



Affordable & Comprehensive Health Insurance for KNN Members

At Kentucky Nonprofit Network, we understand the importance of accessible and affordable healthcare. You want to attract and retain the best talent to advance your mission, and offering great employee benefits is critical to helping you do that.

With our employee benefits program, you can enjoy peace of mind knowing that you, your employees, and their families are covered by a comprehensive health insurance solution.

Key Benefits

1. Affordable Premiums

We offer competitive premium rates for association members, ensuring that you can protect your employee's health without breaking the bank. We focus on rate stability to help your organization avoid cost swings from year to year that can wreak havoc on your budget.

2. Extensive & Flexible Coverage

We understand that everyone's healthcare needs are unique. Our program provides a wide range of coverage options, including doctor visits, hospital stays, prescription medications, preventative care, and more! You'll have access to flexible plan options that include a network of trusted healthcare providers in your area.

3. Simplified Enrollment & Billing

Our program offers an online benefit platform, consolidated billing carriers, collection of premium contributions, and accurate, secure files promptly transmitted to insurance carriers - saving you precious time.

4. Health & Wellness Programs

As part of our commitment to your wellbeing, the Anthem plan includes access to various health and wellness programs. Your employees' journey to a healthier lifestyle is important to you and us.

5. Stay Compliant

We want to help you focus your attention where it's needed most - on your organization's mission. Our partners at CAPSTONE provide the guidance your nonprofit needs to ensure compliance with all regulations and administration of COBRA.

6. Invest in a Strong State Association Serving You

Participating in the KNN Employee Benefits Program is an investment in your employees, your nonprofit, your organization's ability to accomplish its mission, AND is an investment in a strong state association to serve you and advance our sector.

To learn more about the KNN Employee Benefits Program and our Association Healthcare Plan, visit kynonprofits.org/employeebenefits or email LeeEllen@kynonprofits.org

KENTUCKY NONPROFIT NETWORK
EMPLOYEE BENEFITS
PROGRAM 

What's Included in the Plan?

MEDICAL

- Multiple Anthem medical plans available, including PPO, HRA, and qualified HSA plans
- Wellbeing solutions and incentives to help employees take action with holistic wellbeing

VISION

- Bundled with Anthem's KNN medical plan
- Benefits include eye exam, lenses copays, and allowances for frames & contacts

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Bundled with Anthem's KNN medical plan
- For employees and their household members
- Face-to-face and virtual counseling options

ADDITIONAL PLAN OPTIONS

- Dental Insurance
- Medical Air Services
- Life & Disability Insurance

Employee Benefits Administration

Included in the KNN Employee Benefits Program are administration services through Capstone Administrators so you don't have to worry about managing your healthcare benefits. Services include:

ENROLLMENT & BILLING

- Benefitsolver® online platform for eligibility and enrollment
- Single point of entry for most all insurance carriers
- Consolidated billing for core carriers in one combined invoice that includes all lines of coverage
- Built-in COBRA management

ACCOUNTING

- Collection of premium contributions
- Reconciliation for key vendors and each KNN group's account
- Record keeping for funds in and out

RISK MITIGATION

- Accurate, secure files promptly transmitted to insurance carriers
- Regular audits to prevent costly errors

Additional Services Included

DATA ANALYTICS

Anonymous claims data is downloaded from Anthem into data analytics software monthly. Nonprofits with 50+ covered employees may receive annual utilization reports designed to help you understand how employees use their health plan and help us negotiate better renewals on your behalf.

ZYWAVE

Zywave puts HR and benefits compliance tools at your fingertips to help you achieve successful employee management. Zywave offers an award-winning library that includes comprehensive online resources such as HR tools, forms, news, updates, posters, and video training. You'll also find up-to-date information on state employment laws.

RATE STABILITY

The KNN Employee Benefits Program provides rate stability year over year by limiting variability of annual cost increases that can be difficult for a nonprofit's operating budget. We strive to limit to a 20% change in risk factor in any one year.

FREQUENTLY ASKED QUESTIONS

KENTUCKY NONPROFIT NETWORK **EMPLOYEE BENEFITS** PROGRAM

What is the Kentucky Nonprofit Network (KNN) Association Health Insurance Plan?

The KNN Association Health Insurance Plan is underwritten and insured by Anthem Blue Cross & Blue Shield in Kentucky. The plan includes Anthem Medical, Anthem Vision and Anthem Employee Assistance Program (EAP), and is part of KNN's comprehensive Employee Benefits Program. The plan is operated as a large group and affords KNN members the opportunity to enjoy the benefits of a large group plan, even if only 2-99 lives. Nonprofit employers in Kentucky with two or more full-time employees are welcome to join the plan.

Are all nonprofits in Kentucky eligible to join the KNN Health Insurance Plan?

Nonprofits must be members of the Kentucky Nonprofit Network, have a charitable mission, and be located in Kentucky.

Why the KNN Association Health Insurance Plan - what's the advantage of the KNN Association Employee Benefits Program?

By leveraging its membership size across the Commonwealth of Kentucky, KNN members receive a dedicated team of professionals to assist with a wide variety of needs relating to employee benefits, enrollment, health reform, compliance and human resources along with benefit plan products and services normally only offered to much larger groups. For small and medium sized organizations, this means your nonprofit can receive the benefits of being in a large group plan. We also work to keep our premiums level year to year, no super spikes from year to year that can wreak havoc on your annual operating budget. And, joining with other nonprofits across Kentucky not only investments in your employees and your organization's ability to accomplish its mission, participating in the KNN Employee Benefits Program is an investment in the nonprofit sector – helping KNN continue to provide the trusted education, advocacy, and resources that you and nonprofits across the state can rely on.

How many plan options are available?

Multiple medical plans are offered. Groups may choose 1 to 3 options depending on the number of employees enrolling. Beyond medical plans, KNN's Employee Benefits Program also offers Vision, Dental, an Employee Assistance Program, Medical Air Services, and Life and Disability Insurance.

What is the minimum number of enrollees required for a group plan?

For the medical plan, 50% of the eligible number of employees must enroll. Employees enrolled in another medical plan (i.e. spouse's plan, individual policy, Medicare) count towards the 50% required. At least one employee must enroll.

How much are the premiums?

Each organization is unique and each employee group is quoted based on their specific circumstances, so we'll need to gather information to provide a quote. Nonprofits with fewer than 50 employees will require individual applications from employees. Nonprofits with over 50 employees will require a completed census.

Will our medical rates be composite or age-rated?

Nonprofits with less than 10 enrolled employees are age-rated. Members with 10 or more enrolled may choose to use age rates or "composite" (average) rates by tier (employee, spouse, child, family).

To learn more about the KNN Employee Benefits Program and Association Healthcare Plan, visit kynonprofits.org/employeebenefits or email LeeEllen@kynonprofits.org

What if it is not time for us to renew?

Nonprofits sometimes think they are “stuck” after renewing an insurance plan. Accepting a group plan does mean that the carrier is “locked-in” until the renewal, but the group may elect to terminate or make a change prior to the renewal date. Although the KNN Association Health Insurance Plan can start anytime during the year on the first of any given month, the plan will renew annually on January 1. The combined plans will operate as one large group plan with nonprofit members as sub-groups. All benefit deductibles and out-of-pocket expenses for the KNN Association Plan will operate on a calendar year basis.

Does the KNN Program assist our organization with compliance and COBRA?

COBRA applies to the KNN Plan because the plan operates as a “large group” and must comply with federal law. KNN’s professional third-party administrator partner, Capstone handles all COBRA notices, while each participating employer will need to provide certain information at the time of eligibility and the time an employee has a qualifying event to help Capstone ensure compliance. Capstone is your trusted partner to ensure compliance with COBRA and other issues.

Will we have flexibility and choice?

We understand that everyone’s healthcare needs are unique. That’s why our plan offers flexible options to tailor coverage based on your specific requirements. Whether you’re an individual, a couple, or a family, we have you covered. In addition to exclusive access to the KNN Association Health Plan, KNN members also have access to options allowing us to customize a program to meet your organization's unique needs and meet you, and your budget, where you are.

What are some of the features of KNN’s Anthem Plan that help us achieve health and wellness?

- Anthem’s 24/7 NurseLine: Health issues aren’t just 9:00-5:00 issues, they occur all hours of the day and night. Anthem’s NurseLine is available 24/7 to answer your questions, help you decide if you need to go to the hospital, help you find providers and specialists in your area, and much more.
- Sydney Health: With Anthem’s Sydney Health App, you can find everything you need to know about your insurance and benefits in one place. You can build your own health and wellness plan, find a doctor that’s right for you, track your health records.
- Employee Assistance Program: The Anthem EAP offers a variety of services including: counseling, legal consultation, financial consultation, ID recovery, dependent care and daily living resources, crisis consultation, and more.
- Other core Anthem Plan programs:
 - Autism Spectrum Disorder with ACA Benefit
 - Behavioral Health Case Management with Emotional Wellbeing Resources
 - Utilization Management Services and Clinical Review for services including: cardiology, genetic testing, musculoskeletal, radiology, radiation therapy, rehabilitation, sleep, and surgery
 - Clinical Review - Back Pain Management Program (NEW IN 2023!)
 - Conditioncare Chronic Disease Management
 - Diabetes Prevention Program with Outreach (NEW IN 2023!)
 - Future Moms Maternity Management with Lactation Education and Support
 - Quick Care Options
 - Rx Care Optimization Program
 - Well-being coach - Lifestyle Management and Digital Coaching with Incentives

KENTUCKY NONPROFIT NETWORK
EMPLOYEE BENEFITS
 PROGRAM

KNN Employee Benefits Program Administrator:



Peel & Holland
 INSURANCE