

HealthSelectSM of Texas Plan

HealthSelectSM of Texas is self-funded, which means you and your dependents' health care claims are paid with funds provided by the State of Texas and through any contributions you might pay, like dependent premiums and copayments. Blue Cross and Blue Shield of Texas (BCBSTX) is the third-party administrator (TPA) for HealthSelectSM of Texas medical benefits. This means that the ERS sets the benefits and pays the claims, while Blue Cross and Blue Shield of Texas (BCBSTX) manages the provider network, processes claims and provides customer service.

HealthSelectSM of Texas is a point-of-service plan, which means a primary care physician (PCP) will direct your care to specialists when necessary. You will also need a referral from your PCP to receive in-network benefits. With the point-of-service plan, there are three levels of benefits: Network, non-network and out-of-area benefits. You may visit [HealthSelectSM of Texas website](#) for more information.

Consumer Directed HealthSelectSM

The consumer-directed health plan (CDHP) includes a high-deductible health (HDHP) and a health savings account (HSA). The CDHP is offered through Blue Cross and Blue Shield of Texas (BCBSTX). The provider network is the same as **HealthSelectSM of Texas**. Participants do not need to name a primary care physician (PCP) and do not need referrals to see specialists. **Note: Participants will be responsible for much more out-of-pocket expenses and will have to satisfy a large deductible before the plan begins to pay for any health or prescription benefits, except preventative care.**

The HSA helps participants save money so they are prepared for out-of-pocket healthcare expenses. Participants can also save money on income taxes. The HSA is an important part of the plan. A participant in Consumer Directed HealthSelectSM can and should open an HSA as soon as possible. The state will contribute pre-tax money into the account each month and the participant also can contribute up to a certain amount every year. Optum Bank is the administrator of the HSA program. HSA participants cannot participate in a traditional health care flexible spending account (FSA). You may visit [HealthSelectSM of Texas website](#) for more information.

New employees have a 60-day waiting period before the State's health plan takes effect. The health plan, which includes \$5,000 of life insurance, is provided to full-time employees at no cost. Health coverage must be selected during the first 31 days of employment. Coverage will not become effective until the first day of the month following the 60-day waiting period.

Eligible dependents include the employee's spouse and unmarried children under age 26.

COBRA

On April 7, 1986, a federal law was enacted (public Law 99-727, commonly called "COBRA"). This law required the State of Texas to offer employees and dependents covered under the Texas Employee Group Benefits Program (GBP) the opportunity to temporarily extend their health and/or dental coverage at group rates. Continuation is available only when certain qualifying events cause the coverage under the GBP to end. Coverage under COBRA is limited to the health and/or dental coverage in effect at the time of the qualifying event.

After an employee leaves employment, ERS will send the employee a COBRA notification, election form and instructions for premium payments.

Prescriptions

Optum Rx is the prescription drug benefit administrator for participants in HealthSelectSM of Texas and in Consumer Directed HealthSelectSM. OptumRx pharmacy network includes access to thousands of retail locations, including national chains and many community pharmacies. You may visit [HealthSelectRx](#) for more information.

Rates

HEALTH SELECT_{SM} MONTHLY RATES FOR FULL-TIME EMPLOYEES

PLAN	PREMIUM	STATE PAYS	EMPLOYEE PAYS
MEMBER ONLY	\$622.60	\$622.60	\$0.00
MEMBER & SPOUSE	\$1,338.60	\$980.60	\$358.00
MEMBER & CHILD	\$1,102.00	\$862.30	\$239.70
MEMBER & FAMILY	\$1,818.00	\$1,220.30	\$597.70

* Employees working at least 30 hours a week will be considered full time.

HEALTH SELECT_{SM} MONTHLY RATES FOR PART-TIME EMPLOYEES

PLAN	PREMIUM	STATE PAYS	EMPLOYEE PAYS
MEMBER ONLY	\$622.60	\$312.41	\$312.41
MEMBER & SPOUSE	\$1,338.60	\$491.41	\$849.41
MEMBER & CHILD	\$1,102.00	\$432.26	\$671.96
MEMBER & FAMILY	\$1,818.00	\$611.26	\$1,208.96

Rates

CONSUMER DIRECTED MONTHLY RATES FOR FULL-TIME EMPLOYEES

PLAN	PREMIUM	STATE PAYS	EMPLOYEE PAYS
MEMBER ONLY	\$622.60	\$622.60	\$0.00
MEMBER & SPOUSE	\$1,302.80	\$980.60	\$322.20
MEMBER & CHILD	\$1,078.02	\$862.30	\$215.72
MEMBER & FAMILY	\$1,758.22	\$1,220.30	\$537.92

* Employees working at least 30 hours a week will be considered full time.

CONSUMER DIRECTED MONTHLY RATES FOR PART-TIME EMPLOYEES

PLAN	PREMIUM	STATE PAYS	EMPLOYEE PAYS
MEMBER ONLY	\$622.60	\$312.41	\$312.41
MEMBER & SPOUSE	\$1,302.80	\$491.41	\$813.61
MEMBER & CHILD	\$1,078.02	\$432.26	\$647.98
MEMBER & FAMILY	\$1,758.22	\$611.26	\$1,149.18

Rates

DENTAL PLAN MONTHLY RATES FOR FULL_TIME & PART-TIME EMPLOYEES

	MEMBER ONLY	MEMBER & SPOUSE	MEMBER & CHILD	MEMBER & FAMILY
DELTA DENTAL MAINTENANCE PLAN (DHMO)	\$9.59	\$19.18	\$23.02	\$32.59
DELTA DENTAL TEXAS DENTAL CHOICE PLAN (PPO)	\$28.73	\$57.46	\$68.95	\$97.68

* Employees working at least 30 hours a week will be considered full time.

STATE OF TEXAS VISION PLAN FULL-TIME & PART-TIME EMPLOYEES

MEMBERSHIP LEVEL	PREMIUM
MEMBER ONLY	\$4.61
MEMBER & SPOUSE	\$9.22
MEMBER & CHILD	\$9.91
MEMBER & FAMILY	\$14.52

* Employees working at least 30 hours a week will be considered full time.

Rates

OPTIONAL TERM LIFE RATES PER \$1,000 OF ANNUAL SALARY

Age	E I	E II	E III	E IV	Age	E I	E II	E III	E IV
15 - 19	\$0.05	\$0.10	\$0.15	\$0.20	55 - 59	\$0.35	\$0.70	\$1.05	\$1.40
20 - 24	\$0.05	\$0.10	\$0.15	\$0.20	60 - 64	\$0.60	\$1.20	\$1.80	\$2.40
25 - 29	\$0.05	\$0.10	\$0.15	\$0.20	65 - 69	\$0.98	\$1.96	\$2.94	\$3.92
30 - 34	\$0.06	\$0.12	\$0.18	\$0.24	70 - 74	\$1.56	\$3.12	\$4.68	\$6.24
35 - 39	\$0.06	\$0.12	\$0.18	\$0.24	75 - 79	\$2.55	\$5.10	\$7.65	\$10.20
40 - 44	\$0.08	\$0.16	\$0.24	\$0.32	80 - 84	\$4.15	\$8.30	\$12.45	\$16.60
45 - 49	\$0.13	\$0.26	\$0.39	\$0.52	85 - 89	\$7.18	\$14.36	\$21.54	\$28.72
50 - 54	\$0.20	\$0.40	\$0.60	\$0.80	90+	\$11.18	\$22.36	\$33.54	\$44.72

Beginning at age 70, Optional Term Life coverage is reduced to a percentage of your annual salary according to the following table:

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

DEPENDENT TERM LIFE RATES:

\$1.45 (includes \$5,000 term life with AD&D coverage per dependent)

Rates

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) RATES	
EMPLOYEE ONLY	\$0.02/\$1,000.00 of coverage
EMPLOYEE & FAMILY	\$0.04/\$1,000.00 of coverage

TEXAS INCOME PROTECTION PLAN (TIPP)	
EMPLOYEE ONLY	\$0.24/\$100.00 of monthly salary
EMPLOYEE & FAMILY	\$0.68/\$100.00 of monthly salary