

Employees & RTW Retirees Rates FY 2025 September 1, 2024 – August 31, 2025



HealthSelect of Texas (POS Plan) Full Time Employees

HealthSelect of Texas	Premium	State Pays	Member Pays
Member Only	\$624.82	\$624.82	\$0.00
Member & Spouse	\$1340.82	\$982.82	\$358.00
Member & Child(ren)	\$1104.22	\$864.52	\$239.70
Member & Family	\$1820.22	\$1222.52	\$597.70

HealthSelect of Texas (POS Plan) Part Time Employees/GA/TA/Adjuncts*

HealthSelect of Texas	Premium	State Pays	Member Pays
Member Only	\$624.82	\$312.41	\$312.41
Member & Spouse	\$1340.82	\$491.41	\$849.41
Member & Child(ren)	\$1104.22	\$432.26	\$671.96
Member & Family	\$1820.22	\$611.26	\$1208.96

Consumer Directed HealthSelect (HDHP) Full Time Employees

Consumer Directed HS (HDHP)	Premium	State Pays**	Member Pays
Member Only	\$624.82	\$624.82	\$0.00
Member & Spouse	\$1305.02	\$982.82	\$322.20
Member & Child(ren)	\$1080.24	\$864.52	\$215.72
Member & Family	\$1760.44	\$1222.52	\$537.92

Consumer Directed HealthSelect (HDHP) Part Time Employees/TA/GA/Adjuncts*

Consumer Directed HS (HDHP)	Premium	State Pays**	Member Pays
Member Only	\$624.82	\$312.41	\$312.41
Member & Spouse	\$1305.02	\$491.41	\$813.61
Member & Child(ren)	\$1080.24	\$432.26	\$647.98
Member & Family	\$1760.44	\$611.26	\$1149.18

*The state does not contribute to the cost of health insurance for adjunct faculty.

**The Consumer Directed HealthSelect “State Pays” amount includes a monthly contribution to the member’s Optum Bank health savings account (HSA). Please see the HSA Contribution table below.

Consumer Directed HealthSelect Health Savings Account (HSA)

Coverage	State Pays
You Only	\$45 monthly (\$540 annually)
You + Spouse	\$90 monthly (\$1,080 annually)
You + Children	\$90 monthly (\$1,080 annually)
You + Family	\$90 monthly (\$1,080 annually)

An HSA is a tax-free savings account for qualified health expenses.

You can receive the “State Pays” HSA contribution if you are:

- enrolled in Consumer Directed HealthSelect
- eligible for a portion of your health premium to be paid by the state and
- not eligible for Medicare

Tobacco User Monthly Fees

If you and/or a dependent enrolled in medical are certified as a tobacco-user or has not certified as a non-user, you will pay an additional tobacco-user premium depending on how many tobacco-users or non-certified dependents you cover.

Tobacco-Users of Any Age and Adults Who Fail to Certify	Monthly Premium
Member <u>or</u> Spouse <u>or</u> Children* Only	\$30
Member + Spouse <u>or</u> Member + Children* <u>or</u> Spouse + Children*	\$60
Family (Member + Spouse + Children*)	\$90

*The charge for a child is the same regardless of how many children in the household use tobacco or how many covered children 18 or over are not certified.

If you are a tobacco-user, you may be able to participate in an alternative to the tobacco-user premium, if it is right for your health status and complies with your doctor’s recommendations. Please visit [ERS Tobacco Policy](#) for more information.

Optional Coverage Rates – Employees

NOTE: All premiums are monthly

Plan Name	Member Only	Member & Spouse	Member & Child(ren)	Member & Family
State of Texas Vision	\$4.61	\$9.22	\$9.91	\$14.52

Plan Name	Member Only	Member & Spouse	Member & Child(ren)	Member & Family
State of Texas Dental Choice Plan	\$28.73	\$57.46	\$68.95	\$97.68
Dental Health Maintenance Plan	\$9.59	\$19.18	\$23.02	\$32.59

Optional Term Life Premiums (rate per \$1,000 of annual salary)

After the first 31 days of employment, Elections 1 and 2 require approval through evidence of insurability (EOI).

Elections 3 and 4 always require EOI approval.

Beginning at age 70, Optional Term Life coverage is reduced to a percentage of your annual salary as follows:

Age 70-74	65%
Age 75-79	40%
Age 80-84	25%
Age 85-89	15%
Age 90 +	10%

Age	Election 1 Annual salary x 1	Election 2 Annual salary x 2	Election 3 Annual salary x 3	Election 4 Annual Salary x 4
Under 25	\$0.05	\$0.10	\$0.15	\$0.20
25-29	\$0.05	\$0.10	\$0.15	\$0.20
30-34	\$0.06	\$0.12	\$0.18	\$0.24
35-39	\$0.06	\$0.12	\$0.18	\$0.24
40-44	\$0.08	\$0.16	\$0.24	\$0.32
45-49	\$0.13	\$0.26	\$0.39	\$0.52
50-54	\$0.20	\$0.40	\$0.60	\$0.80
55-59	\$0.35	\$0.70	\$1.05	\$1.40
60-64	\$0.60	\$1.20	\$1.80	\$2.40
65-69	\$0.98	\$1.96	\$2.94	\$3.92
70-74	\$1.56	\$3.12	\$4.68	\$6.24
75-79	\$2.55	\$5.10	\$7.65	\$10.20
80-84	\$4.15	\$8.30	\$12.45	\$16.60
85-89	\$7.18	\$14.36	\$21.54	\$28.72
90 & over	\$11.18	\$22.36	\$33.54	\$44.72

Dependent Term Life	N/A
Dependent Term Life Premiums	\$1.45 / month (includes \$5,000 term life with AD&D coverage per dependent)

Texas Income Protection Plan (TIPP)	
Short Term Disability Insurance	\$0.24 / \$100 of monthly salary
Long Term Disability Insurance	\$0.68 / \$100 of monthly salary

Voluntary Accidental Death & Dismemberment (AD&D)

Employee's Age	Minimum Coverage	Maximum Coverage	Minimum Increments
Under 70	\$10,000	\$200,000	\$5,000
70-74	\$6,500	\$130,000	\$3,250
75-79	\$4,000	\$80,000	\$2,000
80-84	\$2,500	\$50,000	\$1,250
85-89	\$1,500	\$30,000	\$750
90+	\$1,000	\$20,000	\$500

Employee Only:
\$0.02 / \$1,000 of coverage

Employee & Family:
\$0.04 / \$1,000 of coverage

For more detailed information about optional coverage benefits, see your benefits booklet available online at [ERS](#).