

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	
HealthSelect of Texas: 8% Increase							
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
Consumer Directed HealthSelect*: 8% Increase							
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	
Tobacco User: No Change		
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
Health Savings Account Contribution*: No Change		
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	
DeltaCare USA DHMO: No Change							
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
State of Texas Dental Choice Plan: 8% Increase *							
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	
State of Texas Vision: 10% Increase							
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
Employee Optional Term Life: No Change	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

Dependent Term Life: No Change	\$1.45 per month for \$5,000 (includes \$5,000 AD&D coverage)
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Accidental Death & Dismemberment Insurance (AD&D)

	Age	Minimum Coverage	Maximum Coverage	Minimum Increments
Voluntary AD&D: No Change				
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
Texas Income Protection Plan (TIPP)			
Short-term Disability per \$100 of Monthly Salary: No Change	\$0.24	\$0.24	\$0.00
Long-term Disability per \$100 of Monthly Salary (Decrease)	\$0.68	\$0.63	(\$0.05)