

# Open Enrollment Highlights

## LivingWell High Deductible Health Plan (HDHP)

- A new fourth plan option is available for 2025.

## Health Insurance Premiums and Benefits

- There will be no increase in employee health insurance premium contributions for 2025.
- There will be no changes to co-pays, co-insurance, deductibles, or maximum out-of-pocket amounts.

## Dental and Vision Plans

- There will be no increase in dental or vision premiums in 2025.

## Life Insurance

- There will be no changes to optional life insurance premiums in 2025.
- During Open Enrollment you can add or increase optional life insurance for yourself or your spouse without a Statement of Health.

## DON'T MISS OUT!

### YOU MUST TAKE ACTION TO TAKE ADVANTAGE OF CERTAIN BENEFITS AVAILABLE TO YOU.

Mandatory enrollment is required if you want:

- the Waiver General Purpose HRA;
- a Healthcare Flexible Spending Account; or
- a Child & Adult Daycare Flexible Spending Account.

**Your failure to actively enroll in these benefits will result in the loss of benefits and carryover funds.**

## OTHER ENROLLMENT CIRCUMSTANCES.

### You **MUST** enroll if:

- You want to change your health insurance plan.
- You want to add or drop dependents.
- You want to change or elect a dental or vision plan.
- You want to change or elect an optional life insurance plan for you or your dependents.

### You **don't** have to enroll if:

- You want to keep your current health insurance plan.
- You currently have a Waiver Limited Purpose HRA and you want to keep it.
- You are a Kentucky Public Pension Authority (KPPA) or Teachers' Retirement System (TRS) retiree under the age of 65 who returned to work and want to keep your current health insurance plan with your active employer.
- You want to keep your current dental and vision insurance plan.

We encourage you to review your plan options and ensure that the plans you currently have still meet your needs.

## Benefit Fairs

<b>Tuesday, October 1</b> <b>Russell County</b>  Russell County Auditorium Natatorium Complex 2167 US 127 Russell Springs, Ky 42642 2:00 p.m. to 6:00 p.m. CST	<b>Wednesday, October 2</b> <b>Franklin County</b>  Kentucky State Office Building Auditorium 501 High Street Frankfort, KY 40601 8:00 a.m. to 6:00 p.m. EST	<b>Thursday, October 3</b> <b>Daviess County</b>  Owensboro Board of Education 450 Griffith Avenue Owensboro, KY 42301 2:00 p.m. to 6:00 p.m. CST	<b>Friday, October 4</b> <b>Hopkins County</b>  Hopkins Co. Career and Technical Center 1775 Patriot Dr. Madisonville, KY 42431 2:00 p.m. to 6:00 p.m. CST	<b>Tuesday, October 8</b> <b>Pike County</b>  Pike County Central High School Cafeteria 100 Winners Circle Dr. Pikeville, KY 41501 2:00 p.m. to 6:00 p.m. EST
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