PERS HEALTH INSURANCE PROGRAM
Public Employees Retirement System

Plan Year 2026

Effective January 1, 2026 through December 31, 2026

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RHIPA (State of Oregon Non-Medicare) Subsidy

The Oregon Legislature established (ORS 238.415) the Retiree Health Insurance Premium Account (RHIPA), which pays a monthly contribution toward the cost for health care coverage for some state of Oregon retirees who are not eligible for Medicare. This contribution applies only to PERS retirees who retire directly from a state agency and whose PERS effective retirement date is the first of the month following termination from state employment.

RHIPA (State of Oregon Non-Medicare) Subsidy ***To determine your monthly premium, deduct the subsidy amount (based on your total years of STATE service) from your total premium amount***							
Years of State Service	**Less than 8 years**	**8 but less than 10 years**	**10 but less than 15 years**	**15 but less than 20 years**	**20 but less than 25 years**	**25 but less than 30 years**	**30 and more years**
2026 RHIPA Subsidy	$0.00	$344.37	$413.25	$482.12	$551.00	$619.87	$688.74

State of Oregon retirees enrolled in a PHIP health plan must meet the following requirements to be eligible for RHIPA contributions:

1. The retiree must be a Tier One or Tier Two eligible retired state employee who is not eligible for Medicare, and also meets one of these requirements:
   a. Is receiving a PERS service or PERS disability retirement allowance or benefit and has had eight or more years of qualifying state service at the time of retirement **(only STATE service time applies toward the RHIPA subsidy)**; or
   b. Is receiving a PERS disability retirement allowance computed as if the retiree had eight or more years of creditable state service and had attained the earliest service retirement age.

A surviving spouse or dependent of a deceased eligible Tier One or Tier Two retired State of Oregon employee, who is not eligible for Medicare, may be eligible to receive the RHIPA subsidy if the following requirements are met:

1. Is receiving a retirement allowance or benefit from PERS, or
2. Was covered under a PERS sponsored health insurance plan at the time of the retiree's death and the eligible retired state employee retired on or after September 29, 1991. If, however, you are a surviving spouse and are no longer eligible for an ongoing pension benefit, you may no longer be eligible for the RHIPA subsidy. <u>If you receive a subsidy while not eligible, you will have to repay any funds you received while not eligible.</u>

Premium payment information:
Because the verification process is based on finalized pension calculations, the retiree could be invoiced the full premium amount until eligibility for the subsidy is verified. Upon verification, if the retiree is due a refund, it will be calculated and sent automatically.

For more information on the RHIPA contribution and eligibility, call the PERS Health Insurance Program, or visit us at pershealth.com