

Employees & RTW Retirees FY 2019

September 1, 2018 – August 31, 2019

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 Code	Plan Name	Vision Plan			
		Member Only	Member & Spouse	Member & Child(ren)	Member & Family
VSN	State of Texas Vision	\$6.02	\$12.04	\$12.94	\$18.96

Plan Code	Plan Name	Dental Plans			
		Member Only	Member & Spouse	Member & Child(ren)	Member & Family
DMO	Dental Maintenance	\$9.59	\$19.17	\$23.01	\$32.59
DCP	Dental Choice Plan	\$28.64	\$57.28	\$68.74	\$97.38
DDP	Discount Dental Plan	\$2.25	\$4.50	\$5.40	\$7.65

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
15-19	\$0.05	\$0.10	\$0.15	\$0.20
20-24	\$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	\$0.12	\$0.24	\$0.36	\$0.48
50-54	\$0.19	\$0.38	\$0.57	\$0.76
55-59	\$0.33	\$0.66	\$0.99	\$1.32
60-64	\$0.57	\$1.14	\$1.71	\$2.28
65-69	\$0.93	\$1.86	\$2.79	\$3.72
70-74	\$1.48	\$2.96	\$4.44	\$5.92
75-79	\$2.41	\$4.82	\$7.23	\$9.64
80-84	\$3.92	\$7.84	\$11.76	\$15.68
85-89	\$6.79	\$13.58	\$20.37	\$27.16
90 & over	\$10.57	\$21.14	\$31.71	\$42.28

Dependent Term Life	
Dependent Term Life Premiums	\$1.38 / month (includes \$5,000 term life with AD&D coverage per dependent)

Texas Income Protection Plan (TIPP)	
Short Term Disability Insurance	\$0.26 / \$100 of monthly salary
Long Term Disability Insurance	\$0.63 / \$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](#).