

PLAN YEAR 2025 RATES

TIERED RETIREE HEALTH INSURANCE RATES FOR RETIREES ENROLLED IN MEDICARE

Effective Jan. 1 – Dec. 31, 2025

Under current state law, if you are eligible for Texas Employees Group Benefits Program (GBP) health insurance in retirement, the State of Texas pays some or all of your health insurance premium. The amount the state pays depends on three things: 1) whether you worked full-time or part-time in your last three months of state employment, 2) whether you had at least five years of GBP eligibility at a State of Texas agency or higher education institution on Sept. 1, 2014 and 3) how many years you worked for the state. For more information about how your retiree insurance premium is calculated, see www.ers.texas.gov/Retirees/Retirement/Tiered-Retiree-Insurance.

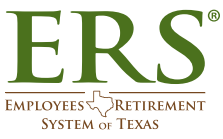
Review the tobacco-user premium and rates for dental, vision and optional life coverage at www.ers.texas.gov/Retirees/Rates-for-retirees.

Retirees From Full-time Employment

(See other side for retirees from part-time employment.)

	Full-time tier 1: State pays 100% of the retiree's premium			Full-time tier 2: State pays 75% of the retiree's premium			Full-time tier 3: State pays 50% of the retiree's premium		
	Premium*	State Pays	You Pay	Premium*	State Pays	You Pay	Premium*	State Pays	You Pay
HealthSelect of Texas[®] (Rates effective Sept. 1, 2024 – Aug. 31, 2025)									
Member Only	\$ 624.82	\$ 624.82	\$ 0.00	\$ 624.82	\$ 468.62	\$ 156.20	\$ 624.82	\$ 312.41	\$ 312.41
Member and Spouse	1,340.82	982.82	358.00	1,340.82	737.12	603.70	1,340.82	491.41	849.41
Member and Child(ren)	1,104.22	864.52	239.70	1,104.22	648.40	455.82	1,104.22	432.26	671.96
Member and Family	1,820.22	1,222.52	597.70	1,820.22	916.90	903.32	1,820.22	611.26	1,208.96
Spouse Only	716.00	358.00	358.00	716.00	268.50	447.50	716.00	179.00	537.00
Child(ren) Only	479.40	239.70	239.70	479.40	179.78	299.62	479.40	119.85	359.55
Spouse and Child(ren)	1,195.40	597.70	597.70	1,195.40	448.28	747.12	1,195.40	298.85	896.55
Consumer Directed HealthSelectSM (Rates effective Sept. 1, 2024 – Aug. 31, 2025; not available to retirees eligible for Medicare)									
Member Only	\$ 624.82	\$ 624.82	\$ 0.00	\$ 624.82	\$ 468.62	\$ 156.20	\$ 624.82	\$ 312.41	\$ 312.41
Member and Spouse	1,305.02	982.82	322.20	1,305.02	737.12	567.90	1,305.02	491.41	813.61
Member and Child(ren)	1,080.24	864.52	215.72	1,080.24	648.40	431.84	1,080.24	432.26	647.98
Member and Family	1,760.44	1,222.52	537.92	1,760.44	916.90	843.54	1,760.44	611.26	1,149.18
HealthSelectSM Medicare Advantage (Rates effective Jan.1 – Dec. 31, 2025)									
Member Only	\$ 624.82	\$ 624.82	\$ 0.00	528.53	\$ 468.62	\$ 59.91	\$ 432.24	\$ 312.41	\$ 119.83
Member and Spouse	1,101.54	982.82	118.72	945.43	737.12	208.31	789.32	491.41	297.91
Member and Child(ren)	983.24	864.52	118.72	856.71	648.40	208.31	730.17	432.26	297.91
Member and Family	1,459.96	1,222.52	237.44	1,273.61	916.90	356.71	1,087.25	611.26	475.99
Spouse Only	476.72	358.00	118.72	416.90	268.50	148.40	357.08	179.00	178.08
Child(ren) Only	358.42	239.70	118.72	328.18	179.78	148.40	297.93	119.85	178.08
Spouse and Child(ren)	835.14	597.70	237.44	745.08	448.28	296.80	655.01	298.85	356.16

*Includes applicable premium for Basic Term Life Insurance



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Under current state law, if you are eligible for Texas Employees Group Benefits Program (GBP) health insurance in retirement, the State of Texas pays some of your health insurance premium. The amount the state pays depends on three things: 1) whether you worked full-time or part-time in your last three months of state employment, 2) whether you had at least five years of GBP eligibility at a State of Texas agency or higher education institution on Sept. 1, 2014 and 3) how many years you worked for the state. For more information about how your retiree insurance premium is calculated, see www.ers.texas.gov/Retirees/Retirement/Tiered-Retiree-Insurance.

Review the tobacco-user premium and rates for dental, vision and optional life coverage at www.ers.texas.gov/Retirees/Rates-for-retirees.

Retirees From Part-time Employment

(See other side for retirees from full-time employment.)

	Part-time tier 1: State pays 50% of the retiree's premium			Part-time tier 2: State pays 37.5% of the retiree's premium			Part-time tier 3: State pays 25% of the retiree's premium		
	Premium*	State Pays	You Pay	Premium*	State Pays	You Pay	Premium*	State Pays	You Pay
HealthSelect of Texas® (Rates effective September 1, 2024 – August 31, 2025)									
You Only	\$ 624.82	\$ 312.41	\$ 312.41	\$ 624.82	\$ 234.31	\$ 390.51	\$ 624.82	\$ 156.21	\$ 468.61
You + Spouse	1,340.82	491.41	849.41	1,340.82	368.56	972.26	1,340.82	245.71	1,095.11
You + Child(ren)	1,104.22	432.26	671.96	1,104.22	324.19	780.03	1,104.22	216.14	888.08
You + Family	1,820.22	611.26	1,208.96	1,820.22	458.44	1,361.78	1,820.22	305.64	1,514.58
Spouse Only	716.00	179.00	537.00	716.00	134.25	581.75	716.00	89.50	626.50
Child(ren) Only	479.40	119.85	359.55	479.40	89.89	389.51	479.40	59.93	419.47
Spouse + Child(ren)	1,195.40	298.85	896.55	1,195.40	224.14	971.26	1,195.40	149.43	1,045.97
Consumer Directed HealthSelectSM (Rates effective Sept. 1, 2024 – Aug. 31, 2025; not available to retirees eligible for Medicare)									
You Only	\$ 624.82	\$ 312.41	\$ 312.41	\$ 624.82	\$ 234.31	\$ 390.51	\$ 624.82	\$ 156.21	\$ 468.61
You + Spouse	1,305.02	491.41	813.61	1,305.02	368.56	936.46	1,305.02	245.71	1,059.31
You + Child(ren)	1,080.24	432.26	647.98	1,080.24	324.19	756.05	1,080.24	216.14	864.10
You + Family	1,760.44	611.26	1,149.18	1,760.44	458.44	1,302.00	1,760.44	305.64	1,454.80
HealthSelectSM Medicare Advantage (Rates effective Jan. 1 – Dec. 31, 2025)									
Member Only	\$ 432.24	\$ 312.41	\$ 119.83	\$ 384.10	\$ 234.31	\$ 149.79	\$ 335.95	\$ 156.21	\$ 179.74
Member and Spouse	789.32	491.41	297.91	711.27	368.56	342.71	633.21	245.71	387.50
Member and Child(ren)	730.17	432.26	297.91	666.90	324.19	342.71	603.64	216.14	387.50
Member and Family	1,087.25	611.26	475.99	994.07	458.44	535.63	900.90	305.64	595.26
Spouse Only	357.08	179.00	178.08	327.17	134.25	192.92	297.26	89.50	207.76
Child(ren) Only	297.93	119.85	178.08	282.81	89.89	192.92	267.69	59.93	207.76
Spouse and Child(ren)	655.01	298.85	356.16	609.98	224.14	385.84	564.95	149.43	415.52

*Includes applicable premium for Basic Term Life Insurance