

CERS EMPLOYEE HEALTH INSURANCE CONTRIBUTION INCREASE

Effective July 1, 2026



CERS members with a participation date of July 1, 2003 and after are affected by a 2025 law change that increases employee contributions in July. Your employer deducts contributions from your paycheck each month and submits them to KPPA. Effective July 1, 2026, Tier 1 members with a participation date of July 1, 2003 - August 31, 2008 will begin paying a non-refundable health insurance contribution (HIC):

- Nonhazardous members will pay one percent (1%)
- Hazardous members will pay two percent (2%)

HIRE DATE EXEMPTION

This health insurance contribution increase may **not** apply if:

1. You have a participation date between July 1, 2003 and July 31, 2004 **and**
2. You were hired before July 1, 2003 by any [participating employer](#), in any employment status (such as seasonal, part time, or probationary).

If this applies to you, you will receive more instructions on how to complete the verification process. Watch your email for updates. If KPPA does not have a valid email for you, information will be mailed to your address on file.

Your hire date must be verified to qualify for the exemption. You are not required to verify your hire date; however, this step is mandatory for the hire date exemption to be applied to your account.

To get started, submit **any** of the following to KPPA:

- [Form 4225-Verification of Past Employment](#) completed by an approved reporting official.
- **Personnel records** validating your hire date.
- **A letter** on employer letterhead specifying your hire date and signed by an approved reporting official.
- **Employment contracts** showing your hire date.
- **Check stubs** from pay periods before July 2003.

SUBMITTING DOCUMENTS

You have three options for submitting your documents to our office. The quickest way to is to **upload the documents** by logging in to your account at [MyRetirement.ky.gov](#).

You can also submit documents by **mail** to 1260 Louisville Road, Frankfort, KY 40601 or by **fax** to 502-696-8822. You must include your name and Member ID or Social Security Number on all documents you submit.

Please allow sufficient time for KPPA staff to review your documents and provide you with a response.

WHAT TO EXPECT

The new health insurance contribution rate will apply to payroll records reported to KPPA for wages earned July 1, 2026 and after. You will see the updated amount on your paycheck once your employer applies the new rate, unless you qualify for the hire date exemption.

If you have questions, please call our office at 1-800-928-4646 to speak with a benefits counselor.



Kentucky Public Pensions Authority
1-800-928-4646
Monday - Friday 8 am - 4:30 pm ET



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