



# Teachers' Retirement System of the State of Kentucky

## Public Pension Oversight Board

**Sept. 23, 2025**

**Gary L. Harbin, CPA**  
Executive Secretary

# 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.

# 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

## Summary

- Medicare Part D prescription drug plan will continue to be Express Scripts in 2026.
- Medicare Advantage plan will change Jan. 1, 2026, to Humana.
- Those in MEHP as of Dec. 31, 2025, will be enrolled automatically for 2026 with Humana.

# 2026 Premiums

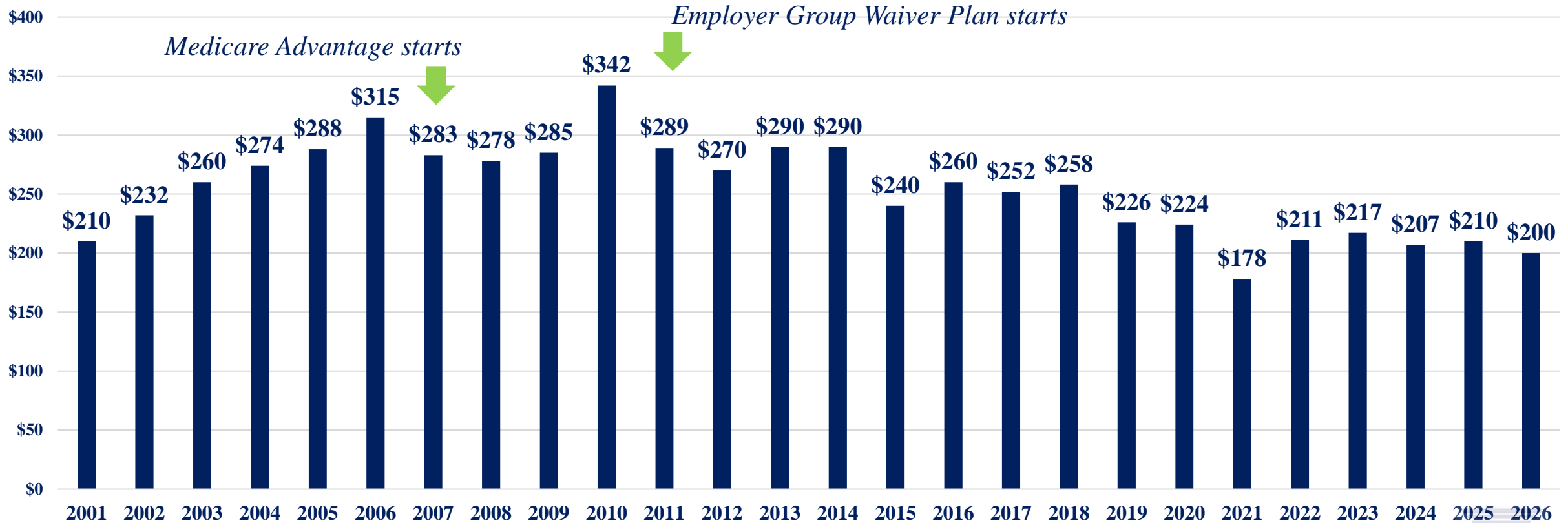
## Board Approved Rates

Kentucky Employees' Health Plan (KEHP)

Supplement of up to \$1,044.96 per month

TRS Medicare Eligible Health Plan (MEHP)

Premium of up to \$200 per month

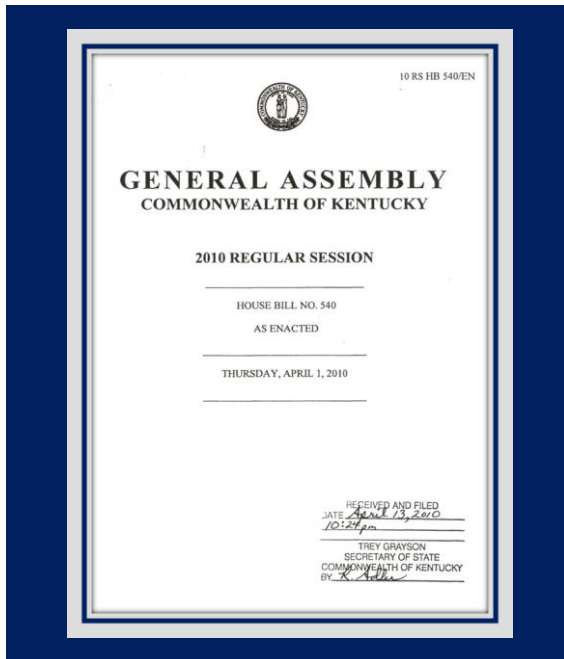


Premiums Held Almost Constant For 25 Years

# Shared Responsibility

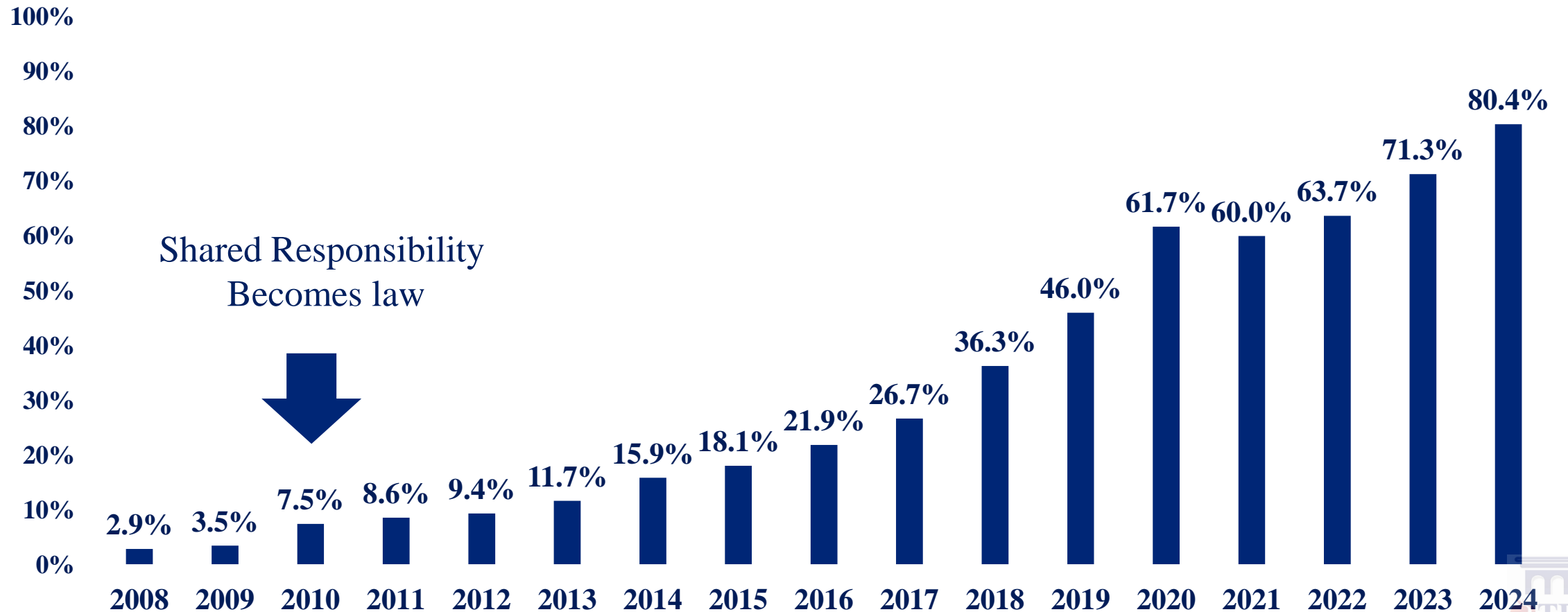
## In Second Decade

Shared solution providing permanent funding for retiree health care



# TRS Health Insurance

## Funded Status

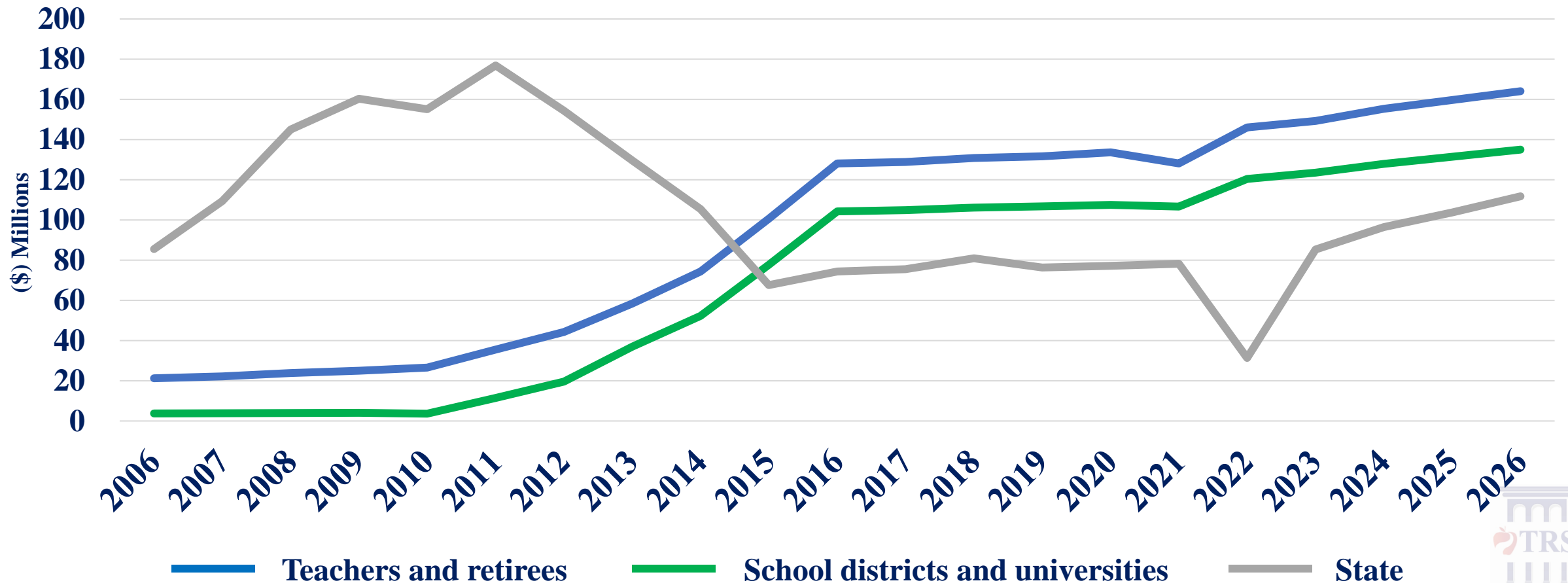




# Shared Responsibility

## How the Cost Has Been Shared

Retiree Health Care Funding 2006-2024, Budgeted through 2026



**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](mailto:KYRx@uky.edu)

Website: [www.KYRx.org](http://www.KYRx.org)



**KEHP**

**MEHP**

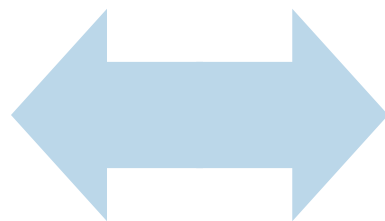
# Personalized Medicine



## TRS Solution: Personalized Medicine Partnership

CORIELL  
LIFE SCIENCES

You  
Your Doctor  
Your Pharmacist



# Personalized Medicine

## Could Your Medication or Condition Benefit From DNA Test

### 20 Most Used Drugs By TRS Members

Atorvastatin calcium	Meloxicam
Metoprolol	Carvedilol
Rosuvastatin calcium	Pravastatin sodium
Omeprazole	Sertraline HCL
Pantoprazole sodium	Escitalopram oxalate
Metformin	Trazodone HCL
Hydrocodone-acetaminophen	Tramadol HCL
Simvastatin	Clopidogrel
Tamsulosin HCL	Oxycodone
Ondansetron	Duloxetine HCL

### Top 20 Disease States For TRS Members

High blood cholesterol	Anxiety
Pain/inflammation	Alzheimer's disease
Heartburn/ulcer disease	Mental diseases
High blood press/heart disease	Skin infections
Depression	Seizures
Diabetes	Ophthalmic conditions
Urinary disorders	Glaucoma
Nausea/vomiting	Irregular heartbeat
Antiplatelets	Skin conditions
Sleep disorders	Anticoagulant

Source: Medications and disease states provided by Know Your Rx Coalition as of 2025



## ***Our Members Come First!***

**800-618-1687**

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

**[info@trs.ky.gov](mailto:info@trs.ky.gov)**  
**<https://trs.ky.gov>**

***Protecting & Preserving Teachers' Retirement Benefits***