

Employees & RTW Retirees FY 2122

September 1, 2021 – August 31, 2022

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	\$1339.90	\$982.36	\$357.54
Member & Child(ren)	\$1103.58	\$864.20	\$239.38
Member & Family	\$1818.66	\$1221.74	\$596.92

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

HealthSelect of Texas	Premium	State Pays	Member Pays
Member Only	\$624.41	\$312.41	\$312.00
Member & Spouse	\$1339.49	\$491.18	\$848.31
Member & Child(ren)	\$1103.17	\$432.10	\$671.07
Member & Family	\$1818.25	\$610.87	\$1207.38

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	\$1304.16	\$982.36	\$321.80
Member & Child(ren)	\$1079.64	\$864.20	\$215.44
Member & Family	\$1758.98	\$1221.74	\$537.24

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

Consumer Directed HS (HDHP)	Premium	State Pays**	Member Pays
Member Only	\$624.41	\$312.41	\$312.00
Member & Spouse	\$1303.75	\$491.18	\$812.57
Member & Child(ren)	\$1079.23	\$432.10	\$647.13
Member & Family	\$1758.57	\$610.87	\$1147.70

*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	\$4.61	\$9.22	\$9.91	\$14.52

Plan Code	Plan Name	Dental Plans			
		Member Only	Member & Spouse	Member & Child(ren)	Member & Family
DHMO	Dental Maintenance	\$9.59	\$19.18	\$23.02	\$32.59
DCP	Dental Choice Plan	\$28.03	\$56.06	\$67.27	\$95.30

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	\$0.12	\$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	\$0.68 / \$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](#).