

PLAN YEAR 2022 RATES

MEDICARE-ENROLLED RETIREES AND SURVIVING DEPENDENTS

HealthSelectSM Medicare Advantage Plan, a preferred provider organization (MA PPO)

Rates effective January 1, 2022 – December 31, 2022

See rates for HealthSelectSM Secondary (non-Medicare Advantage plan) on the next page.

HealthSelect MA PPO participants must be enrolled in Medicare Parts A and B and pay federal Part B premiums.

The "State Pays" and "You Pay" rates apply only to retirees who do not have tiered premium contributions for health insurance. For tiered premium contribution rates, see <https://ers.texas.gov/PDFs/ratesheet-py22-tiered-medicareretiree-fe-final-web>.

Retirees from full-time employment (Same as Plan Year 2021)

	Monthly Premium*	State Pays	You Pay
You Only	\$ 624.82	\$ 624.82	\$ 0.00
You + Spouse	1,071.88	982.36	89.52
You + Children	953.72	864.20	89.52
You + Family	1,400.78	1,221.74	179.04

*Includes \$2.22 premium for Basic Term Life Insurance.

Retirees from part-time employment (Same as Plan Year 2021)

You Only	\$ 403.04	\$ 312.41	\$ 90.63
You + Children	657.01	432.10	224.91

Dependents not eligible for Medicare (split households)

HealthSelect of Texas [®] (Monthly premiums are same as Plan Year 2021)*			
	Retirees from full-time employment		Retirees from part-time employment
Spouse Only	\$	357.54	\$ 536.31
Children Only		239.38	359.07
Spouse + Children		596.92	895.38

*Includes applicable premium for Basic Term Life Insurance.

Surviving dependents (Same as Plan Year 2021)

	Monthly premium
Spouse Only	\$ 179.04
Children Only	179.04
Spouse + Children	358.08

HealthSelectSM Secondary (Non-Medicare Advantage plan)

Rates effective September 1, 2021 – August 31, 2022

HealthSelect Secondary is available to Medicare-eligible retirees who opt out of HealthSelect MA PPO.

The "State Pays" and "You Pay" rates apply only to retirees who do not have tiered premium contributions for health insurance. For tiered premium contribution rates, see <https://ers.texas.gov/PDFs/ratesheet-py22-tiered-medicareretiree-fe-final-web>.

Retirees from full-time employment (Same as Plan Year 2021)

	Monthly Premium*	State Pays	You Pay
You Only	\$ 624.82	\$ 624.82	\$ 0.00
You + Spouse	1,339.90	982.36	357.54
You + Children	1,103.58	864.20	239.38
You + Family	1,818.66	1,221.74	596.92

*Includes \$2.22 premium for Basic Term Life Insurance.

Retirees from part-time employment (Same as Plan Year 2021)

	Monthly Premium*	State Pays	You Pay
You Only	\$ 624.41	\$ 312.41	\$ 312.00
You + Spouse	1,339.49	491.18	848.31
You + Children	1,103.17	432.10	671.07
You + Family	1,818.25	610.87	1,207.38

*Includes \$1.11 premium for Basic Term Life Insurance.

Surviving dependents (Same as Plan Year 2021)

HealthSelect of Texas®	Monthly Premium
Spouse Only	\$ 715.08
Children Only	478.76
Spouse + Children	1,193.84

Dental insurance

	DeltaCare® USA DHMO (Same as Plan Year 2021)	State of Texas Dental Choice Plan SM
All Retirees	Rate per month	
You Only	\$ 9.59	\$ 28.03
You + Spouse	19.18	56.06
You + Children	23.02	67.27
You + Family	32.59	95.30
Surviving Dependents		
Spouse Only	\$ 9.59	\$ 28.03
Children Only	13.43	39.24
Spouse + Children	23.02	67.27

Vision insurance

(Lower than Plan Year 2022)

State of Texas Vision SM		
All Retirees	Rate Per Month	
You Only	\$	4.61
You + Spouse		9.22
You + Children		9.91
You + Family		14.52
Surviving Dependents		
Spouse Only	\$	4.61
Children Only		5.30
Spouse + Children		9.91

Tobacco-user premium (all participants)

If you and/or a family member enrolled in medical insurance is certified as a tobacco user, you will pay an additional tobacco-user premium of \$30, \$60 or \$90 each month, depending on how many tobacco users or uncertified family members you cover.

Tobacco User(s) of Any Age and Adult(s) Who Fail to Certify	You Pay Per Month
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

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 <https://www.ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification> for more information.

Optional Term Life Insurance

(Same as Plan Year 2021)

Optional Term Life Insurance*													
<p>If you did not have Optional Term Life coverage at the time you retired, you cannot enroll in this benefit. You can apply for a Fixed Optional Life policy (see below) through EOI within the first 31 days of retirement, during annual enrollment, or if you have a qualifying life event.</p> <p>Retirees can reduce their Optional Term Life Insurance (from Election 1 or 2 to Fixed Optional Life or from Election 2 to Election 1), but cannot increase coverage at any time.</p> <p>Beginning at age 70, Optional Term Life coverage is reduced to a percentage of your annual salary as follows:</p> <table><tr><td>Age 70-74</td><td>65%</td></tr><tr><td>Age 75-79</td><td>40%</td></tr><tr><td>Age 80-84</td><td>25%</td></tr><tr><td>Age 85-89</td><td>15%</td></tr><tr><td>Age 90+</td><td>10%</td></tr></table>	Age 70-74	65%	Age 75-79	40%	Age 80-84	25%	Age 85-89	15%	Age 90+	10%	Monthly Rate per \$1,000 of Annual Salary		
	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										
	Under 25	\$ 0.05	\$ 0.10										
	25 - 29	0.05	0.10										
	30 - 34	0.06	0.12										
	35 - 39	0.06	0.12										
	40 - 44	0.08	0.16										
	45 - 49	0.12	0.24										
	50 - 54	0.19	0.38										
	55 - 59	0.33	0.66										
	60 - 64	0.57	1.14										
	65 - 69	0.93	1.86										
70 - 74	1.48	2.96											
75 - 79	2.41	4.82											
80 - 84	3.92	7.84											
85 - 89	6.79	13.58											
90+	10.57	21.14											
Retiree Fixed Optional Life Insurance		Dependent Term Life Insurance											
\$23.40 per month for \$10,000		\$3.05 per month for \$2,500											

*Optional Term Life Insurance is limited to a maximum of \$400,000 or two times your annual salary, whichever is less.