



Department of
Employee Insurance

501 HIGH STREET, 4TH FLOOR
FRANKFORT, KENTUCKY 40601

DEI MEMO 26-10

TO: ICs and HRGs

FROM: Department of Employee Insurance (DEI)

RE: New hires, qualifying events, rehires, transfers and leave without pay

DATE: September 22, 2026

As referenced in DEI Memo 26-02, this year's Open Enrollment is mandatory for all benefits, except optional life insurance. Due to the mandatory enrollment requirement, benefit elections will not automatically roll over from the 2026 plan year to the 2027 plan year.

Refer to the charts below for guidance on processing new hires, rehires, qualifying events, transfers, returns from leave without pay (LWOP), return-to-work retirees, and ACA applications.

Review the applicable charts carefully to ensure transactions are processed accurately and consistently. When both a 2026 application and a 2027 Open Enrollment application are required, failure to submit both will result in the member having no coverage for the 2027 plan year.

NOTE: DEI will **NOT** notify the IC/HRG if a 2027 application for Open Enrollment is not received. It is the responsibility of the agency to ensure members are aware that they must complete an application for Open Enrollment for 2027, in addition to submitting any required 2026 application. Failure to do so will result in the member having no coverage for the 2027 plan year.

<u>NEW HIRES</u>	New Hires 9/1 to 9/30	New Hires 10/1 to 10/26	New Hires 10/27 to 12/31
Non-Commonwealth Paid	•Must enroll in KHRIS ESS to make elections for plan year 2026 •Must complete Open Enrollment. Failure to complete Open Enrollment will result in the member remaining in a Waiver no HRA for plan year 2027	•Must first enroll in KHRIS ESS to make elections for plan year 2026. •Must wait 24 hours after completing 2026 elections, then return to KHRIS ESS to complete Open Enrollment for plan year 2027.	•New Hires 10/27–10/31: Must first enroll in KHRIS ESS to make elections for plan year 2026. •Must complete a 2027 Enrollment application. •The IC should then wait 24 hours after the action is entered for the Open Enrollment reason code to be created. Once created, the IC should enter the member’s 2027 elections in HRBEN0001, using the hire date to select the Open Enrollment reason code. •New Hires 11/1–12/31: Must enroll in KHRIS ESS to make elections for plan year 2027.
Commonwealth Paid	•Must enroll in KHRIS ESS to make elections for plan year 2026 •Must complete Open Enrollment. Failure to complete Open Enrollment will result in the member remaining in a Waiver no HRA for plan year 2027	•Must enroll in KHRIS ESS to make elections for plan year 2026. •Must wait 24 hours after completing 2026 elections, then return to KHRIS ESS and complete Open Enrollment for plan year 2027.	•Must enroll in KHRIS ESS to make elections for plan year 2026. •Must complete a 2027 Enrollment application. •The HRG should then wait 24 hours after the action is entered for the Open Enrollment reason code to be created. Once created, the HRG should enter the member’s 2027 elections in HRBEN0001, using the hire date to select the Open Enrollment reason code.

<u>REHIRES</u>	Rehire 9/01 to 9/30	Rehire 10/1 to 10/26	Rehire 10/27 to 12/31
Non-Commonwealth Paid	• Must submit a 2026 enrollment application using DEI upload • Must complete Open Enrollment	• Must submit a 2026 and 2027 application using the DEI upload.	•0-day break: Must submit a 2026 enrollment application using the DEI upload. Then a backend audit will be completed to see if the member completed Open Enrollment. If the member failed to complete Open Enrollment, they would remain in a Waiver no HRA for plan year 2027. •1-10 day break: Must submit a 2026 enrollment application using the DEI upload. Then a backend audit will be completed to see if the member completed Open Enrollment. If the member failed to complete Open Enrollment, they would remain in a Waiver no HRA for plan year 2027. •11+ day break: Must submit a 2026 and 2027 application.
Commonwealth Paid	• Must make selections for plan year 2026 • Must complete Open Enrollment	• Must submit a 2026 and 2027 application using the DEI Upload.	•0-day break: Must submit a 2026 Enrollment application. Then backend audits will be completed to see if the member completed Open Enrollment. If the member failed to complete Open Enrollment, they would remain in a Waiver no HRA for plan year 2027. •1-10 day break: Must submit a 2026 application using the DEI upload. Then backend audits will be completed to see if the member completed Open Enrollment. If the member failed to complete Open Enrollment, they would remain in a Waiver no HRA for plan year 2027. •11+ day break: Must submit a 2026 and 2027 application using the DEI upload.

<u>QUALIFYING EVENTS</u>	
Non-Commonwealth Paid and Commonwealth Paid	• Must submit a 2026 and 2027 application using the DEI upload

Member Portal Qualifying Event(self-submission)	
Non-Commonwealth Paid	•For any qualifying event submitted from 9/12 through 12/31, the member must also complete Open Enrollment, in addition to their 2026 qualifying event, by submitting a 2027 paper application along with the 2026 QE application. Qualifying events do NOT roll over to plan year 2027. Failure to complete Open Enrollment will result in no changes for plan year 2027.
Commonwealth Paid	•For any qualifying event submitted from 9/12 through 12/31, the member must also complete Open Enrollment, in addition to their 2026 qualifying event, by submitting a 2027 paper application along with the 2026 QE application. Qualifying events do NOT roll over to plan year 2027. Failure to complete Open Enrollment will result in no changes for plan year 2027.

<u>TRANSFERS</u>	Transfers during OE	Transfers after OE
Non-Commonwealth Paid	• Must submit a 2026 and 2027 application using the DEI upload	• Must submit a 2026 enrollment application using the DEI upload. Then backend audits will be completed to see if the member completed Open Enrollment. •If it is after Open Enrollment, and the member did not complete Open Enrollment, the member will not be allowed to make new elections when they transfer and will remain in Waiver no HRA for plan year 2027.
Commonwealth Paid	•Must submit a 2026 and 2027 application using the DEI upload	•Must submit a 2026 enrollment application. Then backend audits will be completed to see if the member completed Open Enrollment. •If it is after Open Enrollment, and the member did not complete Open Enrollment, the member will not be allowed to make new elections when they transfer and will remain in Waiver no HRA for plan year 2027.

<u>LEAVE WITHOUT PAY</u>	Return from LWOP
Non-Commonwealth Paid	•Must submit a 2026 enrollment application using the DEI upload. Then backend audits will be completed to see if the member completed Open Enrollment. If Open Enrollment was completed, EIB will enter the elections for 2027. If the member returns in a different plan year, an enrollment application must be completed by the member. •If the member returns from LWOP during Open Enrollment, you must submit the 2027 application with the return from LWOP application using the DEI upload. •If the member begins LWOP after Open Enrollment, and the member did not complete Open Enrollment, the member will not be allowed to make new elections when they return from LWOP and will remain in Waiver no HRA for plan year 2027. •If the member begins LWOP before Open Enrollment, the IC will need to submit a 2026 enrollment application (reason return from LWOP) and a 2027 Open Enrollment application for 2027 plan year using the DEI upload tool.
Commonwealth Paid	•Must submit a 2026 enrollment application using the DEI upload. Then backend audits will be completed to see if the member completed Open Enrollment. If Open Enrollment was completed, EIB will enter the elections for 2027. If the member returns in a different plan year, an enrollment application must be completed by the member. •If the member returns from LWOP during Open Enrollment, you must submit the 2027 application with the return from LWOP application using the DEI upload. •If the member begins LWOP after Open Enrollment, and the member did not complete Open Enrollment, the member will not be allowed to make new elections when they return from LWOP and will remain in Waiver no HRA for plan year 2027. •If the member begins LWOP before Open Enrollment, the IC will need to submit a 2026 enrollment application (reason return from LWOP) and a 2027 Open Enrollment application for 2027 plan year using the DEI upload tool.

<u>RETURN-TO-WORK RETIREE</u>	
Non-Commonwealth Paid	•If the member returns to work between 9/1 to 9/30, the IC must submit a 2026 enrollment application using the DEI upload. •The member must also complete Open Enrollment for 2027. Failure to complete Open Enrollment will result in the member remaining in Waiver no HRA for plan year 2027. •If the member returns to work between 10/1 to 12/31, the IC must submit both a 2026 application and a 2027 Open Enrollment application using the DEI upload tool.
Commonwealth Paid	•If the member returns to work between 9/1 to 9/30, the HRG must submit a 2026 enrollment application using the DEI upload. •The member must also complete Open Enrollment for 2027. Failure to complete Open Enrollment will result in the member remaining in Waiver no HRA for plan year 2027. •If the member returns to work between 10/1 to 12/31, the HRG must submit both a 2026 application and a 2027 Open Enrollment application using the DEI upload tool.

<u>ACA</u>	
Non-Commonwealth Paid	•If the member is already in KHRIS, they MUST complete Open Enrollment. Even if the look-back period has not been completed, the member should assume they are eligible and complete open enrollment. Agencies should remind them to enroll. •If the member fails to complete Open Enrollment and is later determined to be eligible, they will not be permitted to make changes for plan year 2027. The member will remain in Waiver no HRA for plan year 2027 due to failure to complete Open Enrollment. •New ACA hired from 10/1/26 to 10/31/26 must submit both 2026 and 2027 applications using the DEI upload tool. •New ACA hired from 11/1/26 to 12/31/26 must submit 2027 application using the DEI upload tool.
Commonwealth Paid	•If the member is already in KHRIS, they MUST complete Open Enrollment. Even if the look-back period has not been completed, the member should assume they are eligible and complete open enrollment. Agencies should remind them to enroll. •If the member fails to complete Open Enrollment and is later determined to be eligible, they will not be permitted to make changes for plan year 2027. The member will remain in Waiver no HRA for plan year 2027 due to failure to complete Open Enrollment. •New ACA hired from 10/1/26 to 10/31/26 must submit both 2026 and 2027 applications using the DEI upload tool. •New ACA hired from 11/1/26 to 12/31/26 must submit a 2026 and 2027 application using the DEI upload tool.