

Please note: The medical insurance rates listed below are ERS' best estimates based on information available at the time of printing. Rates could change between now and September 1, depending on possible decisions by state lawmakers; however, the final rates for plan year 2014 will not exceed those listed below. ERS will notify us as soon as possible if any rates change.



Insurance Premiums for Full-time Employees 2013 – 2014

<u>HealthSelect (United Healthcare)</u>	<u>Premium</u>	<u>State Pays</u>	<u>SJC Pays</u>	<u>Your Cost</u>
Employee Only	\$503.14	\$503.14	\$0.00	\$0.00
+ Spouse	\$1,079.18	\$791.16	\$144.01	\$144.01
+ Children	\$888.86	\$696.00	\$96.43	\$96.43
+ Family	\$1,464.90	\$984.02	\$240.44	\$240.44
*Employee receives a \$ 5,000 life insurance policy				

Tobacco User Certification Fee

1 User (Employee Only, Spouse Only, Child/Children Only)	\$30.00
2 Users (Employee & Spouse, Employee & Child/Children, Spouse & Child/Children)	\$60.00
3 or more Users (Employee, Spouse & Child/Children)	\$90.00

State of Texas Dental Choice administered by Humana

Employee Only	\$23.58	\$0.00	\$23.58	\$0.00
+ Spouse	\$47.16	\$0.00	\$35.37	\$11.79
+ Children	\$56.60	\$0.00	\$40.09	\$16.51
+ Family	\$80.18	\$0.00	\$51.88	\$28.30

Humana Dental DHMO

Employee Only	\$9.12	\$0.00	\$9.12	\$0.00
+Spouse	\$18.24	\$0.00	\$13.68	\$4.56
+ Children	\$21.88	\$0.00	\$15.50	\$6.38
+ Family	\$31.01	\$0.00	\$20.07	\$10.94

Spectera Vision

Employee Only	\$9.03	\$0.00	\$0.00	\$9.03
+ 1 Dependent	\$18.06	\$0.00	\$0.00	\$18.06
+ Family	\$25.21	\$0.00	\$0.00	\$25.21

Dependent Term Life

\$5,000 term life insurance coverage for unlimited number of dependents	\$1.38
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Short Term Disability

Benefit pays up to 66% of monthly salary, to a maximum of \$10,000.	<i>\$0.30/\$100 of monthly salary</i>
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Long Term Disability

Benefit pays up to 60% of monthly salary after satisfying 180 day waiting period. San Jacinto College pays this premium	<i>\$0.63/\$100 of monthly salary</i>
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Life Insurance

San Jacinto College pays the premium for 2x your annual salary. You may elect to increase it to 3x or 4x your annual salary. To apply for 3x or 4x, please contact Benefits.

Accidental Death & Dismemberment

Coverage in increments of \$10,000 to a maximum of \$200,000

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

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>\$2,500 (\$208/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 as, child daycare and adult day care.

<i>Minimum Annual Contribution</i>	<i>\$180 (\$15/month)</i>
<i>Maximum Annual Contribution</i>	<i>\$5,000 (\$416/month)</i>

Employee Assistance Program (EAP)

San Jacinto College pays the premium. The EAP provides access to mental health, financial, work life balance, and legal services at little or no cost to the employee. Fees are discussed prior to the rendering of services.

Long Term Care

Long-term Care insurance provides certain benefits not covered by your medical plan, such as nursing home care and adult day care. To elect this benefit, please contact ERS. Cost varies according to coverage election.

Important Contact Information

United Healthcare HealthSelect www.healthselectoftexas.com 866.336.9371	Humana Dental Dental Choice and DHMO www.humanadental.com/ers 877.377.0987	Caremark Prescription Drug Program www.caremark.com/ers 888.886.8490
Texflex Payflex https://texas.payflex.com 866.353.9839	United Health Care Vision Spectera www.myuhcvision.com 800.638.3120	Aon Hewitt Disability Claims More Information to Come
ERS Benefits www.ers.state.tx.us 877.275.4377	TRS Retirement www.trs.state.tx.us 800.223.8778	Minnesota Life Optional Life Insurance www.LifeBenefits.com/plandesign/ers 1-877-494-1716
UT EAP www.uteap.org 713.500.3327	Aflac www.aflac.com 281.639.1077 Todd Trotter, 800.325.4368 Customer Service	Colonial Life www.coloniallife.com 713.932.7777 Jo Middleton 800.325.4368 Customer Service