

Monthly Medical Allowance (MMA) A Medical Plan Subsidy for Eligible Retirees

Retirees with 10 or more years of creditable ACERA service or service-connected disability and who are enrolled in an ACERA-sponsored medical plan receive a Monthly Medical Allowance (MMA) to partially offset their monthly medical costs. The offset is based on years of ACERA service credit and a contribution amount determined annually by the ACERA Board of Retirement.

This benefit is only available for payment toward an ACERA-sponsored medical plan including individual plans through OneExchange. The cost of private insurance is not covered, such as coverage through the Covered California Health Insurance Exchange.

There is no MMA offset provided to:

- Retirees with less than 10 years of ACERA service (except service-connected disability retirees)
- Non-member payees (i.e., surviving or former spouses/domestic partners and/or beneficiaries)
- Dependents

You are responsible for 100% of the costs associated with covering these individuals.

The MMA is a non-vested (non-guaranteed) benefit, and is subject to available funds. Benefit levels are determined annually by the Board of Retirement.

Monthly Medical Allowance Amounts for Group Plans

(For all medical plans except OneExchange plans)

The maximum MMA amount is limited to your self-only medical premium or the highest allowable benefit under the MMA, whichever is lower. Plan premium costs exceeding the MMA contribution are deducted from your monthly retirement allowance. Premiums for your dependents are also deducted from your monthly retirement allowance. Your monthly retirement allowance must be sufficient enough to cover the cost of your premium to enroll in a medical plan; likewise your monthly allowance must be sufficient enough to cover the cost of your dependent's premiums or you are not able to add/enroll them.

The MMA is prorated according to your years of ACERA service, and amounts are noted in the table below:

| 2015 MMA for Group Medical Plans | | |
|----------------------------------|----------------|------------|
| Years of ACERA Service | Percent of MMA | MMA Amount |

| | | |
|-------------|------|----------|
| 0-9 years | 0% | \$0 |
| 10-14 years | 50% | \$261.08 |
| 15-19 years | 75% | \$391.62 |
| 20+ years | 100% | \$522.16 |

Medicare Exchange Monthly Medical Allowance Amounts

The Medicare Exchange Monthly Medical Allowance for those enrolled in a Medicare plan through OneExchange work differently. Plan premiums through the exchange are much lower than group plan costs. Excess MMA may be used to pay copays and deductibles. The Medicare Exchange Monthly Medical Allowance to offset those costs, prorated according to your years of ACERA service will be offered as follows:

| 2015 MMA for OneExchange Medical Plans | | |
|---|----------------|------------------------------|
| Years of ACERA Service | Percent of MMA | Medicare Exchange MMA Amount |
| 0-9 years | 0% | \$0 |
| 10-14 years | 50% | \$200 |
| 15-19 years | 75% | \$300 |
| 20+ years | 100% | \$400 |

[Back](#)

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- [Getting & Managing Coverage](#)