



2019 - 2020

Insurance Premiums for Employees

Starting Full-Time Employment on or
Before July 31, 2019

HEALTH PLAN OPTIONS

<u>HealthSelect (BlueCross BlueShield)</u>	<u>State Pays</u>	<u>SJC Pays</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$312.41	\$312.41	\$0.00	\$0.00
+ Spouse	\$491.41	\$670.41	\$179.00	\$89.50
+ Children	\$432.26	\$552.12	\$119.84	\$59.92
+ Family	\$611.26	\$910.12	\$298.84	\$149.42

High Deductible with Health Savings Account

<u>Consumer Directed HealthSelect</u>	<u>State Pays</u>	<u>SJC Pays</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$289.91	\$289.91	\$0.00	\$0.00
+ Spouse	\$446.41	\$607.51	\$161.10	\$80.55
+ Children	\$387.26	\$495.12	\$107.86	\$53.93
+ Family	\$566.26	\$835.22	\$268.96	\$134.48

Health Savings Account Contributions (HSA)

	<u>Employee Only</u>	<u>Family Coverage</u>
State and SJC Combined Contribution	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)
Maximum Participant Contribution	\$2,810	\$5,670

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

*Fee is for tobacco users or 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.

<i>Minimum Annual Contribution</i>	<i>\$180 (\$15/month)</i>
<i>Maximum Annual Contribution</i>	<i>\$2,700 (\$225/month)</i>

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 and adult day care.

<i>Minimum Annual Contribution</i>	<i>\$180 (\$15/month)</i>
<i>Maximum Annual Contribution</i>	<i>\$4,996 (\$416/month)</i>

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	\$27.21	\$27.21	\$0.00	\$0.00
+ Spouse	\$54.42	\$40.82	\$13.60	\$6.80
+ Children	\$65.30	\$46.24	\$19.06	\$9.53
+ Family	\$92.51	\$59.87	\$32.64	\$16.32

<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	\$19.18	\$14.38	\$4.80	\$2.40
+ Children	\$23.02	\$16.32	\$6.70	\$3.35
+ Family	\$32.59	\$21.09	\$11.50	\$5.75

Vision Plan

<u>State of Texas Vision (Superior Vision)</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$5.12	\$2.56
+Spouse	\$10.24	\$5.12
+ Children	\$11.01	\$5.51
+ Family	\$16.13	\$8.07

Additional Benefits

Dependent Term Life Insurance - \$5,000 term life insurance coverage for unlimited number of dependents
 Monthly Premium \$1.38 Biweekly Premium \$0.69

Short Term Disability
 Benefit pays up to 66% of monthly salary, to a maximum of \$10,000. \$0.26/\$100 of monthly salary

Long Term Disability – Paid by SJC
 Benefit pays up to 60% of monthly salary after satisfying 180-day waiting period. \$0.63/\$100 of monthly salary

Life Insurance – 2x paid by SJC
 You may elect to increase it to 3x or 4x your annual salary. 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 2019 – 2020

ERS

877.275.4377

www.ers.texas.gov

OptumRx - Prescription Drug Plan

866.336.9371

www.healthselectrx.com

DeltaDental USA

www.ersdentalplans.com

888.818.7925

Superior Vision

State of Texas Vision Plan

877.396.4128

www.stateoftexasvision.com

Minnesota Life Insurance

Life Insurance & AD&D

877.494.1716

www.lifebenefits.com/plandesign/ers

Teacher Retirement System of Texas

800.223.8778

www.trs.texas.gov

UT EAP Program

713.500.3327

www.uteap.org

LegalShield

Verna Heath, Agent

281.748.5261

BlueCross BlueShield

HealthSelect and Consumer Directed HealthSelect

800.252.8039

www.healthselectoftexas.com

Optum Bank

HSA for Consumer Directed HealthSelect members

800.791.9361

Dependent Verification – Alight Solutions

www.yourdependentverification.com/plan-smart-info

800.987.6605

The ReedGroup

Disability Claims

855.604.6230

www.texasincomeprotectionplan.com

TexFlex Spending Accounts

Wageworks

844.884.2364

<http://www.texflex-fsa.com>

TSA Consulting Group

403b and 457 information

888.796.3786

www.tsacg.com

AFLAC

Larry Thames, Agent

281.804.4898

Combined Insurance

800.225.4500