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Insurance Coverage & Information

Health Benefit Plans

State Employees' Health Insurance Plan (BCBS)

Premium Cash Option
(Reimburses up to \$350 per month)

Limited Purpose HRA
(Reimburses up to \$350 per month)

Optional Plan (Southland)

Supplemental Plan (BCBS)

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Premiums



Premium Discounts










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Contact SEIB

Click to Call  1-866-836-9737

Click to Call  1-334-263-8341

 1-334-263-8541

Premiums

- Rates for 2024 
- Rates for 2025 

Frequently Asked Questions

The following frequently asked questions about premiums are not meant to be exhaustive. Refer to your health benefits plan book or contact the SEIB for more information.

How is the State Employees' Health Insurance Plan funded?

What is the state funding rate?

The state funding rate is a funding mechanism established by the Alabama Legislature to help fund the state health plan. The rate is a dollar amount paid monthly by state agencies for each active fulltime employee. The state funding rate is \$1005 per employee per month.


Is the state funding rate equivalent to an employee premium?

No, it is not the equivalent of an employee premium. The state funding rate is paid by the employer to cover the cost of an active employee and subsidizes retiree and dependent coverage.

What is the employer contribution?

The employer contribution is the amount state agencies pay for each active fulltime employee based on the state funding rate. The employer contribution can be broken down into an equation: the state funding rate x number of active employees x 12 months = annual employer contribution.

What is the employee premium?

The employee premium is the amount the SEIB establishes for employees and retirees to contribute to the cost of their coverage. The single employee premium is \$145 per month. This can be reduced by participating in the the ACHIEVE Wellness program (up to \$50 in monthly premium discounts) and refraining from using tobacco products (\$65 monthly premium discount), which brings the total single employee premium to \$30 per month when all of the discounts are applied. For a complete listing of the employee premium rates visit [Rates for 2025](#). 

How are premiums determined?

Are employees responsible for any other costs?


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