



PLAN YEAR 2025 RATES

TIERED RETIREE HEALTH INSURANCE RATES FOR RETIREES NOT ELIGIBLE FOR MEDICARE

Effective Sept. 1, 2024 – Aug. 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.

Plan Year 2024 tiered health insurance rates for retirees not eligible for Medicare are effective through Aug. 31, 2024. Plan Year 2024 tiered health insurance rates for retirees eligible for Medicare are effective through Dec. 31, 2024. View Plan Year 2024 tiered health insurance rates at <https://ers.texas.gov/PDFs/rates-py24/py24-tiered-retiree-rate-sheet>.

Review the Plan Year 2025 tobacco-user premium and rates for dental, vision and optional life coverage at www.ers.texas.gov/Retirees/Rates-for-retirees.

In Plan Year 2025 there are no premium rate increases for any plans.

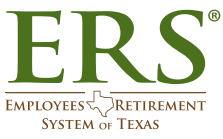
Retirees From Full-Time Employment

(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)									
You Only	\$ 624.82	\$ 624.82	\$ 0.00	\$ 624.82	\$ 468.62	\$ 156.20	\$ 624.82	\$ 312.41	\$ 312.41
You + Spouse	1,340.82	982.82	358.00	1,340.82	737.12	603.70	1,340.82	491.41	849.41
You + Child(ren)	1,104.22	864.52	239.70	1,104.22	648.40	455.82	1,104.22	432.26	671.96
You + 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 + 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 HealthSelect^{SM**}									
(Rates effective Sept. 1, 2024 – Aug. 31, 2025)									
You Only	\$ 624.82	\$ 624.82	\$ 0.00	\$ 624.82	\$ 468.62	\$ 156.20	\$ 624.82	\$ 312.41	\$ 312.41
You + Spouse	1,305.02	982.82	322.20	1,305.02	737.12	567.90	1,305.02	491.41	813.61
You + Child(ren)	1,080.24	864.52	215.72	1,080.24	648.40	431.84	1,080.24	432.26	647.98
You + Family	1,760.44	1,222.52	537.92	1,760.44	916.90	843.54	1,760.44	611.26	1,149.18

*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).



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In Plan Year 2025 there are no premium rate increases for any plans.

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 Sept. 1, 2024 – Aug. 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 HealthSelect^{SM**} (Rates effective Sept. 1, 2024 – Aug. 31, 2025)									
You Only	\$ 624.82	\$ 312.41	\$ 312.41	\$ 624.82	\$ 234.31	\$ 390.51	\$ 624.82	\$ 156.21	\$ 468.61
You + Spouse	1,305.02	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

*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).