

Teachers' Retirement System of the State of Kentucky

KRTA Annual Convention Insurance 2025

Gary L. Harbin, CPA 
Executive Secretary

What TRS Is

Teachers' Retirement System of the State of Kentucky

TRS is a defined benefit retirement plan that pays a defined amount in retirement based on the employee's length of service, final average salary and a retirement multiplier. TRS retirement eligibility is determined by the employee's age and years of service. The service retirement annuity is a guaranteed lifetime benefit.

❖ Member Recipients

Female 74%

Male 26%



TRS Benefits Protect Teachers

Retirees Over 80 as of Dec. 31



Two Plans for TRS Health Benefits

KEHP **Kentucky** **Employees'** **Health Plan**

- Under 65 and not Medicare-eligible
- Same fund as active teachers and state employees
- Coverage options

MEHP **Medicare** **Eligible Health** **Plan**

- Medicare-eligible or 65 & over
- Exclusively TRS members
- One plan

Insurance Details Can Change

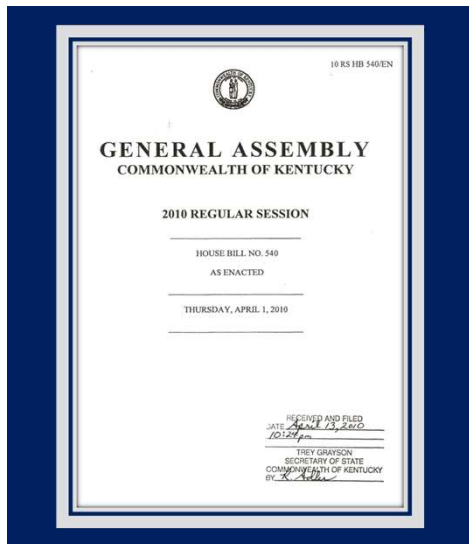
Kentucky law guarantees retired teachers access to group coverage, but the details of that coverage – including costs, subsidy and level of coverage – can change.



Shared Responsibility

In Second Decade

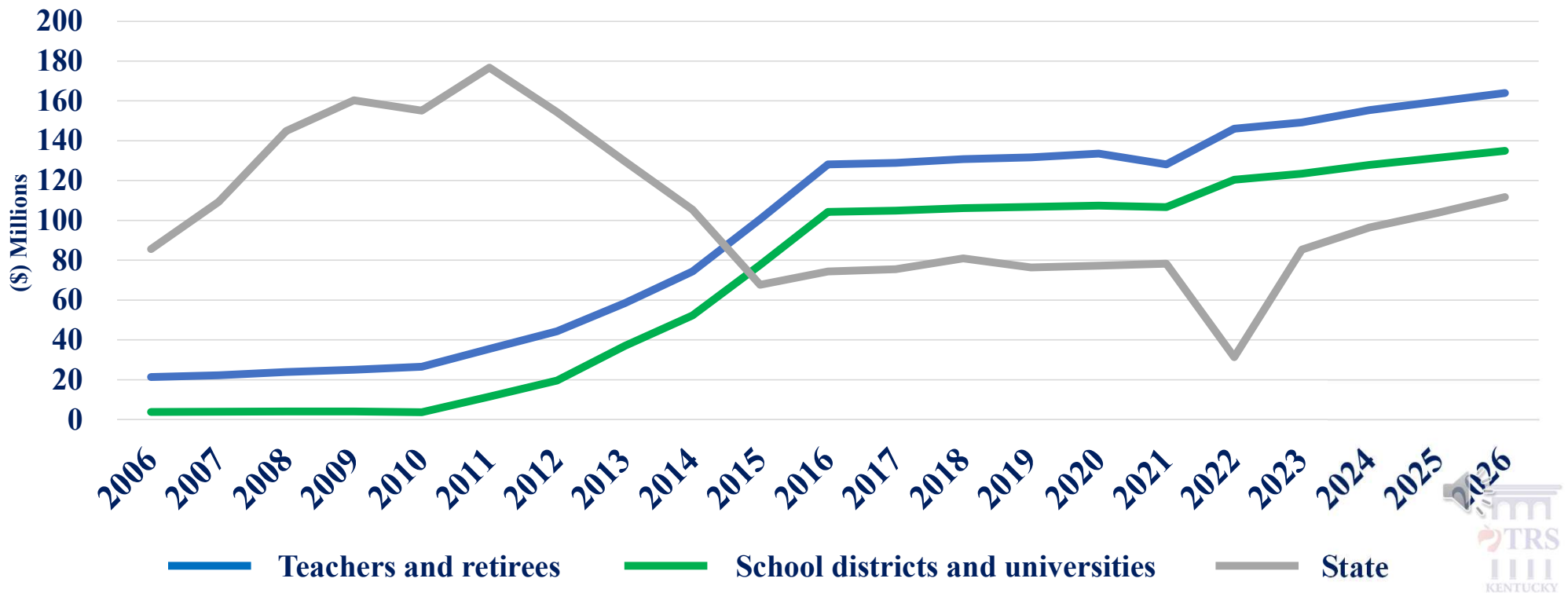
Shared solution providing permanent funding for retiree health care



Shared Responsibility

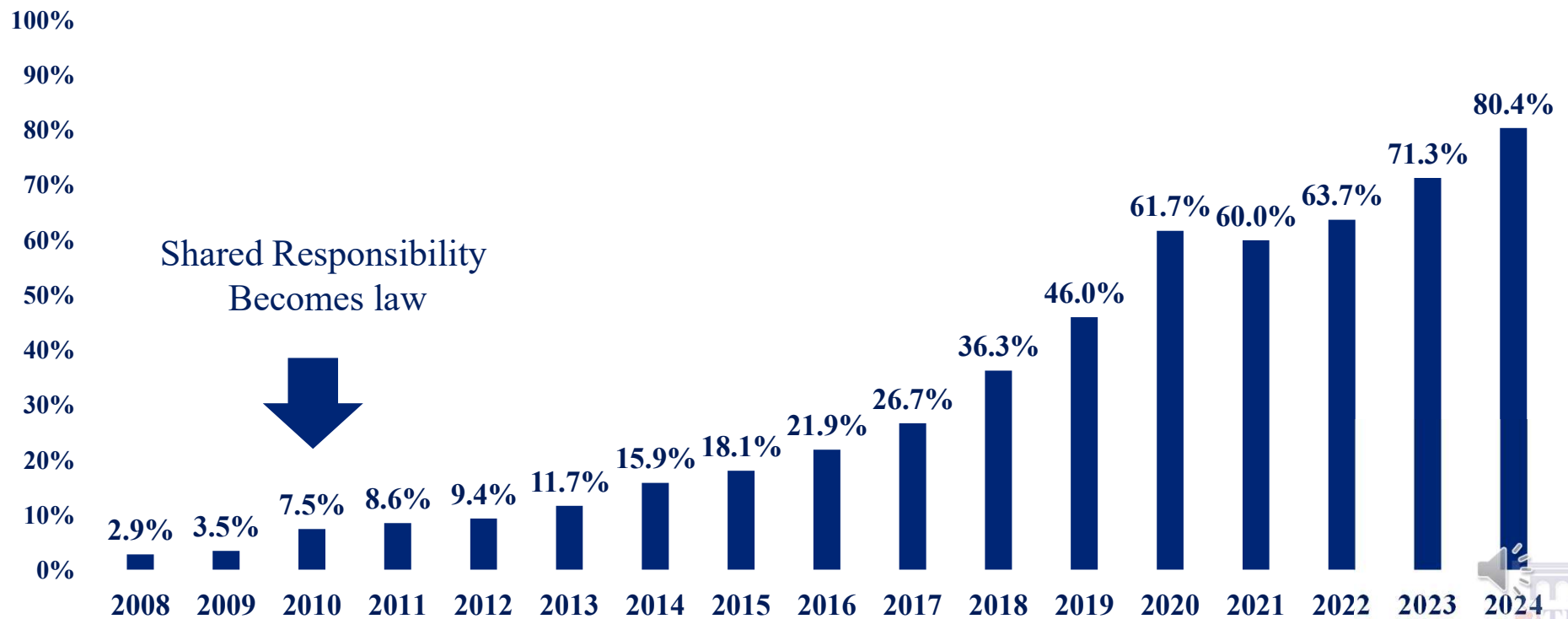
How the Cost Has Been Shared

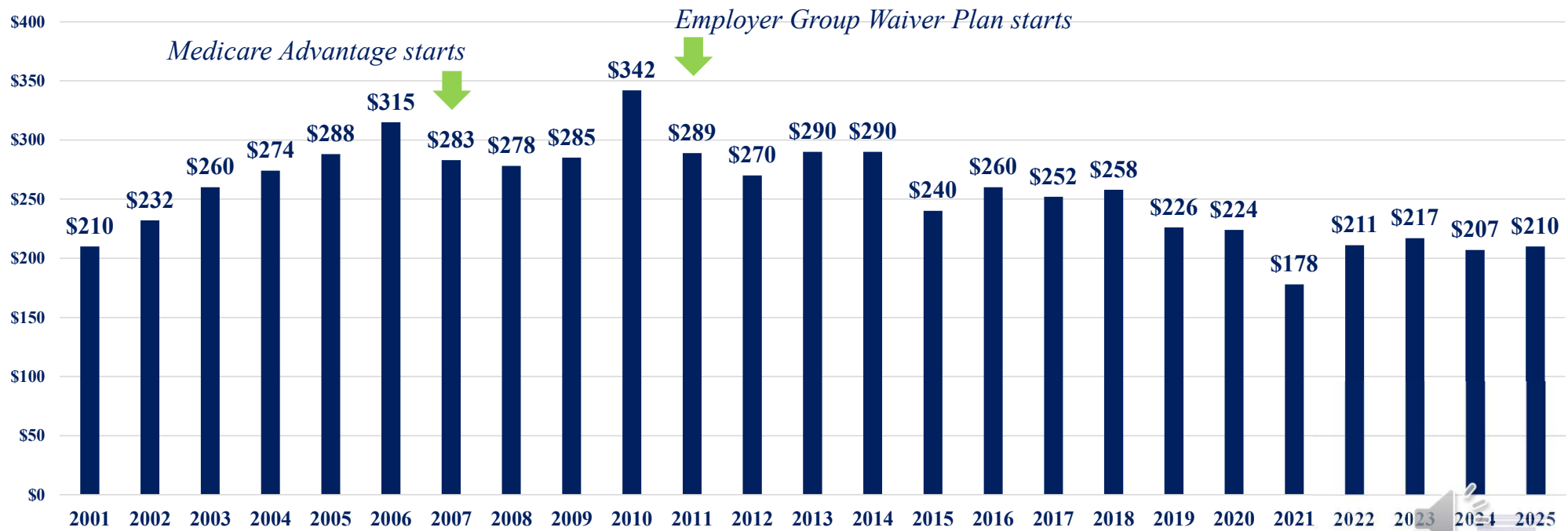
Retiree Health Care Funding 2006-2024, Budgeted through 2026



TRS Health Insurance

Funded Status





Premiums Held Almost Constant For 25 Years

Ways to Pay

Either deducted automatically from a Social Security benefit check **or** billed quarterly.

Options if you are billed:

- **Medicare Easy Pay** – deducted from checking, automatic payment
- Mail
- Direct payment using your bank's website
- Credit card at [MyMedicare.gov](https://www.Medicare.gov)

Failure to pay the Part B premium results in termination of MEHP coverage.



MEHP

Consists of:



Additional Features

Register at retiree.uhc.com/trs to see these features available to you or call 844-518-5877 for more information.



- Routine hearing exam
- HouseCalls in-home assessment
- Hearing aids discount

**Real
Appeal**

Weight management program and diabetes prevention

Smoking and Tobacco use Cessation Program

Roots Foods

UHC meal delivery program

Renew
Rewards

Gift cards for completing certain activities

Renew Active
by  UnitedHealthcare®

Fitness program



MEHP

Lifeline

Medical Alert Systems



Wherever life goes,
help can be there:



So the right support
can be there at home:



HomeSafe Standard
Landline and Cellular versions
available

Lifeline[®]



HomeSafe with AutoAlert
Landline and Cellular versions
available

Call: 1-855-595-8485, TTY 771

Enroll online: <https://www.lifeline.com/uhcgroup>



MEHP

UHC Virtual Education

The screenshot shows the homepage of the UHC Virtual Education Center. At the top, the United Healthcare logo is on the left, the title "Virtual Education Center" and "Teachers' Retirement System of the State of Kentucky" are in the center, and the TRS Kentucky logo is on the right. A dark blue navigation bar contains links: Home, How the Plan Works, HouseCalls, Health & Wellness, Virtual Visits/NurseLine, Clinical Resources Support, and Your Plan. The main content area features a large heading "Explore your plan benefits virtually to get the most of them in real life" and a welcome message. To the right is a video player showing a woman, with the caption "A welcome message from Linda Jones". Below this is a colorful illustration of a virtual marketplace with various service kiosks labeled: "How the Plan Works", "UnitedHealthcare HouseCalls", "Health & Wellness", "Virtual Visits/NurseLine", "Clinical Resources Support", and "Your Plan".

United Healthcare

Virtual Education Center
Teachers' Retirement System of the State of Kentucky

TEACHERS' RETIREMENT SYSTEM OF THE STATE OF KENTUCKY
TRS
KENTUCKY

Home How the Plan Works HouseCalls Health & Wellness Virtual Visits/NurseLine Clinical Resources Support Your Plan

Explore your plan benefits virtually to get the most of them in real life

Welcome to the Virtual Education Center, created to make caring for yourself easier. Because it's not always possible to share information face to face, we've brought our resources together in one place, at your fingertips, wherever and whenever you need it.

A welcome message from Linda Jones

How the Plan Works

UnitedHealthcare® HouseCalls

Health & Wellness

Virtual Visits/NurseLine

Clinical Resources Support

Your Plan

<https://uhcvirtualretiree.com/trs>



MEHP

Mental Health Awareness

Top Three Behavioral Health Diagnoses

Depression disorders

Trauma and stressor-related disorders

Anxiety disorders

- HouseCalls provides depression screening as part of assessment
- Access to self-guided care and mindfulness activities
- Online platforms to help navigate behavioral health needs
- 4% coinsurance for individual therapy visits in network
- 4% coinsurance for virtual behavioral visits in network
- \$150 deductible does apply for mental health services



Important Info


VISA Gift Card HouseCalls in-home assessment reward remains a VISA reward card of \$50

(Non-reloadable)

Renew Active
by  UnitedHealthcare®

Fitness program –
no ID cards in future

Renew Rewards Gift Cards

- Reloadable Visa Cards.
- Funds are loaded within 24 hours of activity completion
- Don't have to track multiple reward card balances and expiration dates
- Consolidated rewards on one card for larger purchases
- Can now see reward card balance and transaction details every time you log-in to Renew Rewards
- Must be used within 12 months 

Annual Wellness Visit rewards is \$25

MEHP

What's Jane Say

If Some Old Quarterback Says You Need More Coverage ...

Tell Joe (and others like him),
“No!”

If you are enrolled in the TRS Medicare Eligible Health Plan (MEHP), enrolling in another Medicare Advantage plan would “dynamite” your TRS MEHP coverage.

Go to trs.ky.gov to watch an informative 4-minute video



KEHP

MEHP

Know Your Rx Coalition

Free counseling with live pharmacists

Know Your Rx Coalition *Pharm-Assist*

Hours: Monday to Friday, 8 a.m. to 6 p.m. ET

Phone: 855-218-5979

Email: KYRx@uky.edu

Website: www.KYRx.org



KEHP

MEHP

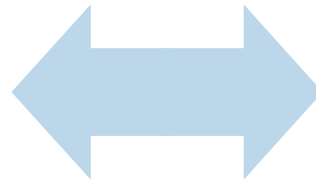
Personalized Medicine



TRS Solution: Personalized Medicine Partnership

CORIELL
LIFE SCIENCES

You
Your Doctor
Your Pharmacist



MEHP enrollees can contact Coriell at 888-454-9024 or online at www.coriell.com/trs to request a free DNA kit.



KEHP

MEHP

Personalized Medicine

Why It Works

- Helps avoid taking ineffective medications that even could be fatal
- Saves money for retirees and their insurance trust
- Uses DNA testing to help doctors making treatment decisions
- Results help make sure medications are beneficial from the start
- Avoids traditional trial-and-error process without DNA information



KEHP

MEHP

Personalized Medicine

How to Sign Up

MEHP

Contact Coriell at 888-454-9024
or www.coriell.com/trs to request
free DNA kit.

KEHP

Discuss with your doctor whether
a DNA test could be covered
because of medical necessity.

or

Retirees on KEHP can contact
Coriell and use HRA funds to pay
any cost.



KEHP

Consists of:



Additional Features



Use points by
Dec. 31 or lose
them!



At home musculoskeletal
program.



Video chat with
doctors and
therapists



Cash for using cost-
effective options for certain
procedures

- Rewards
- Diabetes prevention
- Mental health and stress management
- Rethink – support for care of kids with learning or behavior challenges
- Tobacco cessation
- Weight management
- Hinge Health



More information at KEHP.ky.gov



Register for your account on Castlight
mycastlight.com/mybenefits

- Living Well Promise- Complete between Jan. 1 – July 1, 2025.
- If completed, \$40 a month premium discount in 2026
- For Cross-Reference plan-spouse must complete.
- Online portal, Mobile app and options to connect devices.
- Earn up to \$200 in rewards for well-being activities.
- Spouses can earn up to \$100.



KEHP

Enrolled in a CDHP Plan?

HealthEquity Healthcare Reimbursement Arrangement (HRA) helps reduce costs; remaining funds carry over to next year if remaining in a CDHP plan.



Pay for eligible healthcare expenses such as:

- Medical and pharmacy
- Deductibles
- Copayments and coinsurance
- Some over-the-counter products
- Certain dental and vision fees (does not apply to deductible or maximum out of pocket)

If you're on a CDHP plan and don't have a HealthEquity card, or to determine eligible expenses, call 877-430-5519 or visit www.healthequity.com



Turning 65

- If you are enrolled in coverage through TRS and turning 65, you will receive a Turning 65 email about four months before your birth month.
- You still need to enroll in KEHP to be covered until you become eligible for Medicare (unless your birthday is in January or Feb. 1).
- Do not include your Medicare-eligible spouse or dependent child on your KEHP enrollment if they already are covered in TRS MEHP.

Before Moving

From KEHP to Medicare

KEHP



MEHP

HealthEquity®

Consumer Driven Health Plan
(CDHP) HRA funds must be used
before moving to MEHP



Use or lose your rewards
before KEHP coverage
ends



KEHP

MEHP

TRS Pathway

Retirees can use Pathway to:

- Review your account
- Review your annuity payments
- Update address, tax withholding, etc.
- Manage health insurance
- Enroll in MEHP when gaining Medicare
 - Enroll/terminate with qualifying event



<https://mss.trs.ky.gov/>

**Registration instructions
and video available on
TRS website**



TRS Videos

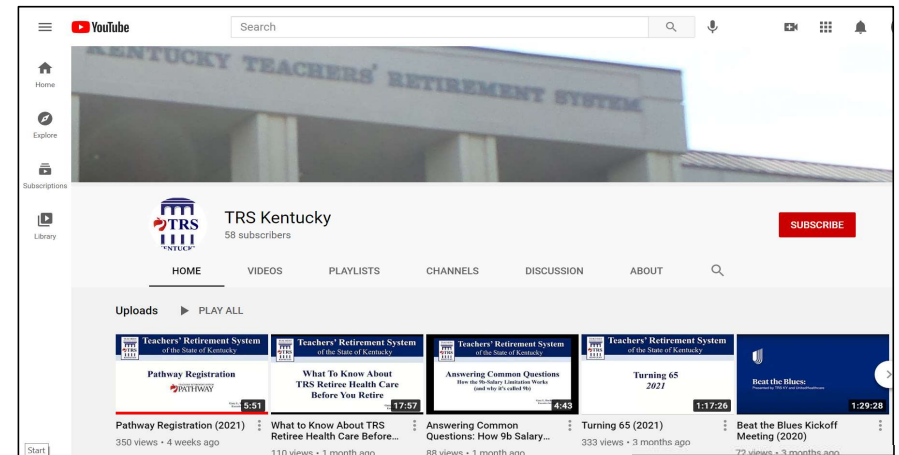
Seminars, Webinars, Other Educational Presentations

TRS Website



<https://trs.ky.gov/videos>

TRS YouTube Channel



<https://www.youtube.com/@trskentucky>

Topics Include:

Pathway Registration, Return to Work, Retiree Health Insurance, Turning 65 and Answering Common Questions



TRS

Other Hot Topics

- **WEP** – Windfall Elimination Provision
- **GPO** – Government Pension Offset
- Facilities choosing not to accept Medicare Advantage Plans- Baptist Health, U of L
- Nationwide PPO Plan

TRS News and Information



<https://trs.ky.gov>



<https://mss.trs.ky.gov/>



[@KyTeachersRS](#)



facebook.com/KyTeachersRS



<https://www.youtube.com/@trskenntucky>





Our Members Come First!

800-618-1687

**8 a.m. – 5 p.m. ET
Monday – Friday**

info@trs.ky.gov

<https://trs.ky.gov>



Protecting & Preserving Teachers' Retirement Benefits