

As reported in the KTRS July/August
ACTIVE Member Newsletter
August 2015

Recent Supreme Court Ruling on Same-Sex Marriages

As a result of the recent U.S. Supreme Court ruling that same-sex marriages shall be recognized in all 50 states, KTRS members who have entered into a legal marriage ceremony with a spouse of the same sex have new opportunities in regard to pension, survivor and medical insurance benefits.

What this means for active members is that now a same-sex spouse who is designated as the only primary beneficiary of the member's account is eligible for certain survivor benefits in the event the member predeceases his or her spouse. Remember, a beneficiary for the retirement account is a **separate designation** from a beneficiary for the life insurance benefit and there is a separate beneficiary designation form for each. As an active member, you may change your beneficiary anytime by filing the proper form(s) with KTRS. If you have questions about the survivor benefits that are available to spouses of active members or if you are unsure who your beneficiary is, please contact KTRS at 1-800-618-1687.

As reported in the KTRS July/August
RETIRED Member Newsletter
August 2015

Recent Supreme Court Ruling on Same-Sex Marriages

As a result of the recent U.S. Supreme Court ruling that same-sex marriages shall be recognized in all 50 states, KTRS members who have entered into a legal marriage ceremony with a spouse of the same sex have new opportunities in regard to pension, survivor and medical insurance benefits. These opportunities are summarized as follows:

Marriage as a Qualifying Event / Changing Retirement Options

Marriage is a qualifying event that allows retired members to switch to a new optional retirement plan that would allow them to provide a joint and survivor annuity for their new spouse should they pre-decease their new spouse. This election must normally be made within 60 days of the marriage. However, since marriages of same-sex couples could not be acknowledged under Kentucky law until the recent Supreme Court ruling, the qualifying event of marriage is just now legally possible. As a result, KTRS will accept applications from retired members in same-sex marriages, regardless of when that marriage occurred, if the application is received by KTRS (or in mail postmarked by the US Postal Service) no later than September 30, 2015. After September 30, 2015, KTRS will only accept applications for those who marry and are still within the 60-day window.

Survivor Benefits if Your Spouse is Designated as Primary Beneficiary

Spouses of active members who are designated as the primary beneficiary of the member's account are eligible for certain survivor benefits in the event the member predeceases his or

her spouse. KTRS can accept changes in beneficiary designations by active members at any time, even after September 30th. If you are unsure who is designated as your beneficiary, please contact KTRS at 1-800-618-1687.

Spousal Health Insurance for Those not Eligible for Medicare

Retired members under age 65 are provided health insurance through KTRS under the Kentucky Employees' Health Plan (KEHP) administered by the Kentucky Department of Employee Insurance (DEI). As a result of the recent Supreme Court ruling, DEI has posted the information as follows:

Based on the recent ruling by the U.S. Supreme Court, the Kentucky Employees' Health Plan (KEHP) is extending eligibility for spousal coverage. Effective July 1, 2015, Kentucky Employees' Health Plan (KEHP) will provide a special enrollment for persons who are of the same-sex and in a marriage that is lawfully licensed.

Enrolling During Special Enrollment Period:

- 60-day Special Enrollment Period (July 1-August 31, 2015);
- Enrollment is allowed for employees currently covered under the KEHP who have a same-sex spouse in a marriage not previously recognized by Kentucky and that is lawfully licensed;
- Dependents of the same-sex spouse may be added to the employee's KEHP plan;
- All standard KEHP plan rules will apply to newly eligible spouses and dependents;
- Coverage will be effective the first day of the month following the signature date on the application (e.g., application signature date July 11, 2015 means coverage effective August 1, 2015);
- Verifying documentation must include the following:
 - Spouse – legible photocopy of the marriage certificate
 - Dependent – legible photocopy of a birth certificate showing the name of the employee's spouse as a parent; legible photocopy of any court order, guardianship documents or affidavits of dependency, with the presiding judge's signature and filed status; a legible adoption or legal placement decree/order with the presiding judge's signature.

Ongoing Rules After Special Enrollment Period:

- After the initial special enrollment period, KEHP's general qualifying event schedule will apply and employees will be required to add their spouse to the plan within 35 calendar days from the date of the marriage.
- These same rules apply to all newly hired/eligible employees.
- Spouses may also be added during open enrollment.

For questions you can contact the Enrollment Information Branch at 502-564-1205 or 888-581-8834.

Spousal Health Insurance for Those Eligible for Medicare

KTRS will follow this same protocol with its retired members who are age 65 and older, or who are Medicare-eligible, and who participate in the KTRS Medicare Eligible Health Plan

(MEHP), by offering the 60-day Special Enrollment Period (July 1-August 31, 2015) to Medicare-eligible persons who are of the same-sex and in a marriage that is lawfully licensed and who are enrolled in Medicare Parts A & B.

Ongoing MEHP Rules after Special Enrollment Period:

- After the initial special enrollment period, MEHP's qualifying event schedule will apply and retirees will be required to add their spouse to the plan within 30 calendar days from the date of the marriage.
- **Spouses are NOT eligible to be added during future MEHP open enrollments.**

If you have any questions, please contact KTRS at 1-800-618-1687.