

**State Employees Group Insurance Program**  
**Retiree Health Plan Contributions**  
**Rounded Rates for FY 2016**  
**Effective 7/1/15**

Years of Service at Retirement (1)	Contribution Percentage	QCHP Coverage		HMO/OAP Coverage	
		Medicare Total Rate = \$408.14	Non-Medicare Total Rate = \$1,128.62	Medicare Total Rate = (2) \$477.56	Non-Medicare Total Rate = (2) \$907.76
0	100%	\$408.14	\$1,128.62	\$477.56	\$907.76
1	95%	\$387.73	\$1,072.18	\$453.68	\$862.37
2	90%	\$367.32	\$1,015.75	\$429.80	\$816.98
3	85%	\$346.91	\$959.32	\$405.92	\$771.59
4	80%	\$326.51	\$902.89	\$382.04	\$726.20
5	75%	\$306.10	\$846.46	\$358.17	\$680.82
6	70%	\$285.69	\$790.03	\$334.29	\$635.43
7	65%	\$265.29	\$733.60	\$310.41	\$590.04
8	60%	\$244.88	\$677.17	\$286.53	\$544.65
9	55%	\$224.47	\$620.74	\$262.65	\$499.26
10	50%	\$204.07	\$564.31	\$238.78	\$453.88
11	45%	\$183.66	\$507.87	\$214.90	\$408.49
12	40%	\$163.25	\$451.44	\$191.02	\$363.10
13	35%	\$142.84	\$395.01	\$167.14	\$317.71
14	30%	\$122.44	\$338.58	\$143.26	\$272.32
15	25%	\$102.03	\$282.15	\$119.39	\$226.94
16	20%	\$81.62	\$225.72	\$95.51	\$181.55
17	15%	\$61.22	\$169.29	\$71.63	\$136.16
18	10%	\$40.81	\$112.86	\$47.75	\$90.77
19	5%	\$20.40	\$56.43	\$23.87	\$45.38
20+	0%	\$0.00	\$0.00	\$0.00	\$0.00

- The rates shown for less than eight years of service apply to survivors prior to April 2012.
- All base contributions were rounded down to the nearest penny.