

2025 State Contribution Formulas and Association Plan Premiums

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State Employer Annuitant Contribution Formulas

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

2025 State Employer Annuitant Contributions

Tier	100/90 Basic and Medicare Annuitants	80/80 Basic Annuitants	80/80 Medicare Annuitants
Single	\$1,060	\$809	\$377
Two-Party	\$2,039	\$1,615	\$764
Family	\$2,551	\$2,097	\$1,099

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.
- For plan year 2025, PORAC has the following benefit design changes:
 - Combine acupuncture and chiropractic visits with a 20-visit limit
 - Physical and occupational therapy with no visit limitations

Statewide Weighted Average Premium Percent Change

Association Program Type	2025 Premium Percent Change from 2024
Basic Plan	7.31%
Medicare Plan	9.20%

Next Steps



Communicate Premiums



Open Enrollment: September 16 – October 11



Implement Premiums January 1, 2025