

Teachers' Retirement System of the State of Kentucky

Insurance 2026

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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%

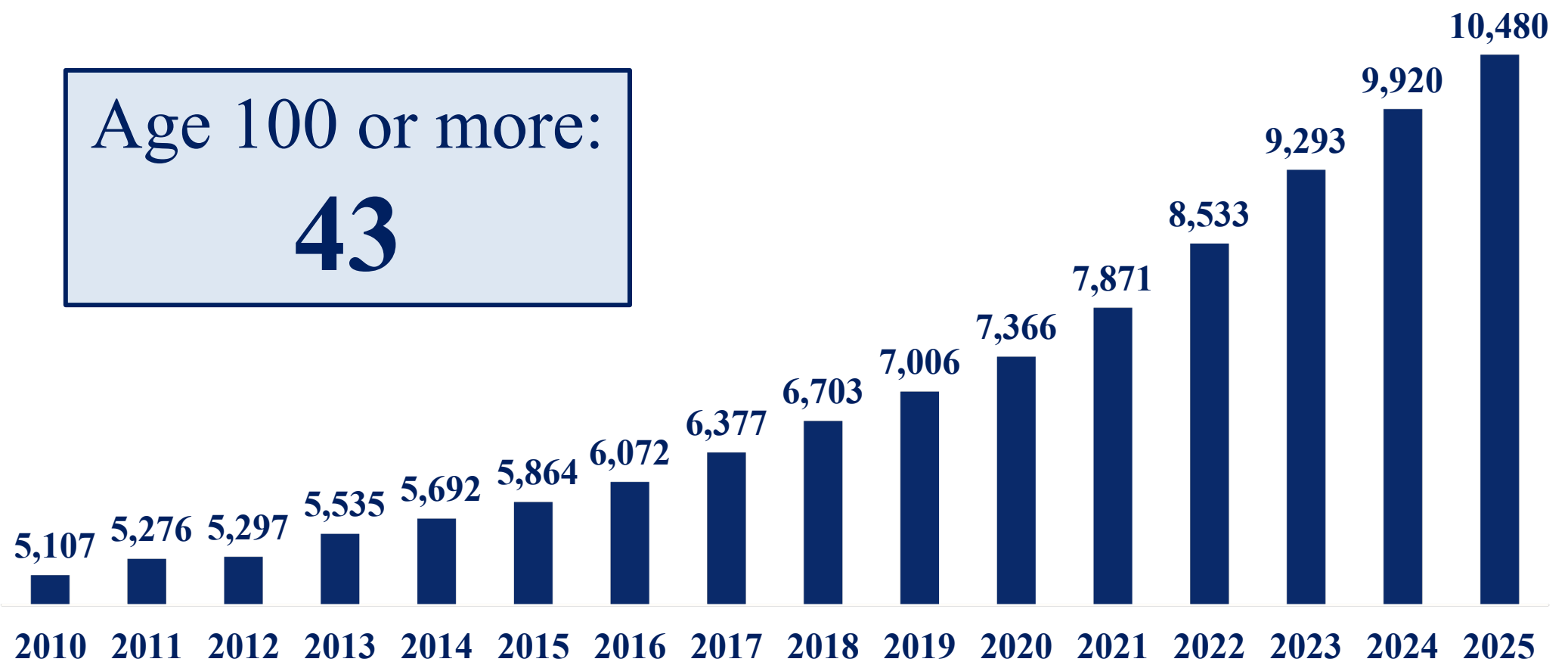
Male 26%



TRS Benefits Protect Teachers

Retirees Over 80 as of Dec. 31

Age 100 or more:
43



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



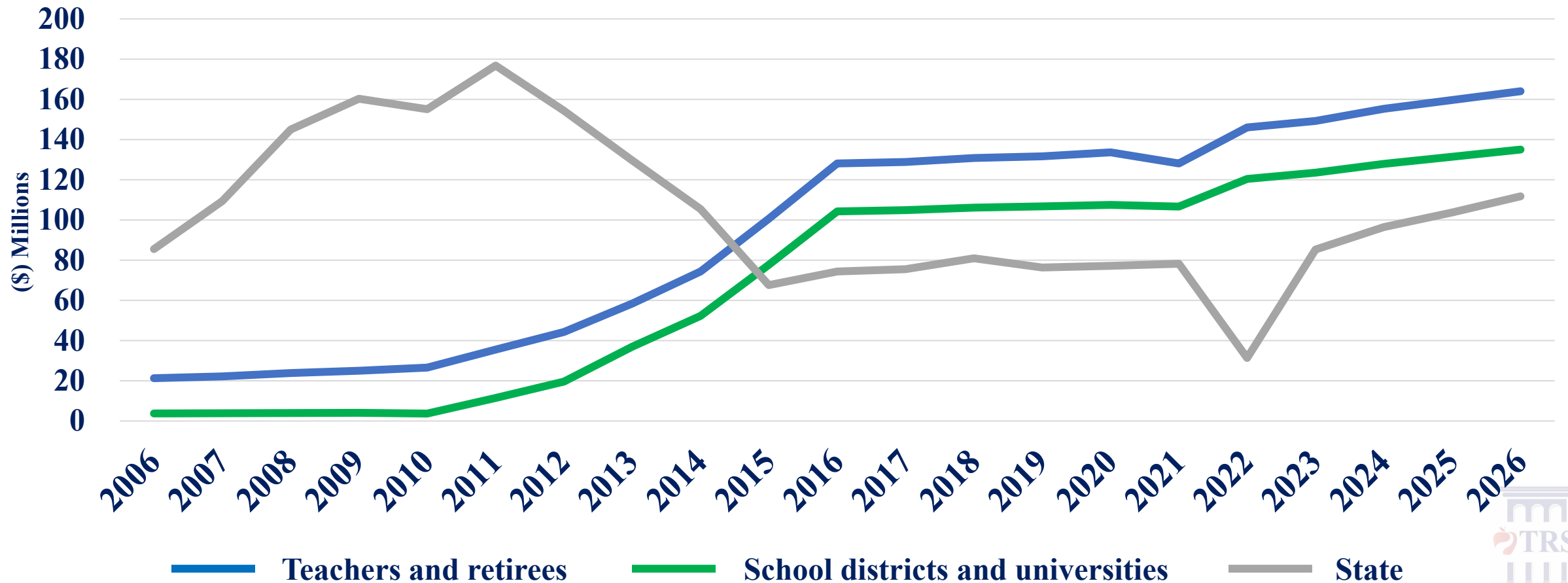
Insurance Details Can Change

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

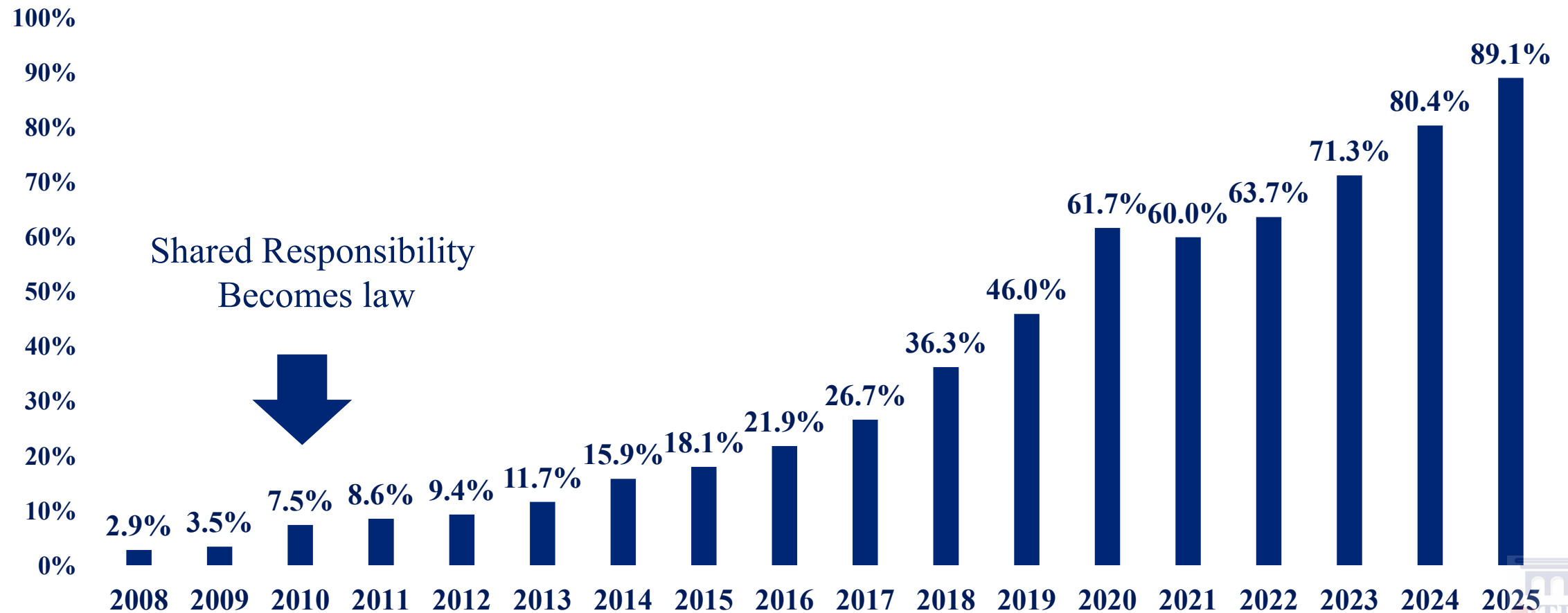
How the Cost Has Been Shared

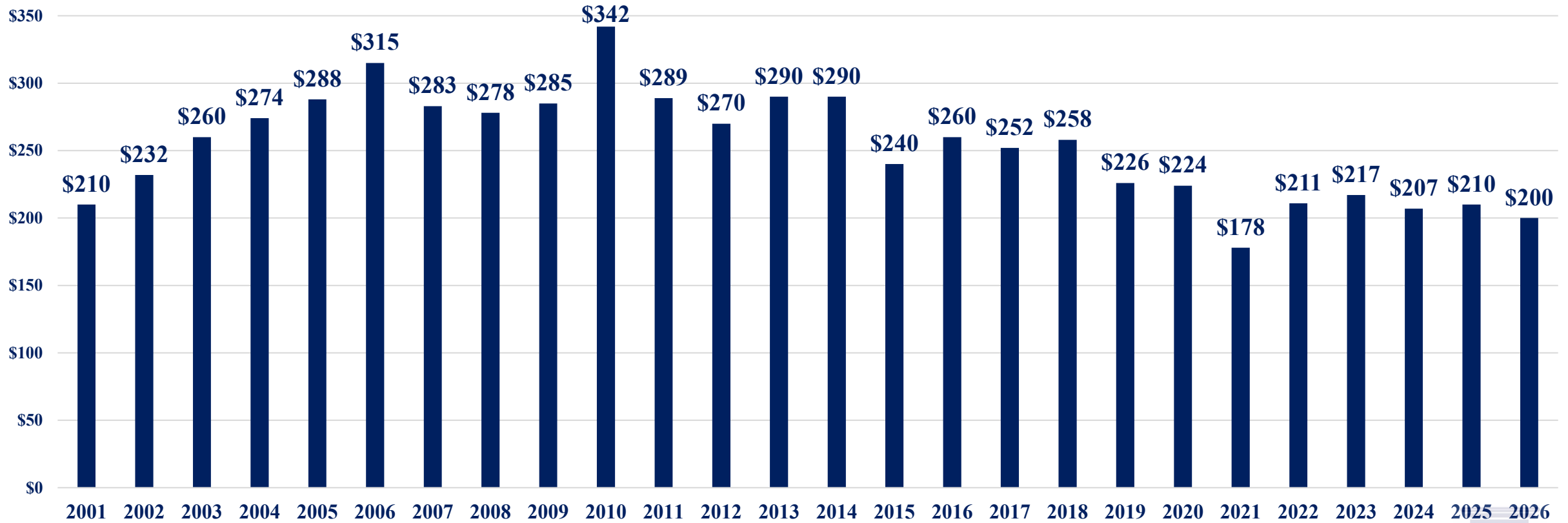
Retiree Health Care Funding 2006-2024, Budgeted through 2026



TRS Health Insurance

Funded Status





Premiums Held Almost Constant For 25 Years

Consists of:

Humana



EXPRESS SCRIPTS®

CORIELL
LIFE SCIENCES
recently acquired by  InformedDNA

KNOW
YOUR **Rx**
COALITION

SilverSneakers®

Additional Features

Humana



Register at your.humana.com/trsky or call 866-307-2494 for more about these features.

Hearing services (TruHearing)

- Routine hearing exam
- Hearing aids discount- \$500 for each ear, every 3 years



Post-inpatient meal delivery program

Vision services (EyeMed)

- \$0 copay for routine vision exam up to 1 per year

Personal Emergency Response System

- \$0 copay for covered device

In-home health assessment

- Receive \$50 Walmart gift card after completing a visit with Signify

Humana Rewards and Gym Membership

Medicare Advantage provides additional support included in your plan



Go365 by Humana

Your wellness program that rewards you
for making healthier choices

Go365.com



SilverSneakers

A fitness program to improve your
health, gain confidence and
connect with your community

SilverSneakers.com

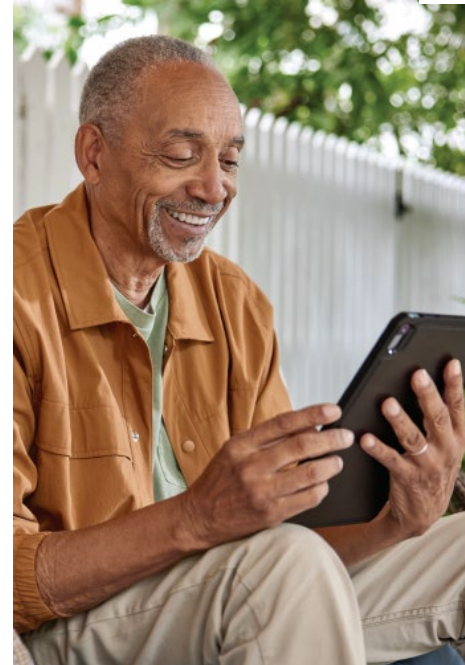
your.humana.com/trsky

Humana



Teachers' Retirement System of the State of Kentucky

Your personal path to better health



MyHumana®

MyHumana is a secure online portal with tools to manage your plan.

- Explore coverage benefit details
- Get Humana member ID cards and add them to your phone's wallet
- Find care close to you and get directions



Scan this QR code

Scan this QR code with your mobile device to create your account.

MEHP

Don't Lose Your Coverage

Make Sure You Don't Enroll in Other Coverage

If you are enrolled in the TRS MEHP, enrolling in another Medicare Advantage plan cancels your TRS MEHP coverage.



Watch an informative 4-minute video on protecting your MEHP coverage.

- <https://trs.ky.gov/home/seminars-workshops/videos/#commercials>
- https://youtu.be/r07m_jwc-wY

U.S. Law Impact on Social Security



- **Windfall Elimination Provision (WEP)**
impacts anyone eligible for Social Security benefits who also receives TRS benefit
- **Government Pension Offset (GPO)**
impacts anyone eligible for spousal Social Security benefit who also receives a TRS benefit

REPEALED

Visit Social Security office or www.ssa.gov for more information

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.



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

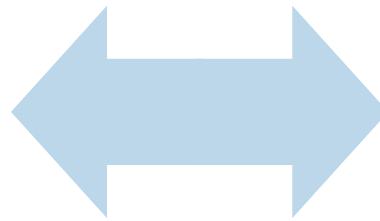
Personalized Medicine



TRS Solution: Personalized Medicine Partnership



You
Your Doctor
Your Pharmacist



Call **888-454-9024** or go to enroll.dnaimpact.com/trsky to request a free DNA kit.



KEHP

Consists of:





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

HealthEquity Health 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

- 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

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/>

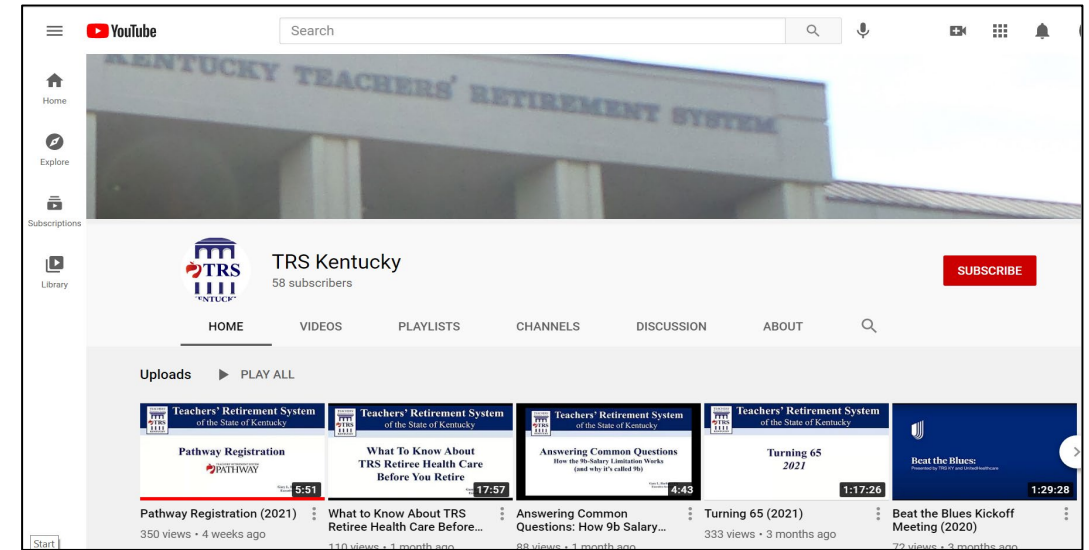
**Registration instructions
and video available on
TRS website**

TRS Videos

Seminars, Webinars, Other Educational Presentations

TRS Website

TRS YouTube Channel



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

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

Topics Include:

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



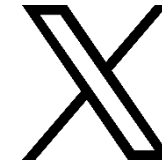
TRS News and Information



<https://trs.ky.gov>



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



[@KyTeachersRS](#)



facebook.com/KyTeachersRS



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



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