

# PLAN YEAR 2022 RATES

## TIERED RETIREE HEALTH INSURANCE RATES

**January 1 – December 31, 2022 for retirees enrolled in Medicare**  
**September 1, 2021 – August 31, 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](http://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](http://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
<b>HealthSelect of Texas®</b>									
(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
<b>Consumer Directed HealthSelect<sup>SM**</sup></b>									
(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
<b>HealthSelect<sup>SM</sup> Medicare Advantage</b>									
(Rates effective January 1, 2022 – December 31, 2022; 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.

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## TIERED RETIREE HEALTH INSURANCE RATES

**January 1 – December 31, 2022 for retirees enrolled in Medicare**  
**September 1, 2021 – August 31, 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 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](http://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](http://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
<b>HealthSelect of Texas®</b>									
(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
<b>Consumer Directed HealthSelect<sup>SM**</sup></b>									
(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
<b>HealthSelect<sup>SM</sup> Medicare Advantage</b>									
(Rates effective January 1, 2022 – December 31, 2022; 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.