23
120 - 179 months	\$416.82
48 - 119 months	\$208.41
0 - 47 months	\$0.00



PLEASE READ THE
HAZ NOTICE BELOW
BEFORE CONTINUING
TO BOX 3



HAZARDOUS DUTY RETIREES WITH HEALTH INSURANCE DEPENDENTS

Please visit our website at KYRET.KY.GOV for more information.

You MUST SUBMIT a FORM 6256 EVERY YEAR.

You must provide eligibility documentation for your dependent(s) if it is not already on file with KPPA.

CHILD: If your dependent child is between the ages of 18 and 22, you MUST complete Form 6256. A birth certificate or other supporting documentation will be required if not on file with KPPA.

SPOUSE: You MUST complete Form 6256. A marriage certificate or other supporting documentation will be required if not on file with KPPA.

Note: 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.

Note: You may continue to cover dependents of Hazardous Duty between the ages of 22-26 as they are eligible for coverage but not eligible for the Premium Contribution. The retiree will be responsible for the additional cost for coverage.

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	\$343.66	\$958.78	\$1,154.98	\$1,162.40
180 - 239 months	\$257.75	\$719.09	\$866.24	\$871.80
120 - 179 months	\$171.83	\$479.39	\$577.49	\$581.20
48 - 119 months	\$85.92	\$239.70	\$288.75	\$290.60
0 - 47 months	\$0.00	\$0.00	\$0.00	\$0.00

¹ If you retired prior to August 1, 1998, your additional contribution toward Parent Plus, Couple or Family coverage is based upon total service credit.

Box 3

-

Your Subtotal
Box 1 subtract Box 2 & 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 2022, you will be required to pay amount in Box 5 in 2023.

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



KPPA

Kentucky Public Pensions Authority

OFFICE HOURS

Monday - Friday

8:00am - 4:30pm (ET)

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

Fax (502) 696-8822

Website
KYRET.KY.GOV

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

KEHP kehpy.ky.gov
Open Enrollment Hotline
(888) 581-8834

WebMD Well-being
KEHPLivingwell.com
866-746-1316

Anthem Health insurance
anthem.com/kehpy
(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

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10/2022