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February 27, 2026

Agency Head

Regarding: PEIA and RHBT FY 2027 Finance Plan

Dear Agency Head:

As noted in December 2025, the PEIA Finance Board financial plan for FY 2027 included a 3% increase on the non-State (Local Govt.) Fund premiums, PPB plan name changes and benefit changes for WV Bronze (Plan D). Please see below for further information on the 2027 plan.

For PEIA (active employees):

- The premiums are increasing 3% in aggregate (PEIA+RHBT) effective July 1, 2026.
- Gold High Deductible (Plan C) Employee only and Family tier premiums increased 5%, Employee and Child(ren) tier increased 1%. Gold High Deductible deductibles and out-of-pocket maximums did not change.
- The administrative fee will increase by \$2.50.
- WV Bronze (Plan D) Benefit changes include a 34% premium decrease, 425% increase in deductibles, 55% increase in out-of-pocket maximums.
- PPB plan names are changing to metals, A is Gold, B is Silver, C is Gold High Deductible, D is WV Bronze High Deductible.
- Any participants currently in Plan D will have to reelect a plan, during Open Enrollment.
- The new rates can be found at the link below:
<http://peia.wv.gov/Forms-Downloads/Pages/Premium-Rates.aspx>

For RHBT (retirees):

- The RHBT Paygo rate will be \$59 (included in 3% increase).
- The non-Medicare retiree health rates are increasing by 3%.
- The Medicare retiree health rates are increasing by 3%, January 1, 2027.
- No benefit changes for non-Medicare retirees.
- No benefit changes for Medicare retirees.

I hope you find this information useful for this upcoming fiscal year.

Sincerely,

Jason A. Haught, CPA
CFO