

## RETIREE HEALTH

Early Retirees (under age 65) will be eligible for the same health plans that are available to active KCTCS employees through the Kentucky Employees Health Plan (KEHP) except for the Commonwealth Maximum Choice Plan which is not available to retirees. View the Health Plan Options at <http://www.personnel.ky.gov/dei/09planyear/>

KCTCS will provide an employer contribution not to exceed the cost of the premium. Retirees will be billed on a monthly basis for the insurance premiums not covered by the KCTCS employer credit.

The surviving spouse may receive one half of the applicable single credit if the retiree had coverage on the spouse and was eligible to receive the credit at the time of death. Surviving spouse coverage continues for life.

Premium and Contribution Rates and plan benefits will be reviewed and/or subject to change annually at Open Enrollment. (January 1st)

**A faculty/staff member must have 15 years or more continuous, regular full-time service or its equivalent to be eligible to remain on a health plan with KCTCS and receive the employer credit.**

Retirees who are age 65 or older and eligible for Medicare are no longer eligible to participate in the Kentucky Employees Health Plan. (KEHP Plan) They are eligible to participate in any Medicare Eligible Coverage plan offered by KCTCS.

For 2009, KCTCS offers Anthem "Blue Seniors Standard (Low Option) and Blue Seniors Standard with Prescription Drug Rider (High Option). Low Option coverage does not provide any prescription drug benefits. Anthem Blue Seniors is available nation-wide.

If the KCTCS retiree elects the high option plan with prescription coverage, the plan's prescription benefit provides "creditable coverage" and the retiree does not need to sign up for Medicare part "D".

KCTCS Medicare Eligible Plan Creditable Coverage Notice is located in the appendix, page 35.

If the KCTCS retiree elects the low option plan without prescription drug coverage, it is recommended that the retiree sign up for an available Medicare part "D" plan in their state of residence.

<b>Rates for Plan Year Jan. 1st, 2009 - Dec. 31st, 2009</b>			
<b>Plan/Coverage Level</b>	<b>Monthly Rate</b>	<b>KCTCS Credit</b>	<b>Employee Cost (Monthly)</b>
<b>High Option Retiree</b>	\$ 325.48	\$301.56	<b>\$23.92</b>
<b>High Option Retiree Spouse</b>	\$ 325.48	\$0.00	<b>\$325.48</b>
<b>High Option Retiree &amp; Spouse</b>	\$650.96	\$301.56	<b>\$349.40</b>
<b>High Option Surviving Spouse</b>	\$ 325.48	\$162.74	<b>\$162.74</b>
<b>High Option Retiree (5-15Yrs )</b>	\$ 325.48	\$0.00	<b>\$325.48</b>
<b>Low Option Retiree</b>	\$155.48	\$155.48	<b>\$0.00</b>
<b>Low Option Retiree Spouse</b>	\$155.48	\$0.00	<b>\$155.48</b>
<b>Low Option Retiree &amp; Spouse</b>	\$310.96	\$155.48	<b>\$155.48</b>
<b>Low Option Surviving Spouse</b>	\$155.48	\$77.74	<b>\$77.74</b>
<b>Low Option Retiree (5-15Yrs )</b>	\$155.48	\$0.00	<b>\$155.48</b>

KCTCS will contribute in 2009 up to \$ 301.56 monthly (not to exceed the premium cost) towards the purchase of a KCTCS sponsored Medicare Eligible Secondary Coverage policy for an eligible KCTCS retiree.

The KCTCS employer credit is available to the KCTCS Retiree only and not to the retiree spouse and/or dependent.

If the retiree needs to cover their spouse, there may be better options for the spouse in the marketplace such as Medicare Advantage plan offerings.

The surviving spouse may receive one half of the employer credit if the retiree had coverage on the spouse and was eligible to receive the credit at the time of death. Surviving spouse coverage continues for life.

A faculty/staff member who is 65 years old or older and has a minimum of 5 years but less than 15 years of continuous, regular full-time service is eligible to participate in the Medicare Eligible plan with KCTCS but is not eligible to receive the employer credit. They must pay the entire cost of the premium.

Any premiums not covered by the KCTCS contribution credit will be billed on a monthly basis. Administration of the billing will be handled by the KCTCS System Office Employee Benefits Department including processing of enrollments, Contact (859) 256-3100.

Premium and contribution rates and plan benefits are subject to change in January at each Open Enrollment.

### **Retiree Health Administration**

The KCTCS System Office Human Resources/Benefits is responsible for billing and administration of your Retiree Health Care.

#### **Contact information:**

**KCTCS Human Resources/Benefits**

**300 North Main Street**

**Versailles, KY 40383**

**(859) 256-3100**

**Fax: (859) 256-3119**