

## Benefits Cost Worksheet for Retired Employees

## **PLAN YEAR 2023-2024**

This is NOT an enrollment form. You must enroll online using My UT Benefits or through your institution's Benefits Office.

Please remember that this form only provides you (the subscriber) with an estimate of your total out-of-pocket cost per month based on state-appropriated funds and contracted premium rates. Be sure to review available benefits materials for more information on the plans listed.

For each section, figure the correct cost and enter it in the TOTAL boxes to the right of each section.

MEDICAL OUT-OF-POCKET COST PER MONTH  BLUE CROSS BLUE SHI					E SHIELD OF TEXAS
Plan Available – Worldwide	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber & Family	
UT SELECT (OUT-OF-POCKET)	\$0	\$312.50	\$326.84	\$615.40	
PREMIUM SHARING (PAID BY STATE OF TEXAS AND YOUR UT INSTITUTION)	\$725.80	\$1,106.24	\$969.22	\$1,351.94	
UT CARE Medicare PPO	Review Rates at utbenefits.link/UTCARE				MEDICAL TOTAL
Medical Plan Rates include: Prescription benefit coverage + \$10,000 Basic Life coverage				\$	

TOBACCO PREMIUM PROGRAM (TPP)					
Tobacco User(s)	Non-user	Subscriber	Spouse	Child(ren)	TPP TOTAL <sup>2</sup>
Tobacco User(s) Cost	\$0	\$30.00	\$30.00	\$30.00 <sup>1</sup>	\$

<sup>1</sup> Maximum cost of \$30 per month regardless of how many covered dependent children use tobacco.

<sup>2</sup> Maximum cost per family is \$90 per month.

DENTAL OUT-OF-POCKET COST PER MONTH					DELTA DENTAL
Plans Available	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber & Family	
NATIONWIDE					
UT SELECT Dental	\$28.52	\$54.14	\$59.66	\$84.84	
UT SELECT Dental Plus	\$61.40	\$116.60	\$128.66	\$183.30	DENTAL
CERTAIN AREAS IN TEXAS				TOTAL	
DeltaCare Dental HMO	\$8.80	\$16.74	\$18.50	\$26.40	\$

VISION OUT-OF-POCKET COST PER MONTH					SUPERIOR VISION
Plans Available	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber & Family	
Superior Vision	\$5.02	\$7.90	\$8.10	\$12.84	VISION TOTAL

Superior vision rius \$7.04 \$11.30 \$12.02 \$10.10 \$
--

LIFE OUT-OF-POCKET COST PER MONTH		BCBSTX LIFE
Enter Elected Coverage Amount:  Select from the following options and enter here (see¹ below).  \$7,000 \$10,000 \$25,000 \$50,000 \$100,000 Note: For those Retired Employees of the UT System who retired through the 1993 one-time retirement option, enter the amount of coverage currently in place.	A	
Divide total in <b>A</b> by 1,000 to determine units of \$1,000 for premium calculation. Enter here.		
Refer to <b>Retiree Rate Chart</b> below. Enter the rate that corresponds with your age on September 1, 2023.		
To determine the premium cost per month, multiply B x C.		

The remainder of the Life Out-of-Pocket calculation section relates to the eligible spouse of a Retired Employee. Dependent children of Retirees are not eligbile for Life coverage.

If you are electing the \$3,000 Spouse Coverage option, enter \$1.83 (see <sup>2</sup> below). Otherwise, enter zero.		Е	
To determine total Life premium cost per month, add <b>D</b> + <b>E</b> . Otherwise, enter zero.	LIFE TOTAL	5	5

RETIREE RATE CHART				
AGE OF SUBSCRIBER ON 9/01/23	RATE PER \$1,000 COVERAGE			
15 - 34	\$0.035			
35 - 39	\$0.045			
40 - 44	\$0.059			
45 - 49	\$0.092			
50 - 54	\$0.142			
55 - 59	\$0.221			
60 - 64	\$0.345			
65 - 69	\$0.616			
70 - 74	\$0.713			
75 - 79	\$0.884			
80 and over	\$1.549			

**ESTIMATED TOTAL MONTHLY OUT-OF-POCKET** (Add ALL boxes and enter total)

\$



<sup>1</sup> If you are increasing your Life coverage amount, Evidence of Insurability (EOI) is required. 2 To elect Spouse Life coverage, EOI may be required. Contact your institution Benefits Office for assistance.