



# PLAN YEAR 2026 RATES

## EMPLOYEES, RETIREES NOT ELIGIBLE FOR MEDICARE, SURVIVING DEPENDENTS AND COBRA

**Sept. 1, 2025 – Aug. 31, 2026**

Rates for retirees who don't get a 100% premium contribution from the state are available at  
<https://ers.texas.gov/Retirees/Rates-for-retirees>.

### Full-time Employees and Retirees Not Eligible for Medicare

	Premium*	State Pays	You Pay
<b>HealthSelect of Texas®</b>			
You Only	\$ 674.62	\$ 674.62	\$ 0.00
You + Spouse	1,447.90	1,061.26	386.64
You + Children	1,192.38	933.50	258.88
You + Family	1,965.66	1,320.14	645.52
<b>Consumer Directed HealthSelect<sup>SM**</sup></b>			
You Only	\$ 674.62	\$ 674.62	\$ 0.00
You + Spouse	1,409.22	1,061.26	347.96
You + Children	1,166.50	933.50	233.00
You + Family	1,901.10	1,320.14	580.96

\*Includes applicable 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 on the next page.

### Part-time Employees and Retirees Not Eligible for Medicare, Graduate Students/Teaching Assistants, Post-doctoral and Adjunct Faculty†

	Premium*	State Pays	You Pay
<b>HealthSelect of Texas®</b>			
You Only	\$ 674.62	\$ 337.31	\$ 337.31
You + Spouse	1,447.90	530.63	917.27
You + Children	1,192.38	466.75	725.63
You + Family	1,965.66	660.07	1,305.59
<b>Consumer Directed HealthSelect<sup>SM**</sup></b>			
You Only	\$ 674.62	\$ 337.31	\$ 337.31
You + Spouse	1,409.22	530.63	878.59
You + Children	1,166.50	466.75	699.75
You + Family	1,901.10	660.07	1,241.03

\*Includes applicable 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 on the next page.

†The state does not contribute to the cost of health insurance for adjunct faculty.

**Important information for retirees and survivors:** If you get an annuity from ERS, your premium(s) will be deducted each month from your annuity. If your annuity isn't enough to cover the entire monthly premium amount, you must pay the premium by check or money order payable to "GBP."

**Important information for COBRA participants:** COBRA participants must make premium payments by check or money order payable to "GBP. "

**Failure to pay the full premium amount each month could result in loss of coverage.**

## Consumer Directed HealthSelect<sup>SM</sup> Health Savings Account (HSA) Contribution

	State Pays
You Only	\$ 45 monthly (\$540 annually)
You + Spouse	90 monthly (\$1,080 annually)
You + Children	90 monthly (\$1,080 annually)
You + Family	90 monthly (\$1,080 annually)

An HSA is a tax-free savings account for qualified health expenses.

You can receive the "State Pays" HSA contribution if you are:

- enrolled in Consumer Directed HealthSelect,
- eligible for a portion of your health premium to be paid by the state and
- not eligible for Medicare.

## Medicare-enrolled Dependents of Retirees Not Eligible for Medicare

Retirees from full-time employment

Through Dec. 31, 2025

	Premium	State Pays	You Pay
<b>HealthSelect<sup>SM</sup> Medicare Advantage</b>			
Spouse Only	\$ 505.36	386.64	\$ 118.72
Children Only	377.60	258.88	118.72
Spouse + Children	882.96	645.52	237.44

Retirees from part-time employment

Through Dec. 31, 2025

	Premium	State Pays	You Pay
<b>HealthSelect<sup>SM</sup> Medicare Advantage</b>			
Spouse Only	\$ 371.40	\$ 193.32	\$ 178.08
Children Only	307.52	129.44	178.08
Spouse + Children	678.92	322.76	356.16

**NOTE:** HealthSelect<sup>SM</sup> Medicare Advantage Plan PPO rates for Plan Year 2025 will be available in the fall at <https://ers.texas.gov/Retirees/Rates-for-retirees>.

## Surviving Dependents

	HealthSelect of Texas <sup>®</sup>	Consumer Directed HealthSelect <sup>SM</sup>	HealthSelect <sup>SM</sup> Medicare Advantage (Through Dec. 31, 2025)
Spouse Only	\$ 773.28	\$ 734.60	\$ 237.44
Children Only	517.76	491.88	237.44
Spouse + Children	1,291.04	1,226.48	474.88

## COBRA

	HealthSelect of Texas <sup>®</sup>	Consumer Directed HealthSelect <sup>SM</sup>
You Only	\$ 685.85	\$ 639.95
You + Spouse	1,474.59	1,343.34
You + Children	1,213.96	1,095.77
You + Family	2,002.70	1,845.06

## COBRA Disability

	HealthSelect of Texas <sup>®</sup>	Consumer Directed HealthSelect <sup>SM</sup>
You Only	\$ 1,008.60	\$ 941.10
You + Spouse	2,168.52	1,975.50
You + Children	1,785.24	1,611.42
You + Family	2,945.16	2,713.32

## Dental Insurance

DeltaCare® USA DHMO	Employee/ Retiree	COBRA	COBRA Disability	Surviving Dependents	
You Only	\$ 0.00	\$ 9.78	\$ 14.39	Spouse Only	\$ 9.59
You + Spouse	9.59	19.56	28.77	Spouse + Children	23.02
You + Children	13.43	23.48	34.53	Children Only	13.43
You + Family	23.00	33.24	48.89		

State of Texas Dental Choice Plan <sup>SM</sup>	Employee/ Retiree	COBRA	COBRA Disability	Surviving Dependents	
You Only	\$ 0.00	\$ 31.65	\$ 46.55	Spouse Only	\$ 31.03
You + Spouse	31.03	63.30	93.09	Spouse + Children	74.47
You + Children	43.44	75.96	111.71	Children Only	43.44
You + Family	74.47	107.61	158.25		

## Vision Insurance

State of Texas Vision <sup>SM</sup>	Employee/ Retiree	COBRA	COBRA Disability	Surviving Dependents	
You Only	\$ 5.07	\$ 5.17	\$ 7.61	Spouse Only	\$ 5.07
You + Spouse	10.14	10.34	15.21	Spouse + Children	10.90
You + Children	10.90	11.12	16.35	Children Only	5.83
You + Family	15.97	16.29	23.96		

## Tobacco-user Premium

If you and/or a family member enrolled in health 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 Users of Any Age and Adults Age 18 and Over Who Fail to Certify	Monthly Tobacco-user Premium
Member or Spouse or Children* Only	\$30
Member + Spouse or Member + Children* or Spouse + Children*	\$60
Family (Member + Spouse + Children*)	\$90

\*The charge for a child is the same regardless of how many children in the household use tobacco or how many covered children age 18 or over are not certified.

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 [www.ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification](http://www.ers.texas.gov/About-ERS/Policies/Tobacco-Policy-and-Certification) for more information.

## Optional Term Life Insurance (Same as PY25)

Optional Term Life Insurance					
Age	Election 1 Annual Salary x 1	Election 2 Annual Salary x 2	Election 3* Annual Salary x 3	Election 4** Annual Salary x 4	
Monthly Rate per \$1,000 of Annual Salary					
Under 25	\$ 0.05	\$ 0.10	\$ 0.15	\$ 0.20	
25 - 29	0.05	0.10	0.15	0.20	
30 - 34	0.06	0.12	0.18	0.24	
35 - 39	0.06	0.12	0.18	0.24	
40 - 44	0.08	0.16	0.24	0.32	
45 - 49	0.13	0.26	0.39	0.52	
50 - 54	0.20	0.40	0.60	0.80	
55 - 59	0.35	0.70	1.05	1.40	
60 - 64	0.60	1.20	1.80	2.40	
65 - 69	0.98	1.96	2.94	3.92	
70 - 74	1.56	3.12	4.68	6.24	
75 - 79	2.55	5.10	7.65	10.20	
80 - 84	4.15	8.30	12.45	16.60	
85 - 89	7.18	14.36	21.54	28.72	
90+	11.18	22.36	33.54	44.72	

After the first 31 days of employment, Elections 1 and 2 require approval through evidence of insurability (EOI). Elections 3 and 4 always require EOI approval. Beginning at age 70, Optional Term Life coverage is reduced to a percentage of your annual salary as follows:

Age 70-74	65%
Age 75-79	40%
Age 80-84	25%
Age 85-89	15%
Age 90+	10%

Retiree Fixed Optional Life Insurance (\$10,000 policy)	
\$24.80 per month for \$10,000	

Dependent Term Life Insurance	
<b>Employee:</b> \$1.45 per month for \$5,000 (includes \$5,000 AD&D coverage)	<b>Retiree:</b> \$3.23 per month for \$2,500

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

## Voluntary Accidental Death & Dismemberment Insurance (AD&D)\* (Same as PY25)

You may enroll in AD&D coverage according to the following table:

Age	Minimum Coverage	Maximum Coverage	Minimum Increments
Under 70	\$ 10,000	\$ 200,000	\$ 5,000
70-74	6,500	130,000	3,250
75-79	4,000	80,000	2,000
80-84	2,500	50,000	1,250
85-89	1,500	30,000	750
90+	1,000	20,000	500

**You Only**  
\$0.02 per \$1,000 of coverage

**You + Family**  
\$0.04 per \$1,000 of coverage

## Texas Income Protection Plan<sup>SM</sup> (TIPP)\*

Short-term Disability (same as PY25)	Long-term Disability (decrease from PY25)
\$0.24 per \$100 of monthly salary	\$0.63 per \$100 of monthly salary

\*Optional Term Life Insurance at Elections 3 and 4, AD&D, and short-term and long-term disability insurance are not available to retirees.