



Department of Employee Insurance

501 HIGH STREET, 4TH FLOOR
FRANKFORT, KENTUCKY 40601

DEI MEMO 26-05

TO: ICs and HRGs

FROM: Department of Employee Insurance (DEI)

RE: Term File to MetLife

DATE: July 13, 2026

We are excited to announce that, effective immediately, DEI will begin sending a termination file directly to MetLife containing basic information for members experiencing a loss of life insurance coverage.

MetLife has partnered with Barnum Financial Group to assist these members with their life insurance continuation options. MetLife will generate and mail a packet directly to the member's address. Members may also receive a call from a financial professional who can guide them through the application process and answer any questions regarding their options.

This new process is intended to reduce the administrative burden on agencies by streamlining how conversion and portability rights are provided to members.

The file will include the following scenarios eligible for conversion and portability options:

- Retirement
- Voluntary and involuntary separations
- Divorce (dependent coverage only)
- Employee death (dependent coverage only)
- Dependent child exceeding age limits

What does this mean for Agency HR Generalists and Insurance Coordinators?

In most cases, agencies will no longer need to complete packets at the time of separation. However, the following scenarios will still require agency action, as they are not included in the file:

- Commonwealth-paid employees moving from full-time (benefits-eligible) status to part-time (PT, Interim, ACA) status and losing life insurance coverage
- Non-Commonwealth-paid employees moving from full-time (benefits-eligible) status to ACA status and losing life insurance coverage

(Note: Non-Commonwealth-paid employees moving to part-time status, non-ACA status should be terminated in KHRIS, which will be reflected in the file.)

Agency exit communications may be updated to include the following:

Visit [MetLife.com/continuation](https://www.metlife.com/continuation) or contact MetLife Transition Solutions at 1-877-275-6387 Monday through Friday, 9:00 a.m. to 6:00 p.m. ET, to arrange for a financial professional from Barnum Financial Group to contact you directly.

As we implement this new process, please contact the Optional Insurance Branch with any feedback, questions, or concerns at Optionalinsurance@ky.gov or 502-564-4774.