

State Employees Group Insurance Program

Retiree Health Plan

Rounded Rates for FY 2026

Years of Service at Retirement (1)	Contribution Percentage	QCHP Coverage		HMO Coverage	
		Medicare	Non-Medicare	Medicare	Non-Medicare
		Total Rate =	Total Rate =	Total Rate =	Total Rate =
		729.13	\$1,558.00	\$855.21	\$1,456.06
0	100%	\$ 729.13	\$ 1,558.00	\$ 855.21	\$ 1,456.06
1	95%	\$ 692.67	\$ 1,480.10	\$ 812.44	\$ 1,383.25
2	90%	\$ 656.21	\$ 1,402.20	\$ 769.68	\$ 1,310.45
3	85%	\$ 619.76	\$ 1,324.30	\$ 726.92	\$ 1,237.65
4	80%	\$ 583.30	\$ 1,246.40	\$ 684.16	\$ 1,164.84
5	75%	\$ 546.84	\$ 1,168.50	\$ 641.40	\$ 1,092.04
6	70%	\$ 510.39	\$ 1,090.60	\$ 598.64	\$ 1,019.24
7	65%	\$ 473.93	\$ 1,012.70	\$ 555.88	\$ 946.43
8	60%	\$ 437.47	\$ 934.80	\$ 513.12	\$ 873.63
9	55%	\$ 401.02	\$ 856.90	\$ 470.36	\$ 800.83
10	50%	\$ 364.56	\$ 779.00	\$ 427.60	\$ 728.03
11	45%	\$ 328.10	\$ 701.10	\$ 384.84	\$ 655.22
12	40%	\$ 291.65	\$ 623.20	\$ 342.08	\$ 582.42
13	35%	\$ 255.19	\$ 545.30	\$ 299.32	\$ 509.62
14	30%	\$ 218.73	\$ 467.40	\$ 256.56	\$ 436.81
15	25%	\$ 182.28	\$ 389.50	\$ 213.80	\$ 364.01
16	20%	\$ 145.82	\$ 311.60	\$ 171.04	\$ 291.21
17	15%	\$ 109.36	\$ 233.70	\$ 128.28	\$ 218.40
18	10%	\$ 72.91	\$ 155.80	\$ 85.52	\$ 145.60
19	5%	\$ 36.45	\$ 77.89	\$ 42.76	\$ 72.80
20+	0%	\$ -	\$ -	\$ -	\$ -

(1) The rates shown for less than 8 years of service apply to survivors.