

State Employees Group Insurance Program

Retiree Health Plan

Rounded Rates for FY 2027

Years of Service at Retirement (1)	Contribution Percentage	QCHP Coverage		HMO Coverage	
		Medicare	Non-Medicare	Medicare	Non-Medicare
		Total Rate = \$715.44	Total Rate = \$1,524.45	Total Rate = \$857.12	Total Rate = \$1,573.57
0	100%	\$ 715.44	\$ 1,524.45	\$ 857.12	\$ 1,573.57
1	95%	\$ 679.66	\$ 1,448.22	\$ 814.26	\$ 1,494.89
2	90%	\$ 643.89	\$ 1,372.00	\$ 771.40	\$ 1,416.21
3	85%	\$ 608.12	\$ 1,295.78	\$ 728.55	\$ 1,337.53
4	80%	\$ 572.35	\$ 1,219.56	\$ 685.69	\$ 1,258.85
5	75%	\$ 536.58	\$ 1,143.33	\$ 642.84	\$ 1,180.17
6	70%	\$ 500.80	\$ 1,067.11	\$ 599.98	\$ 1,101.49
7	65%	\$ 465.03	\$ 990.89	\$ 557.12	\$ 1,022.82
8	60%	\$ 429.26	\$ 914.67	\$ 514.27	\$ 944.14
9	55%	\$ 393.49	\$ 838.44	\$ 471.41	\$ 865.46
10	50%	\$ 357.72	\$ 762.22	\$ 428.56	\$ 786.78
11	45%	\$ 321.94	\$ 686.00	\$ 385.70	\$ 708.10
12	40%	\$ 286.17	\$ 609.78	\$ 342.84	\$ 629.42
13	35%	\$ 250.40	\$ 533.55	\$ 299.99	\$ 550.74
14	30%	\$ 214.63	\$ 457.33	\$ 257.13	\$ 472.07
15	25%	\$ 178.86	\$ 381.11	\$ 214.28	\$ 393.39
16	20%	\$ 143.08	\$ 304.89	\$ 171.42	\$ 314.71
17	15%	\$ 107.31	\$ 228.66	\$ 128.56	\$ 236.03
18	10%	\$ 71.54	\$ 152.44	\$ 85.71	\$ 157.35
19	5%	\$ 35.77	\$ 76.22	\$ 42.85	\$ 78.67
20+	0%	\$ -	\$ -	\$ -	\$ -

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