

# 2026 State Employer Annuitant Contribution Formulas & Amounts and Association Plan Premiums

Rob Jarzombek, Chief, Health Plan Research & Administration Division

July 15, 2025

## State Employer Annuitant Contribution Formulas

Type	100/90 Basic and Medicare Annuitants	80/80 Basic Annuitants	80/80 Medicare Annuitants
Enrollment	<ul style="list-style-type: none"><li>Active and Annuitant Subscribers</li><li>Includes CSU</li><li>Determined by CalPERS</li></ul>	<ul style="list-style-type: none"><li><b>Basic</b> Active Civil Service Subscribers</li><li>Excludes CSU</li><li>Determined by CalHR</li></ul>	<ul style="list-style-type: none"><li>State <b>Medicare</b> Retired Subscribers</li><li>Excludes CSU</li><li>Determined by CalPERS</li></ul>
Employer Contribution	<ul style="list-style-type: none"><li>Self: 100% of the Single-Party weighted average premium</li><li>Dependents: 90% of the additional weighted average premium</li></ul>	<ul style="list-style-type: none"><li>Self: 80% of the Single-Party weighted average premium</li><li>Dependents: 80% of the additional weighted average premium</li></ul>	<ul style="list-style-type: none"><li>Self: 80% of the Single-Party weighted average premium</li><li>Dependents: 80% of the additional weighted average premium</li></ul>

## State Employer Annuitant Contribution Amounts

Tier	100/90 Basic and Medicare Annuitants		80/80 Basic Annuitants		80/80 Medicare Annuitants	
	2025	2026	2025	2026	2025	2026
Single	\$1,060	\$1,084	\$809	\$867	\$377	\$416
Two-Party	\$2,039	\$2,057	\$1,615	\$1,732	\$764	\$845
Family	\$2,551	\$2,638	\$2,097	\$2,249	\$1,099	\$1,214

## Association Plans

- CalPERS does not administer the Association plans.
- The Association plans are responsible for ensuring that their premiums and benefit changes are appropriate and reserve funds are adequate for their continued operations.
- Changes for plan year 2026:
  - The California Correctional Peace Officers Association (CCPOA) Basic plan will change from a Health Maintenance Organization plan to an Exclusive Provider Organization plan; no changes to the CCPOA Medicare plan

## Association Statewide Weighted Average Premium Percent Changes

Plan Type	2025 Premiums	2026 Premiums
Basic	7.31%	11.14%
Medicare	9.20%	25.69%
<b>Total Overall</b>	<b>7.47%</b>	<b>12.41%</b>

## Next Steps

