# Employees & RTW Retirees FY 2023

September 1, 2022 – August 31, 2023

## HealthSelect of Texas (POS Plan)

### Full Time Employees

<table>
<thead>
<tr>
<th>HealthSelect of Texas</th>
<th>Premium</th>
<th>State Pays</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Only</td>
<td>$624.82</td>
<td>$624.82</td>
<td>$0.00</td>
</tr>
<tr>
<td>Member &amp; Spouse</td>
<td>$1340.82</td>
<td>$982.82</td>
<td>$358.00</td>
</tr>
<tr>
<td>Member &amp; Child(ren)</td>
<td>$1104.22</td>
<td>$864.52</td>
<td>$239.70</td>
</tr>
<tr>
<td>Member &amp; Family</td>
<td>$1820.22</td>
<td>$1222.52</td>
<td>$597.70</td>
</tr>
</tbody>
</table>

### Part Time Employees/GA/TA/Adjuncts*

<table>
<thead>
<tr>
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## HealthSelect of Texas (POS Plan)

### Part Time Employees/TA/GA/Adjuncts*  

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<th>State Pays</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Only</td>
<td>$624.82</td>
<td>$312.41</td>
<td>$312.41</td>
</tr>
<tr>
<td>Member &amp; Spouse</td>
<td>$1340.82</td>
<td>$491.41</td>
<td>$849.41</td>
</tr>
<tr>
<td>Member &amp; Child(ren)</td>
<td>$1104.22</td>
<td>$432.26</td>
<td>$671.96</td>
</tr>
<tr>
<td>Member &amp; Family</td>
<td>$1820.22</td>
<td>$611.26</td>
<td>$1208.96</td>
</tr>
</tbody>
</table>

## Consumer Directed HealthSelect (HDHP)

### Full Time Employees

<table>
<thead>
<tr>
<th>HealthSelect HS (HDHP)</th>
<th>Premium</th>
<th>State Pays**</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Only</td>
<td>$624.82</td>
<td>$624.82</td>
<td>$0.00</td>
</tr>
<tr>
<td>Member &amp; Spouse</td>
<td>$1305.02</td>
<td>$982.82</td>
<td>$322.20</td>
</tr>
<tr>
<td>Member &amp; Child(ren)</td>
<td>$1080.24</td>
<td>$864.52</td>
<td>$215.72</td>
</tr>
<tr>
<td>Member &amp; Family</td>
<td>$1760.44</td>
<td>$1222.52</td>
<td>$537.92</td>
</tr>
</tbody>
</table>

### Part Time Employees/TA/GA/Adjuncts*

<table>
<thead>
<tr>
<th>HealthSelect HS (HDHP)</th>
<th>Premium</th>
<th>State Pays**</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Only</td>
<td>$624.82</td>
<td>$312.41</td>
<td>$312.41</td>
</tr>
<tr>
<td>Member &amp; Spouse</td>
<td>$1305.02</td>
<td>$491.41</td>
<td>$813.61</td>
</tr>
<tr>
<td>Member &amp; Child(ren)</td>
<td>$1080.24</td>
<td>$432.26</td>
<td>$647.98</td>
</tr>
<tr>
<td>Member &amp; Family</td>
<td>$1760.44</td>
<td>$611.26</td>
<td>$1149.18</td>
</tr>
</tbody>
</table>

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**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)

<table>
<thead>
<tr>
<th>Coverage</th>
<th>State Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$45 monthly ( $540 annually)</td>
</tr>
<tr>
<td>You + Spouse</td>
<td>$90 monthly ( $1,080 annually)</td>
</tr>
<tr>
<td>You + Children</td>
<td>$90 monthly ( $1,080 annually)</td>
</tr>
<tr>
<td>You + Family</td>
<td>$90 monthly ( $1,080 annually)</td>
</tr>
</tbody>
</table>

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

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## 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.

<table>
<thead>
<tr>
<th>Tobacco-Users of Any Age and Adults Who Fail to Certify</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member or Spouse or Children* Only</td>
<td>$30</td>
</tr>
<tr>
<td>Member + Spouse or Member + Children* or Spouse + Children*</td>
<td>$60</td>
</tr>
<tr>
<td>Family (Member + Spouse + Children*)</td>
<td>$90</td>
</tr>
</tbody>
</table>

*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](https://www.ers.utexas.edu) for more information.
Optional Coverage Rates – Employees

NOTE: All premiums are monthly

<table>
<thead>
<tr>
<th>Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Code</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>VSN</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Code</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>DHMO</td>
</tr>
<tr>
<td>DCP</td>
</tr>
</tbody>
</table>

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%

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

Dependent Term Life

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 $0.26 / $100 of monthly salary

Long Term Disability Insurance $0.68 / $100 of monthly salary

Voluntary Accidental Death & Dismemberment (AD&D)

<table>
<thead>
<tr>
<th>Employee's Age</th>
<th>Minimum Coverage</th>
<th>Maximum Coverage</th>
<th>Minimum Increments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 70</td>
<td>$10,000</td>
<td>$200,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>70-74</td>
<td>$6,500</td>
<td>$130,000</td>
<td>$3,250</td>
</tr>
<tr>
<td>75-79</td>
<td>$4,000</td>
<td>$80,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>80-84</td>
<td>$2,500</td>
<td>$50,000</td>
<td>$1,250</td>
</tr>
<tr>
<td>85-89</td>
<td>$1,500</td>
<td>$30,000</td>
<td>$750</td>
</tr>
<tr>
<td>90+</td>
<td>$1,000</td>
<td>$20,000</td>
<td>$500</td>
</tr>
</tbody>
</table>

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.