



2023 - 2024

**Insurance Premiums for Employees
Starting Full-Time Employment on or
After August 1, 2019**

HEALTH PLAN OPTIONS

HealthSelect (BlueCross BlueShield)	State Pays	SJC Pays	Monthly Premium	Biweekly Premium
Employee Only	\$312.41	\$312.41	\$0.00	\$0.00
+ Spouse	\$491.41	\$491.41	\$358.00	\$179.00
+ Children	\$432.26	\$432.26	\$239.70	\$119.85
+ Family	\$611.26	\$611.26	\$597.70	\$298.85

High Deductible with Health Savings Account

Consumer Directed HealthSelect	State Pays	SJC Pays	Monthly Premium	Biweekly Premium
Employee Only	\$289.91	\$289.91	\$0.00	\$0.00
+ Spouse	\$446.41	\$446.41	\$322.20	\$161.10
+ Children	\$387.26	\$387.26	\$215.72	\$107.86
+ Family	\$566.26	\$566.26	\$537.92	\$268.96

Health Savings Account Contributions (HSA)

	Employee Only	Family Coverage
State and SJC Contribution	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)
Maximum Participant Contribution	\$3,010	\$6,020

An HSA account must be setup before eligible expenses can be incurred or processed.

Tobacco User Premiums

1 USER (Employee Only, Spouse Only, Child/Children Only)	\$30.00	\$15.00
2 USERS (Employee & Spouse, Employee & Child/Children, Spouse & Child/Children)	\$60.00	\$30.00
3 or more USERS (Employee, Spouse & Child/Children)	\$90.00	\$45.00

– Tobacco products are all types of tobacco, including but not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, and all e-cigarettes and vaping products.

– A tobacco user has used any tobacco products, five or more times within the past three consecutive months.

– Fee applies to tobacco users and non-certified members covered on any health plan.

Texflex Health Spending Account

TexFlex Health spending account is an annual contribution that will be deducted from your paycheck before taxes. The funds can be used for medically necessary health expenses such as, co-pays and prescriptions. A debit card is available for a small fee.

Minimum Annual Contribution	\$180 (\$15/month)
Maximum Annual Contribution	\$3,048 (\$254/month)

TexFlex Dependent Care Account

TexFlex Dependent Care spending account is an annual contribution that will be deducted from your paycheck before taxes. It is used for dependent care expenses, such childcare, summer camps, including adult daycare.

Minimum Annual Contribution	\$180 (\$15/month)
Maximum Annual Contribution	\$4,992 (\$416/month)

DENTAL PLAN OPTIONS

<u>State of Texas Dental Choice</u>	<u>Premium</u>	<u>SJC Pays</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$28.73	\$28.73	\$0.00	\$0.00
+ Spouse	\$57.46	\$28.73	\$28.73	\$14.36
+ Children	\$68.95	\$28.73	\$40.22	\$20.11
+ Family	\$97.68	\$28.73	\$68.95	\$34.47
<u>DeltaCare USA DHMO</u>	<u>Premium</u>	<u>SJC Pays</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$9.59	\$9.59	\$0.00	\$0.00
+Spouse	\$19.17	\$9.59	\$9.58	\$4.79
+ Children	\$23.01	\$9.59	\$13.42	\$6.71
+ Family	\$32.59	\$9.59	\$23.00	\$11.50

Vision Plan

<u>State of Texas Vision (EyeMed)</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$4.61	\$2.31
+Spouse	\$9.22	\$4.61
+ Children	\$9.91	\$4.96
+ Family	\$14.52	\$7.26

Additional Benefits

Dependent Term Life Insurance - \$5,000 term life insurance coverage for unlimited number of dependents
 Monthly Premium \$1.45 Biweekly Premium \$0.73

Short Term Disability
 Benefit pays up to 66% of monthly salary, to a maximum of \$10,000. \$0.24/\$100 of monthly salary

Long Term Disability – Paid by SJC
 Benefit pays up to 60% of monthly salary after satisfying 180-day waiting period. \$0.68/\$100 of monthly salary

Life Insurance – 1x paid by SJC
 You may elect to increase to 2x, 3x, or 4x your annual salary. Up to 2x guaranteed during first 30 days of service.
 To apply for 3x or 4x, please contact HR-Benefits.

Accidental Death & Dismemberment
 Coverage in increments of \$10,000 to a maximum of \$200,000

Employee Only	\$0.02/\$1,000 of coverage	(Employee only at \$4.00/monthly)
Employee + Family	\$0.04/\$1,000 of coverage	(Family at max at \$8.00/monthly)



Benefit Plan Contact Sheet 2023 – 2024

ERS 877.275.4377 www.ers.texas.gov	BlueCross BlueShield HealthSelect and Consumer Directed HealthSelect 800.252.8039 www.healthselectoftexas.com
OptumRx - Prescription Drug Plan 855.828.9834 www.healthselectrx.com	Optum Bank HSA for Consumer Directed HealthSelect members 800.791.9361
DeltaDental USA www.ersdentalplans.com 888.818.7925	Dependent Verification – Alight Solutions www.yourdependentverification.com/plan-smart-info 800.987.6605
State of Texas Vision Plan EyeMed 844.949.2170 member.eyemedvisioncare.com/stateoftexasvision	The ReedGroup Disability Claims 855.604.6230 www.texasincomeprotectionplan.com
Securian Financial Life Insurance & AD&D 877.494.1716 www.lifebenefits.com/plandesign/ers	TexFlex Spending Accounts PayFlex 866.353.9839 http://www.TexFlexERS.com
Teacher Retirement System of Texas 800.223.8778 www.trs.texas.gov	TSA Consulting Group 403b and 457 information 888.796.3786 www.tsacg.com
UT EAP Program 713.500.3327 www.uteap.org	AFLAC Jeannette Thames, Agent 281.804.4831 Jeannettec_thames@us.aflac.com
LegalShield Customer Service 866.389.7337	Combined Insurance Customer Service 800.225.4500