

STATEMENT OF EMERGENCY

101 KAR 2:210E.

This amendment to an existing administrative regulation incorporates by reference the 2026 plan year handbook for the self-insured plan offered through the Public Employee Health Insurance Program, commonly known as the Kentucky Employees' Health Plan. KRS 18A.2254(1) requires the Personnel Cabinet to promulgate an administrative regulation that incorporates the plan year handbook by reference and to file the administrative regulation by September 15 of each year. This emergency amendment to an existing administrative regulation is necessary to meet the filing deadline established by state law at KRS 18A.2254(1)(a)3. KRS 18A.2254(1)(a) requires the secretary of the Personnel Cabinet to annually promulgate an administrative regulation to incorporate by reference the plan year handbook. The handbook must contain, at a minimum, the premiums, employee contributions, employer contributions, and a summary of benefits, co-pays, coinsurance, and deductibles for each plan provided to public employees covered under the self-insured plan. The 2026 plan year handbook, or Benefits Selection Guide, contains the required and necessary information for public employees to make health insurance coverage decisions during open enrollment in October 2025. This emergency amendment to an existing administrative regulation incorporates by reference the 2026 Benefits Selection Guide that will be distributed by the Personnel Cabinet's Department of Employee Insurance to public employees covered under the self-insured plan. An ordinary amendment is not sufficient due to the statutory filing deadlines and handbook distribution requirements. This emergency amendment to the existing administrative regulation will be replaced by an ordinary amendment to the existing administrative regulation. The ordinary amendment to the existing administrative regulation is not identical to this emergency amendment. This emergency amendment will be in effect for part of the current 2025 plan year. The existing language in the Benefits Selection Guide for the 2025 plan year should remain until such time as the ordinary amendment incorporating the Benefits Selection Guide for plan year 2026 replaces this emergency amendment.

ANDY BESHEAR, Governor

MARY ELIZABETH BAILEY, Secretary

PERSONNEL CABINET
Office of the Secretary
(Emergency Amendment)

101 KAR 2:210E. 2025 and 2026 Plan Year Handbooks for the Public Employee Health Insurance Program.

RELATES TO: KRS 18A.030, 18A.225, 18A.2254

STATUTORY AUTHORITY: KRS 18A.030(2)(b), 18A.2254(1)(a)

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 18A.2254(1)(a)1 requires the secretary of the Personnel Cabinet to promulgate an administrative regulation to incorporate by reference the plan year handbook distributed by the Department of Employee Insurance to public employees covered under the self-insured plan and establishes the minimum requirements for the information included in the handbook. This administrative regulation incorporates by reference the plan year Benefits Selection Guide, which is the handbook distributed by the department to public employees for the 2025 and 2026 Plan Years as required by KRS 18A.2254(1)(a)1.

Section 1. The Department of Employee Insurance shall distribute or make available to the public employees covered under the self-insured plan the 2025 Plan Year Kentucky Employees' Health Plan Benefits Selection Guide, which shall include the premiums, employee contributions, employer contributions, and a summary of benefits, copays, coinsurance, and deductibles for each plan provided to the public employees covered under the self-insured plan.

Section 2.

(1) The Department of Employee Insurance shall distribute or make available to the public employees covered under the self-insured plan the 2026 Plan Year Kentucky Employees' Health Plan Benefits Selection Guide, which shall include the premiums, employee contributions, employer contributions, and a summary of benefits, copays, coinsurance, and deductibles for each plan provided to the public employees covered under the self-insured plan.

(2) The 2026 Plan Year Kentucky Employees' Health Plan Benefits Selection Guide shall govern the health plan benefits for public employees covered under the self-insured plan beginning January 1, 2026.

Section 3. Incorporation by Reference.

(1) The following material is incorporated by reference:

(a) "2025 Plan Year Kentucky Employees' Health Plan Benefits Selection Guide", 2025 edition; and

(b) "2026 Plan Year Kentucky Employees' Health Plan Benefits Selection Guide", 2026 edition.

(2) This material may be inspected, copied, or obtained, subject to applicable copyright law, at the Personnel Cabinet, 501 High Street, 3rd Floor, Frankfort, Kentucky 40601, Monday through Friday, 8:00 a.m. to 4:30 p.m. The material incorporated by reference is also available on the Personnel Cabinet's website on the Kentucky Employees' Health Plan page under KEHP Documents at <https://personnel.ky.gov/Pages/Kentucky-Employees'-Health-Plan.aspx>.

COMPILER'S NOTE: 2025 RS HB 6, enacted by the General Assembly on March 27, 2025, altered the information to be provided at the time an administrative regulation is filed. Aside from formatting changes necessary to upload the regulation into the LRC's publication application, this regulation has been published as submitted by the agency.

MARY ELIZABETH BAILEY, Secretary

APPROVED BY AGENCY: September 15, 2025

FILED WITH LRC: September 15, 2025 at 9:45 a.m.

PUBLIC HEARING AND COMMENT PERIOD: A public hearing on this administrative regulation shall be held on October 21, 2025, at 10:00 a.m. at 501 High Street, Frankfort, Kentucky 40601. Individuals interested in being heard at this hearing shall notify this agency in writing five (5) workdays prior to the hearing, of their intent to attend. If no notification of intent to attend the hearing is received by that date, the hearing may be cancelled. This hearing is open to the public. Any person who wishes to be heard will be given an opportunity to comment on the proposed administrative regulation. A transcript of the public hearing will not be made unless a written request for a transcript is made. If you do not wish to be heard at the public hearing, you may submit written comments on the proposed administrative regulation. Written comments shall be accepted through October 31, 2025. Send written notification of intent to be heard at the public hearing or written comments on the proposed administrative regulation to the contact person.

CONTACT PERSON: Will Adams, Staff Attorney, Office of Legal Services, Personnel Cabinet, 501 High Street, 4th Floor, Frankfort, Kentucky 40601, phone (502) 782-4370, fax (502) 564-5278, email Will.Adams@ky.gov.