

PLAN YEAR 2021 AND 2022 RATES

TIERED RETIREE HEALTH INSURANCE RATES

January 1 – December 31, 2021 (Plan Year 2021) for retirees enrolled in Medicare
September 1, 2021 – August 31, 2022 (Plan Year 2022) for retirees not eligible for Medicare

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 September 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 September 1, 2021 – August 31, 2022) | | | | | | | | | |
| Member Only | \$ 624.82 | \$ 624.82 | \$ 0.00 | \$ 624.62 | \$ 468.62 | \$ 156.00 | \$ 624.41 | \$ 312.41 | \$ 312.00 |
| Member and Spouse | 1,339.90 | 982.36 | 357.54 | 1,339.71 | 736.78 | 602.93 | 1,339.49 | 491.18 | 848.31 |
| Member and Child(ren) | 1,103.58 | 864.20 | 239.38 | 1,103.39 | 648.16 | 455.23 | 1,103.17 | 432.10 | 671.07 |
| Member and Family | 1,818.66 | 1,221.74 | 596.92 | 1,818.47 | 916.31 | 902.16 | 1,818.25 | 610.87 | 1,207.38 |
| Spouse Only | 715.08 | 357.54 | 357.54 | 715.08 | 268.16 | 446.92 | 715.08 | 178.77 | 536.31 |
| Child(ren) Only | 478.76 | 239.38 | 239.38 | 478.76 | 179.54 | 299.22 | 478.76 | 119.69 | 359.07 |
| Spouse and Child(ren) | 1,193.84 | 596.92 | 596.92 | 1,193.84 | 447.69 | 746.15 | 1,193.84 | 298.46 | 895.38 |
| Consumer Directed HealthSelect^{SM**} (Rates effective September 1, 2021 – August 31, 2022; not available to retirees eligible for Medicare) | | | | | | | | | |
| Member Only | \$ 624.82 | \$ 624.82 | \$ 0.00 | \$ 624.62 | \$ 468.62 | \$ 156.00 | \$ 624.41 | \$ 312.41 | \$ 312.00 |
| Member and Spouse | 1,304.16 | 982.36 | 321.80 | 1,303.96 | 736.78 | 567.18 | 1,303.75 | 491.18 | 812.57 |
| Member and Child(ren) | 1,079.64 | 864.20 | 215.44 | 1,079.44 | 648.16 | 431.28 | 1,079.23 | 432.10 | 647.13 |
| Member and Family | 1,758.98 | 1,221.74 | 537.24 | 1,758.78 | 916.32 | 842.46 | 1,758.57 | 610.87 | 1,147.70 |
| HealthSelectSM Medicare Advantage^{***} (Rates effective January 1, 2021 – December 31, 2021; available only to retirees enrolled in Medicare) | | | | | | | | | |
| Member Only | \$ 624.82 | \$ 624.82 | \$ 0.00 | 513.93 | \$ 468.62 | \$ 45.31 | \$ 403.04 | \$ 312.41 | \$ 90.63 |
| Member and Spouse | 1,071.88 | 982.36 | 89.52 | 893.99 | 736.78 | 157.21 | 716.09 | 491.18 | 224.91 |
| Member and Child(ren) | 953.72 | 864.20 | 89.52 | 805.37 | 648.16 | 157.21 | 657.01 | 432.10 | 224.91 |
| Member and Family | 1,400.78 | 1,221.74 | 179.04 | 1,185.42 | 916.31 | 269.11 | 970.06 | 610.87 | 359.19 |
| Spouse Only | 447.06 | 357.54 | 89.52 | 380.06 | 268.16 | 111.90 | 313.05 | 178.77 | 134.28 |
| Child(ren) Only | 328.90 | 239.38 | 89.52 | 291.44 | 179.54 | 111.90 | 253.97 | 119.69 | 134.28 |
| Spouse and Child(ren) | 775.96 | 596.92 | 179.04 | 671.49 | 447.69 | 223.80 | 567.02 | 298.46 | 268.56 |

*Includes premium for Basic Term Life Insurance

**The "State Pays" amount includes a monthly contribution to the member's Optum Bank health savings account (HSA). Please see the Consumer Directed HealthSelect HSA Contribution table in the [Plan Year 2022 Rates \(Not eligible for Medicare\)](#) sheet.

***Plan Year 2021 rates. Any rate changes for Plan Year 2022 are effective January 1, 2022.

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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, 2021 – August 31, 2022) | | | | | | | | | |
| Member Only | \$ 624.41 | \$ 312.41 | \$ 312.00 | \$ 624.06 | 234.31 | \$ 389.75 | \$ 623.90 | \$ 156.21 | \$ 467.69 |
| Member and Spouse | 1,339.49 | 491.18 | 848.31 | 1,339.13 | 368.38 | 970.75 | 1,338.99 | 245.60 | 1,093.39 |
| Member and Child(ren) | 1,103.17 | 432.10 | 671.07 | 1,102.81 | 324.07 | 778.74 | 1,102.67 | 216.06 | 886.61 |
| Member and Family | 1,818.25 | 610.87 | 1,207.38 | 1,817.89 | 458.15 | 1,359.74 | 1,817.75 | 305.44 | 1,512.31 |
| Spouse Only | 715.08 | 178.77 | 536.31 | 715.08 | 134.08 | 581.00 | 715.08 | 89.39 | 625.69 |
| Child(ren) Only | 478.76 | 119.69 | 359.07 | 478.76 | 89.77 | 388.99 | 478.76 | 59.85 | 418.91 |
| Spouse and Child(ren) | 1,193.84 | 298.46 | 895.38 | 1,193.84 | 223.85 | 969.99 | 1,193.84 | 149.23 | 1,044.61 |
| Consumer Directed HealthSelect^{SM**} (Rates effective September 1, 2021 – August 31, 2022; not available to retirees enrolled in Medicare) | | | | | | | | | |
| Member Only | \$ 624.41 | \$ 312.41 | \$ 312.00 | \$ 624.06 | \$ 234.31 | \$ 389.75 | \$ 623.90 | \$ 156.21 | \$ 467.69 |
| Member and Spouse | 1,303.75 | 491.18 | 812.57 | 1,303.40 | 368.38 | 935.02 | 1,303.24 | 245.60 | 1,057.64 |
| Member and Child(ren) | 1,079.23 | 432.10 | 647.13 | 1,078.88 | 324.07 | 754.81 | 1,078.72 | 216.06 | 862.66 |
| Member and Family | 1,758.57 | 610.87 | 1,147.70 | 1,758.22 | 458.15 | 1,300.07 | 1,758.06 | 305.44 | 1,452.62 |
| HealthSelectSM Medicare Advantage^{***} (Rates effective January 1, 2021 – December 31, 2021; available only to retirees enrolled in Medicare) | | | | | | | | | |
| Member Only | \$ 403.04 | \$ 312.41 | \$ 90.63 | \$ 347.60 | \$ 234.31 | \$ 113.29 | \$ 292.15 | \$ 156.21 | \$ 135.94 |
| Member and Spouse | 716.09 | 491.18 | 224.91 | 627.14 | 368.38 | 258.76 | 538.20 | 245.60 | 292.60 |
| Member and Child(ren) | 657.01 | 432.10 | 224.91 | 582.83 | 324.07 | 258.76 | 508.66 | 216.06 | 292.60 |
| Member and Family | 970.06 | 610.87 | 359.19 | 862.38 | 458.15 | 404.23 | 754.70 | 305.44 | 449.26 |
| Spouse Only | 313.05 | 178.77 | 134.28 | 279.54 | 134.07 | 145.47 | 246.05 | 89.39 | 156.66 |
| Child(ren) Only | 253.97 | 119.69 | 134.28 | 235.23 | 89.76 | 145.47 | 216.51 | 59.85 | 156.66 |
| Spouse and Child(ren) | 567.02 | 298.46 | 268.56 | 514.77 | 223.83 | 290.94 | 462.56 | 149.24 | 313.32 |

*Includes premium for Basic Term Life Insurance

**The "State Pays" amount includes a monthly contribution to the member's Optum Bank health savings account (HSA). Please see the Consumer Directed HealthSelect HSA Contribution table in the Plan Year 2022 Rates (Not eligible for Medicare) sheet.

***Plan Year 2021 rates. Any rate changes for Plan Year 2022 are effective January 1, 2022.