

Retiree Assistance Programs for PEIA Premiums and Benefits

If you are a retired school or public employee and are having trouble affording your PEIA premiums or out of pocket health care costs, PEIA offers two assistance programs for retired employees and surviving dependents who qualify. Assistance is based on the years of service of the policyholder.

Here are the two plans:

1. **Premium assistance** reduces the monthly premium payment for the retiree or surviving dependent. Premium assistance is available to retirees with at least 5 years of service. The premium assistance program pays part of your health insurance premium if your gross income is less than 250% of Federal Poverty Level. Premiums can be reduced by as much as \$111/month (based on income and plan type.)

To qualify for premium assistance, you must meet all the following criteria:

- You must have 5 or more years of service
- Not be currently using accrued sick/annual leave to pay premiums
- You must be enrolled in the Humana/PEIA Plan 1 or PEIA Special Medicare Plan, or the PEIA Preferred Benefits Plan (PPB)
- Your household income during calendar year 2024 must have been at or below 250% of the Federal Poverty Level (FPL).

2. **Benefit assistance** reduces the medical and prescription drug out-of-pocket costs for retirees with at least 15 years of service. Program savings include reducing costs to as low as \$50 for deductibles, \$2 for primary care co-pays, \$5 for specialist co-pays, and \$600 for an out-of-pocket maximum.

To qualify for premium and benefit assistance, you must meet all the following criteria:

All the criteria for premium assistance, plus

- Medicare must be your primary insurance
- You must have 15 or more years of service
- You must be enrolled in the Humana/PEIA Plan 1 or the Special Medicare Plan, and
- Your household income during calendar year 2024 must have been at or below 250% of the Federal Poverty Level (FPL).

Scan the QR code for the application form and to see the full chart to determine eligibility based on your income.

