

KEA President's Points

October 10, 2018



Dear Member,
It's just 27 days until we all **REMEMBER IN NOVEMBER** to vote on November 6th. Anyone that will be out of town on Election Day can vote via absentee ballot at their local county clerk's office. Contact your local County Clerk for more information.

**REMEMBER IN
NOVEMBER**


The Kentucky Education Association is the preeminent voice for quality public education.

We unite, organize and empower members to advocate for themselves and to ensure a quality public education for every Kentucky student.

Quick Links

[Pension Information](#)

[Remember in November](#)

[New Educator Survey](#)

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Kentucky Center for School Safety's Bullying Prevention Month campaign



The KY Center for School Safety wants our help in promoting kids to get involved in taking the pledge to stop bullying. To begin, please just take a moment and [open the Pledge](#). Then discuss it vociferously with as many students in school as possible. Let's try to make it the main topic of discussion in our schools around the state

throughout October, but particularly during America's Safe Schools Week being observed October 21-27. Given the public's general perception of school safety today, this is the perfect time to make this a robust team effort. Some high school kids will think this is too trite and perhaps more appropriate for younger kids...but the truth be known, they need to take this pledge as much as many of their younger school peers. The goal is to have every student in KY take this pledge. You can track the state's progress on the [KCSS's website](#).

OPEN ENROLLMENT FOR HEALTH INSURANCE- WHAT YOU NEED TO KNOW

KEHP highlights for plan year 2019: Open enrollment dates: October 8 - October 26, 2018; this year each member must enroll in or waive coverage. Open enrollment will also include optional dental and vision plans for active employees this year. Please take a look at the [benefit book](#) for detailed information.

Premiums

- There will be no premium increases for most members!
- LivingWell CDHP couple and family coverage levels have an \$8/\$10 a month premium increase to properly align the claims costs of these plans.

Benefits

- All health plan planholders will be required to complete the LivingWell Promise in 2019 to receive the \$40 monthly premium discount in 2020.
- There are no changes to the LivingWell CDHP and LivingWell PPO benefits.
- There are two changes to the Standard CDHP offered in 2018. The name has changed to LivingWell Basic CDHP and the plan will have a new preferred-drug list called a Value Formulary.
- The Healthcare Flexible Spending Account (FSA) maximum annual contribution increased to \$2,650.
- Members with a Waiver General Purpose or Waiver Dental/Vision Health Reimbursement Arrangement (HRA) will have a maximum HRA carry over balance of \$6,000. The HRA carry over maximum for members who have the LivingWell CDHP or LivingWell Basic CDHP stays the same at \$7,500.
- Adding additional Value Benefit for COPD/Asthma.
- The following benefits will continue:
 - LiveHealth Online will continue with Medical and Psychology/Therapist services. This benefit is still available at no cost for members;
 - Preventive prescriptions on the CVS/Caremark preventive therapy drug benefit list, which removes the deductible if a member has the LivingWell CDHP or the LivingWell Basic CDHP;
 - The Diabetes Value Benefit, which aims to reduce out-of-pocket costs for covered diabetic medications and supplies; and
 - The Diabetes Prevention Program will continue to be covered at no cost to eligible members.
- More information on free and low-cost benefits for members can be found on the back page of the Benefits Selection Guide.

Optional Dental and Vision Insurance through Anthem

- Active employees may now choose optional employer-sponsored dental and vision insurance administered by Anthem.
- Both optional coverages provide three plans to choose from with single, couple, parent-plus, or family coverage.

Save the Date



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|-----------|----------------------------|
| OCT 8-26 | KEHP OPEN ENROLLMENT |
| OCT 21-27 | AMERICA'S SAFE SCHOOL WEEK |
| OCT 23-31 | RED RIBBON WEEK |

Sincerely,

Stephanie Winkler

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