



Kentucky Employees' Health Plan
(For Under Age 65 & Not Medicare-Eligible)
2026 Retiree Open Enrollment – Not Mandatory
Oct. 6-24, 2025

General Information

- Open enrollment for 2026 is not mandatory for the Kentucky Employees' Health Plan (KEHP), meaning if you do nothing you will have the same plan option and coverage level for 2026 as you have in 2025.
- TRS will deduct insurance premiums from your monthly annuity unless the cost exceeds the amount you receive. In this case, TRS will withhold your net annuity (if any), and bank draft the remaining balance owed from your bank account on file with TRS. This also applies to any TRS annuities that are suspended due to non-compliance.
- Health Reimbursement Arrangements (HRAs) are available only on Consumer Driven Health Plans (CDHPs). If electing a CDHP for 2026, any remaining funds available on your HRA from 2025 automatically will roll to 2026. NOTE: When you turn 65, these funds do not transfer to a Medicare plan.

Reemployment

- Retirees and their spouses who are active in the workforce must drop TRS health insurance coverage if eligible for health insurance through an employer that participates in the state-administered retirement systems. If insurance is available through the employer, TRS insurance must be waived regardless of whether the person is in the KEHP or the Medicare Eligible Health Plan (MEHP). Retirees and or spouses can reenroll in TRS coverage within 30 calendar days of losing employer coverage.

Reciprocity Retirees

- If you have service credit in more than one Kentucky state retirement system, you only can enroll in coverage with one system and you must waive coverage in any other. Be sure the coverage you are enrolling in is from the retirement system through which you wish to be covered.
- Reciprocity retirees should be aware if you elect KEHP coverage in another retirement system, you still will be responsible for paying the prorated TRS Shared Responsibility cost.

Turning 65 in 2026 or Already Covering a Medicare-Eligible Dependent

- If you are enrolled in coverage through TRS and are turning 65 in 2026, you will receive Turning 65 information several months before your birth month. You still need to be enrolled in the KEHP in 2026 to be covered until you become eligible for Medicare, unless your birthdate is in January, or you were born on Feb. 1. If you were born in January or on Feb. 1, you will be eligible for Medicare and you do not need to be enrolled in the KEHP in 2026, but you will need to enroll in the MEHP.
- If you already are covering a Medicare-eligible spouse or dependent child in the TRS MEHP, do not include them on your KEHP enrollment. They will continue the MEHP.

If You Are Eligible for Medicare

- Members and dependents eligible for Medicare are not eligible to enroll in the KEHP. Contact TRS immediately if you or any of your covered dependents are eligible for Medicare. MEHP applications can be found at <https://trs.ky.gov/retired-members/age-65-over/>.

Seminar and Webinar Videos

- Helpful TRS recordings related to insurance and other topics can be found at <https://trs.ky.gov/home/seminars-workshops/videos/>.

Contact TRS if you have any questions at 800-618-1687.