

RMBA

2026 RMBA Election Options

Make your one-time, irrevocable election on SuccessFactors during Open Enrollment.

**Participate in the 2027 RMBA.
Transfer current RMBA balance
and continue to receive annual
contributions and earnings.**

OR

**End RMBA participation, receive
one-time, non-matching
employer contribution to your
Hoosier START 401(a).***

Chances are, you're one of the 27,535 State employees who are eligible to make a Retirement Medical Benefits Account (RMBA) election during the State's Open Enrollment period. Learn about the RMBA, register for education opportunities, discover your options, and view your current RMBA balance at bit.ly/inprsrmba.

*This option is the default if no election is made.



Not all State employees are eligible. Certain State employees hired before March 14, 2026, will be included in direct communication related to this change. Look for more details as the 2026 Open Enrollment period approaches. The election referred to throughout this document is the employee's decision to waive any and all rights to their RMBA account. If they elect to waive their participation in, and any rights to receive benefits under, the RMBA account, they will become eligible for a one-time, non-matching employer contribution to the Hoosier START 401(a) plan, as described below. The one-time, non-matching employer contribution referred throughout may be reduced to comply with requirements imposed by the Tax Code.



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WHAT FITS YOUR RETIREMENT AND FINANCIAL STRATEGY BEST?

Funds for
qualifying
medical
insurance
premiums in
retirement?

or

Funds
invested for
any
expense in
retirement?

Your Retirement Medical Benefits Account (RMBA) election is personal, and you should consider your unique situation before making your election. Learn about the RMBA, register for education opportunities, discover your options, and view your current RMBA balance at bit.ly/inprsrmba.



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WHAT FITS YOUR RETIREMENT AND FINANCIAL STRATEGY BEST?

Do you plan to retire from State employment?

or

Do you expect to be working elsewhere when you become eligible to retire?

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WHAT FITS YOUR RETIREMENT AND FINANCIAL STRATEGY BEST?

Access to tax-free funds for eligible medical insurance premiums in retirement?

or

Ownership of pre-tax funds to invest and manage long term?

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EDUCATION OPPORTUNITIES

IN PERSON

IGCS, noon

Office hours: 10 a.m. – 2 p.m.

Oct. 5

Oct. 13

Oct. 22

Oct. 29

Nov. 5

Nov. 16

or

VIRTUAL

Office hours: 10 a.m. – 2 p.m.

Oct. 6, 10 a.m.

Oct. 14, 12 p.m.

Oct. 21, 2 p.m.

Oct. 30, 10 a.m.

Nov. 2, 12 p.m.

Nov. 12, 2 p.m.

The Retirement Medical Benefits Account (RMBA) is unique. Join an education opportunity to fully understand how it works and which option might work best for your situation. In-person and virtual events will have office hours surrounding event times. Find details, register for sessions, and view your current RMBA balance at bit.ly/inprsrmba.



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