

**Employees Retirement System of Texas (ERS)  
Full-time Active Employee Premium Changes  
Effective 09/01/2025 - 08/31/2026**

Medical Insurance	FY2025			FY2026			Change Per Month
	Monthly Premium	State Pays	You Pay	Monthly Premium	State Pays	You Pay	
<b>HealthSelect of Texas: 8% Increase</b>							
Employee Only	\$624.82	\$624.82	\$0.00	\$674.62	\$674.62	\$0.00	\$0.00
Employee & Spouse	\$1,340.82	\$982.82	\$358.00	\$1,447.90	\$1,061.26	\$386.64	\$28.64
Employee & Children	\$1,104.22	\$864.52	\$239.70	\$1,192.38	\$933.50	\$258.88	\$19.18
Employee & Family	\$1,820.22	\$1,222.52	\$597.70	\$1,965.66	\$1,320.14	\$645.52	\$47.82
<b>Consumer Directed HealthSelect*: 8% Increase</b>							
Employee Only	\$624.82	\$624.82	\$0.00	\$674.62	\$674.62	\$0.00	\$0.00
Employee & Spouse	\$1,305.02	\$982.82	\$322.20	\$1,409.22	\$1,061.26	\$347.96	\$25.76
Employee & Children	\$1,080.24	\$864.52	\$215.72	\$1,166.50	\$933.50	\$233.00	\$17.28
Employee & Family	\$1,760.44	\$1,222.52	\$537.92	\$1,901.10	\$1,320.14	\$580.96	\$43.04

	Monthly Tobacco User Premium
<b>Tobacco User: No Change</b>	
Employee or Spouse or Children Only	\$30
Employee + Spouse or Employee + Children or Spouse +Children	\$60
Family (Employee + Spouse + Children)	\$90

  

	State Pays Monthly	State Pays Annually
<b>Health Savings Account Contribution*: No Change</b>		
Employee Only	\$45	\$540
Employee & Spouse	\$90	\$1,080
Employee & Children	\$90	\$1,080
Employee & Family	\$90	\$1,080

\*Only available with Consumer Directed HealthSelect Plan

Dental Insurance	FY2025			FY2026			Change Per Month
	Monthly Premium	Collin Pays	You Pay	Monthly Premium	Collin Pays	You Pay	
<b>DeltaCare USA DHMO: No Change</b>							
Employee Only	\$9.59	\$9.59	\$0.00	\$9.59	\$9.59	\$0.00	\$0.00
Employee & Spouse	\$19.18	\$9.59	\$9.59	\$19.18	\$9.59	\$9.59	\$0.00
Employee & Children	\$23.02	\$9.59	\$13.43	\$23.02	\$9.59	\$13.43	\$0.00
Employee & Family	\$32.59	\$9.59	\$23.00	\$32.59	\$9.59	\$23.00	\$0.00
<b>State of Texas Dental Choice Plan: 8% Increase *</b>							
Employee Only	\$28.73	\$28.73	\$0.00	\$31.03	\$31.03	\$0.00	\$2.30
Employee & Spouse	\$57.46	\$28.73	\$28.73	\$62.06	\$31.03	\$31.03	\$2.30
Employee & Children	\$68.95	\$28.73	\$40.22	\$74.47	\$31.03	\$43.44	\$3.22
Employee & Family	\$97.68	\$28.73	\$68.95	\$105.50	\$31.03	\$74.47	\$5.52

\* Collin College will continue to cover the increase in Employee Only premium.

Vision Insurance	FY2025			FY2026			Change Per Month
	Monthly Premium	State Pays	You Pay	Monthly Premium	State Pays	You Pay	
<b>State of Texas Vision: 10% Increase</b>							
Employee Only	\$4.61	\$0.00	\$4.61	\$5.07	\$0.00	\$5.07	\$0.46
Employee & Spouse	\$9.22	\$0.00	\$9.22	\$10.14	\$0.00	\$10.14	\$0.92
Employee & Children	\$9.91	\$0.00	\$9.91	\$10.90	\$0.00	\$10.90	\$0.99
Employee & Family	\$14.52	\$0.00	\$14.52	\$15.97	\$0.00	\$15.97	\$1.45

## 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
<b>Employee Optional Term Life: No Change</b>					
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

<b>Dependent Term Life: No Change</b>	<b>\$1.45 per month for \$5,000 (includes \$5,000 AD&amp;D coverage)</b>
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## Accidental Death & Dismemberment Insurance (AD&D)

	Age	Minimum Coverage	Maximum Coverage	Minimum Increments
<b>Voluntary AD&amp;D: No Change</b>				
Employee Only: \$0.02 per \$1,000 of coverage	Under 70	\$10,000	\$200,000	\$5,000
Employee + Family: \$0.04 per \$1,000 of coverage	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

## Disability Insurance

	FY2025	FY2026	Change Per \$100 of Monthly Salary
<b>Texas Income Protection Plan (TIPP)</b>			
Short-term Disability per \$100 of Monthly Salary: <b>No Change</b>	\$0.24	\$0.24	\$0.00
Long-term Disability per \$100 of Monthly Salary: <b>(Decrease)</b>	\$0.68	\$0.63	(\$0.05)