Member Health Plan Contributions

Retirees and annuitants who have 20 or more years of service, as well as survivors whose annuity is based on the death of an employee who had 20 years or more of creditable service, receive their healthcare coverage premium-free through the State. This premium-free coverage includes medical, prescription and vision coverage. All members are required to pay a premium for dental and dependent coverage.

Retirees, annuitants and survivors with less than 20 years of service are required to pay 5% of the cost of coverage for every year of service they have less than 20 years.* See chart below:

2027 TRAIL MAPD Health Plan Monthly Contributions
for Retirees, Annuitants and Survivors with Less than 20 Years of Service

Years of Service	Member's Responsibility: Percentage of Cost	Aetna MAPD PPO
0	100%	$100.70
1	95%	$95.66
2	90%	$90.63
3	85%	$85.59
4	80%	$80.56
5	75%	$75.52
6	70%	$70.49
7	65%	$65.45
8	60%	$60.42
9	55%	$55.38
10	50%	$50.35
11	45%	$45.31
12	40%	$40.28
13	35%	$35.24
14	30%	$30.21
15	25%	$25.17
16	20%	$20.14
17	15%	$15.10
18	10%	$10.07
19	5%	$5.03
20+	0%	$0.00

* **The 5% rates in the chart above do not apply to the following members:** U of I federal retirees, SURS retirees who elected a lower pension in exchange for free insurance, retirees, annuitants and survivors of vested retired judges and general assembly members, SURS and SERS members who retired prior to 1/1/1998, TRS members who retired prior to 7/1/1999, and vested regional superintendents who retired under TRS on or after 7/1/1998.