

How to Enroll

Note before you proceed:

If you are planning to select the **Cross-Reference Payment Option**, read the following guidelines before you begin the *Step-by-Step Instructions*:

- A. If you are an active employee cross-referencing with another active employee, the primary active employee will enroll first and make health insurance elections for the entire family, and if desired, enroll in an optional Flexible Spending Account, dental, vision or life insurance coverage. After the primary active employee enrolls, the secondary active employee can enroll in any optional benefit such as a Flexible Spending Account, dental, vision, or life insurance coverage. Follow the *Step-by-Step Instructions* below.
- B. If you are an active employee or TRS retiree who is cross-referencing with a KPPA retiree:
 - The active employee or TRS retiree will use the *Step-by-Step Instructions* below to enroll.
 - The KPPA retiree will use KPPA's START system to enroll.
- C. If you are an active employee or TRS retiree who is cross-referencing with a KCTCS employee or retiree:
 - The active employee or TRS retiree will use the *Step-by-Step Instructions* below to enroll.
 - The KCTCS employee or retiree will use the KCTCS system to enroll.

NOTE: The Cross-Reference Payment Option is not available if you were hired on or after January 1, 2025.

NOTE: If you plan to begin or end your Cross-Reference Payment Option for plan year 2027, you and your spouse must each complete a paper application during Open Enrollment.

KHRIS Compatibility and Passwords

Open a browser. KHRIS works best with the following: Microsoft Edge, Chrome Safari (tablets and Mac), Android Internet**, Firefox**, Apple IOS. Pop-up blockers MUST be turned OFF to use KHRIS.

***May experience limited KHRIS functionality*

Step-by-Step Instructions

1. Enter: KHRIS.ky.gov
2. Your KHRIS User ID can be retrieved by clicking the Forgot KHRIS User ID link.
3. When you log in for the first time, you must select the Forgot/Reset Password or New User link to set a password on your account.

Current KHRIS ESS User

1. Type your KHRIS User ID and Password.
2. Click LOG IN.
3. Review the User Security Agreement (this will display if it is your first time logging in to KHRIS ESS in 2026).
4. Click I HAVE READ AND UNDERSTAND.
5. Click OPEN ENROLLMENT.

New KHRIS ESS User

1. Click the Forgot/Reset Password or New User/Reset Link.
2. KHRIS User ID — Type your current KHRIS User ID.
3. Click VALIDATE.
4. For security purposes, you must provide the following information: Last name, SSN, DOB, and Zip Code.
5. Click AUTHENTICATE.
6. If your information has been validated, the Password Requirement screen displays.
7. Enter a password that you create in the New Password field and confirm the password by entering again in the Confirm Password field.
8. Click SAVE.
9. Click RETURN TO KHRIS LOGON.
10. Type your KHRIS User ID and the Password you just created.
11. Click LOG IN.
12. Review the User Security Agreement.
13. Click I HAVE READ AND UNDERSTAND.
14. Click OPEN ENROLLMENT.

How to Enroll Steps for Open Enrollment in KHRIS ESS

STEP 1: Personal Profile

1. Review your personal data.
2. Click EDIT PERSONAL PROFILE to change your personal data.
3. You must click EDIT PERSONAL PROFILE to update your Tobacco Status.
4. Under Tobacco Usage, click the pencil icon.
5. Select YES or NO from the drop down to answer the tobacco usage question.
6. Click SAVE and BACK.
7. Under Race/Ethnicity, click the pencil icon to select your race/ethnicity.
8. Select the appropriate option from the drop down to answer the race/ethnicity question.
9. Click SAVE and BACK.
10. Click CONTINUE ENROLLMENT
11. Click NEXT.

STEP 2: Dependents and Beneficiaries

1. Click EDIT DEPENDENTS AND BENEFICIARIES to review/change your family members/dependents.
2. NOTE: Adding members at this step does not automatically add them to your insurance plan, which is in the next step. **All dependents must have SSN and Date of Birth to attach them to a health plan.**
3. Click NEXT.

STEP 3: Benefit Plans

1. Click the pencil or paper icon under Actions to Enroll in a Health, Dental or Vision Plan or Waive Coverage. Use the scroll bar on the right of the Select a Medical/Waiver Plan window to scroll down.
2. Select a plan by clicking the round button next to your plan choice. If you select Couple, Parent-Plus or Family coverage, you must select your dependents to add to the Health Plan or Waiver. **NOTE: If the dependent is not displayed, go back to step 2 to add.**
3. Once you have selected a Health Plan or Waiver option and if necessary, selected your dependent(s), click ADD.
4. If you wish to enroll in the Anthem Dental Plan or Anthem Vision Plan, click the pencil icon under Actions for each of these and follow the same steps as in 2 and 3 above. If you do not wish to add these plans, click NEXT.

STEP 4: Life Insurance Plans

NOTE: If your agency does not participate in our Life Insurance, then you will not see this step.

1. **NOTE: The free Basic Life AD&D is automatically listed. You can click the pencil to edit the beneficiary for the basic option.**
2. If you wish to enroll in Optional Life or Dependent Life, click the pencil or paper icon under Actions for each of these.
3. Select a plan by clicking the round button next to your plan choice.
4. If Optional Life is elected, make sure to designate a beneficiary.
5. Click ADD.
6. Click NEXT.

STEP 5: Flexible Spending Accounts (FSA)

NOTE: If your agency does not participate in our FSA, then you will not see this step.

1. Click the pencil icon under Actions to Enroll in a Healthcare or Dependent Care FSA.
2. After selecting the appropriate plan, you will be prompted to enter the annual contribution amount.
3. Once you have selected the FSA and entered the annual contribution amount, click ADD.
4. Click NEXT to proceed to the review and save step.

STEP 6: Review and Save

This step displays all your elections for Plan Year 2027; if you are satisfied with your plan elections, click SAVE. Once you click save, this message will display: Congratulations! You have successfully enrolled in the 2027 plan year.

At this time, you are strongly encouraged to print or save your confirmation statement by clicking PRINT CONFIRMATION STATEMENT. The confirmation page will open as a .pdf document and you can choose to print or save a copy by clicking the printer or disk icon located at the top of the benefits confirmation page.