

Future Retirees

- Applicable OGB coverage must be in effect immediately prior to a member's retirement to be eligible for retiree coverage. If the member started participation or rejoined state service on or after January 1, 2002, the state contribution of their premium is based on the number of participation years in an OGB health plan. This also applies to a surviving spouse/dependent who started coverage after July 1, 2002.
- The participation schedule below shows the number of years a member must participate in an OGB health plan to receive a specified state contribution.

Retiree Participation Schedule	
Years of OGB Plan Participation	State's Share of Total Monthly Health Premium
20 years or more	75 percent
15 years but less than 20 years	56 percent
10 years but less than 15 years	38 percent
less than 10 years	19 percent

**Includes LSU First*