

Benefit Updates for Plan Year 2010

2010 Rates will be effective September 1, 2009
Summer Open Enrollment July 6 through July 31, 2009

Health Premium Increased Rates for Plan Year 2010

2010 ERS Premium Rates Effective September 1, 2009							
Full-Time							
HealthSelect of Texas							
Coverage	Current Premium	Premium Effective September 1, 2009	State Pays	State Pays Effective Sept 1, 2009	Member Pays	Member Pays Effective Sept 1, 2009	Total Increase to EE
Member Only	\$360.54	\$385.38	\$360.54	\$385.38	\$0.00	\$0.00	\$0.00
Member & Spouse	\$772.60	\$826.02	\$566.57	\$605.70	\$206.03	\$220.32	\$14.29
Member & Children	\$636.44	\$680.42	\$498.49	\$532.90	\$137.95	\$147.52	\$9.57
Family	\$1,048.50	\$1,121.06	\$704.52	\$753.22	\$343.98	\$367.84	\$23.86
Part-Time – State Pays 50% of Premium							
HealthSelect of Texas							
Coverage	Current Premium	Premium Effective September 1, 2009	State Pays	State Pays Effective Sept 1, 2009	Member Pays	Member Pays Effective Sept 1, 2009	Total Increase to EE
Member Only	\$360.54	\$385.38	\$180.28	\$192.69	\$180.26	\$192.69	\$12.43
Member & Spouse	\$772.60	\$826.02	\$283.30	\$302.85	\$489.30	\$523.17	\$33.87
Member & Children	\$636.44	\$680.42	\$249.26	\$266.45	\$387.18	\$413.97	\$26.27
Family	\$1,048.50	\$1,121.06	\$352.27	\$376.61	\$696.23	\$744.45	\$48.22

Short-term Disability rates will decrease from \$0.32 per \$100 to \$0.29 per \$100 of monthly covered salary.

Long-term Disability rates will stay the same
\$0.70 per \$100 of monthly covered salary

Voluntary Accidental Death & Dismemberment (AD&D) rates will stay the same

Rates are per \$1,000 of coverage
 AD&D Member only - \$0.02
 AD&D Member + Family - \$0.04

Optional Term Life rates and Dependent Term Life rates will stay the same

Rates are per \$1,000 of Annual Salary

Age	Election 1	Election 2	Election 3	Election 4
15 - 19	\$0.06	\$0.12	\$0.18	\$0.24
20 - 24	\$0.06	\$0.12	\$0.18	\$0.24
25 - 29	\$0.06	\$0.12	\$0.18	\$0.24
30 - 34	\$0.07	\$0.14	\$0.21	\$0.28
35 - 39	\$0.07	\$0.14	\$0.21	\$0.28
40 - 44	\$0.09	\$0.18	\$0.27	\$0.36
45 - 49	\$0.13	\$0.26	\$0.39	\$0.52
50 - 54	\$0.21	\$0.42	\$0.63	\$0.84
55 - 59	\$0.37	\$0.74	\$1.11	\$1.48
60 - 64	\$0.63	\$1.26	\$1.89	\$2.52
65 - 69	\$1.03	\$2.06	\$3.09	\$4.12
70 - 74	\$1.64	\$3.28	\$4.92	\$6.56
75 - 79	\$2.68	\$5.36	\$8.04	\$10.72
80 - 84	\$4.36	\$8.72	\$13.08	\$17.44
85 - 89	\$7.54	\$15.08	\$22.62	\$30.16
90 & above	\$11.74	\$23.48	\$35.22	\$46.96

Dental Coverage changes - ERS' two dental plans will be offered by HumanaDental. The State of Texas Dental Choice PlanSM will keep its name, but drop the three-year wait for maximum benefits. Participants will now receive maximum benefits beginning on day one. Also, the maximum annual benefit available in the State of Texas Dental Choice PlanSM will increase 20 percent to \$1,500.

DENTAL RATES			
2010 ERS Premium Rates Effective September 1, 2009			
State of Texas Dental Choice PlanSM			
Coverage	Current Premium	Premium Effective September 1, 2009	Total Increase to Employee
Member Only	\$22.08	\$22.46	\$.38
Member & Spouse	\$41.73	\$44.92	\$ 3.19
Member & Children	\$49.90	\$53.90	\$ 4.00
Family	\$69.55	\$76.36	\$ 6.86

The benefits under the HumanaDental DHMO plan (formerly Aetna DMO) will stay the same.

DENTAL RATES			
2010 ERS Premium Rates Effective September 1, 2009			
HumanaDental DHMO plan			
Coverage	Current Premium	Premium Effective September 1, 2009	Total Increase to Employee
Member Only	\$7.22	\$8.52	\$ 1.30
Member & Spouse	\$13.00	\$17.05	\$ 4.05
Member & Children	\$15.66	\$20.45	\$ 4.79
Family	\$19.27	\$28.98	\$ 9.71