

# Health Benefits at Retirement

## Alternate Benefits Program (ABP)

*Health benefits include medical and prescription drug coverage*

Years of Service Credit	Health Contributions	Medicare Part B Premium Reimbursement	Dental Coverage
25 Years of Service Credit Prior to July 1, 1997	No contributions  The State will pay the full health benefits cost	Full reimbursement for cost of Medicare Part B premium (per individual) provided by the State	Full Group Rates Based on Plan and Coverage: <ul style="list-style-type: none"> <li>• Single</li> <li>• Family</li> <li>• Member &amp; Spouse/Partner</li> <li>• Parent &amp; Child</li> </ul>
Hired <u>before</u> July 1, 1995 and attaining 25 years <u>after</u> July 1, 1997		Part B reimbursement is capped at \$46.10	
25 Years of Pension-Credited Service <u>after</u> July 1, 2007 and <u>before</u> June 28, 2011	Health contribution of 1.5% of 50 percent of the Highest Salary  1.5% Waived if enrolled in the SHBP Retiree Wellness Plan	NO Part B reimbursement	
20 Years of Service on or <u>Before</u> June 28, 2011 and Retire With 25 or More Years of Service	Health contribution of 1.5% of 50 percent of the Highest Salary  Wellness Program NOT available	NO Part B reimbursement	
Do Not Fall Within the Previous Provisions and retires with 25 or More Years of Service	Contribution determined based on: <ul style="list-style-type: none"> <li>- Cost of the Plan</li> <li>- Plan Coverage</li> <li>- 50% of the highest salary</li> <li>- Medicare eligibility</li> </ul>	NO Part B reimbursement	
Less Than 25 Years of Service	<ul style="list-style-type: none"> <li>▪ Member is responsible for <b>FULL</b> Payment</li> </ul>	NO Part B reimbursement	