

Benefits Cost Worksheet for Retired Employees

PLAN YEAR 2014-2015



This is NOT an enrollment form. You must enroll online using *My UT Benefits* during Annual Enrollment or, for new Retired Employees 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 SHIELD OF TEXAS
Plan Available – Worldwide	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber & Family	MEDICAL TOTAL
UT SELECT	\$0	\$227.07	\$237.49	\$447.17	
Medical Plan Rates include: Prescription benefit coverage + \$6,000 Life					\$

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

¹ Maximum cost of \$30 per month regardless of how many covered dependent children use tobacco.
² 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	DENTAL TOTAL
NATIONWIDE					
UT SELECT Dental	\$32.40	\$61.51	\$67.80	\$96.40	
UT SELECT Dental Plus	\$55.85	\$106.06	\$117.03	\$166.74	
CERTAIN AREAS IN TEXAS					
DeltaCare Dental HMO	\$8.89	\$16.90	\$18.68	\$26.67	\$

VISION OUT-OF-POCKET COST PER MONTH					SUPERIOR VISION
Plans Available	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber & Family	VISION TOTAL
Superior Vision	\$7.00	\$11.00	\$11.24	\$17.84	
Superior Vision Plus	\$11.00	\$17.18	\$18.40	\$26.00	\$

<p>Enter Elected Coverage Amount: Select from the following options and enter here (see¹ below). \$7,000 \$10,000 \$25,000 \$50,000 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.</p>		A
Divide total in A by 1,000 to determine units of \$1,000 for premium calculation. Enter here.		B
Refer to Retiree Rate Chart below. Enter the rate that corresponds with your age on September 1, 2014.		C
To determine the premium cost per month, multiply B x C .		D

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 eligible for Life coverage.

If you are electing the \$3,000 Family Coverage option, enter \$1.83 (see ² below). Otherwise, enter zero.		E	LIFE TOTAL
To determine total Life premium cost per month, add D + E . Otherwise, enter zero.		F	\$

RETIREE RATE CHART	
AGE OF SUBSCRIBER ON 9/01/14	RATE PER \$1,000 COVERAGE
< 35	\$0.038
35 - 39	\$0.048
40 - 44	\$0.065
45 -49	\$0.100
50 -54	\$0.155
55 -59	\$0.240
60 -64	\$0.375
65 -69	\$0.670
70 and over	\$0.752

¹ 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.

AGE	PLAN A					PLAN B					LTC TOTAL \$
	Basic Benefit with Guaranteed Benefit Increase Option					Basic Benefit with Lifetime Automatic Benefit Increase Option (Inflation Protection)					
	\$100 BENEFIT	\$125 BENEFIT	\$150 BENEFIT	\$200 BENEFIT	\$250 BENEFIT	\$100 BENEFIT	\$125 BENEFIT	\$150 BENEFIT	\$200 BENEFIT	\$250 BENEFIT	
<=24	6.46	8.07	9.69	12.92	16.15	40.73	50.92	61.10	81.47	101.83	
25	6.78	8.47	10.16	13.55	16.94	41.43	51.78	62.14	82.85	103.57	
26	6.96	8.71	10.45	13.93	17.41	42.20	52.76	63.31	84.41	105.51	
27	7.21	9.01	10.81	14.41	18.02	43.35	54.19	65.03	86.70	108.38	
28	7.49	9.36	11.23	14.97	18.71	44.79	55.99	67.19	89.59	111.99	
29	7.80	9.75	11.70	15.60	19.50	46.54	58.18	69.82	93.09	116.36	
30	8.13	10.17	12.20	16.27	20.33	48.49	60.61	72.73	96.97	121.22	
31	8.51	10.64	12.77	17.02	21.28	50.73	63.41	76.09	101.45	126.81	
32	8.91	11.14	13.37	17.83	22.29	53.13	66.42	79.70	106.27	132.83	
33	9.35	11.68	14.02	18.69	23.37	55.67	69.58	83.50	111.33	139.16	
34	9.83	12.29	14.75	19.66	24.58	58.43	73.04	87.65	116.86	146.08	
35	10.35	12.94	15.53	20.70	25.88	61.28	76.59	91.91	122.55	153.19	
36	10.92	13.65	16.37	21.83	27.29	64.17	80.22	96.26	128.35	160.43	
37	11.53	14.41	17.29	23.05	28.81	67.03	83.79	100.55	134.07	167.58	
38	12.16	15.20	18.24	24.32	30.41	69.69	87.11	104.54	139.38	174.23	
39	12.83	16.04	19.24	25.66	32.07	72.18	90.22	108.27	144.36	180.44	
40	13.50	16.88	20.25	27.01	33.76	74.35	92.93	111.52	148.69	185.87	
41	14.23	17.78	21.34	28.45	35.56	76.46	95.58	114.69	152.92	191.15	
42	14.98	18.73	22.47	29.96	37.45	78.41	98.01	117.61	156.81	196.02	
43	15.81	19.77	23.72	31.63	39.53	80.46	100.57	120.69	160.91	201.14	
44	16.70	20.88	25.06	33.41	41.76	82.50	103.12	123.75	165.00	206.25	
45	17.69	22.11	26.54	35.38	44.23	84.74	105.93	127.12	169.49	211.86	
46	18.78	23.48	28.17	37.56	46.95	87.22	109.02	130.83	174.44	218.05	
47	19.96	24.95	29.94	39.92	49.90	89.95	112.43	134.92	179.89	224.87	
48	21.16	26.45	31.74	42.32	52.90	92.43	115.54	138.64	184.85	231.07	
49	22.34	27.93	33.52	44.69	55.86	94.42	118.03	141.64	188.85	236.06	
50	23.52	29.40	35.28	47.03	58.79	95.97	119.96	143.96	191.94	239.93	
51	24.78	30.97	37.16	49.55	61.94	97.49	121.87	146.24	194.98	243.73	
52	26.13	32.66	39.20	52.26	65.33	99.01	123.76	148.51	198.01	247.52	
53	27.65	34.56	41.47	55.29	69.12	100.80	126.00	151.20	201.60	252.00	
54	29.41	36.76	44.11	58.82	73.52	103.10	128.88	154.66	206.21	257.76	
55	31.41	39.26	47.11	62.81	78.51	105.87	132.34	158.80	211.74	264.67	
56	33.72	42.15	50.58	67.44	84.30	109.39	136.73	164.08	218.77	273.46	
57	36.40	45.50	54.60	72.81	91.01	113.76	142.20	170.64	227.52	284.40	
58	39.18	48.97	58.77	78.36	97.94	118.12	147.65	177.18	236.24	295.30	
59	41.83	52.29	62.75	83.67	104.59	121.78	152.23	182.67	243.56	304.45	
60	44.50	55.63	66.76	89.01	111.26	125.19	156.49	187.79	250.38	312.97	
61	47.40	59.25	71.10	94.80	118.51	128.98	161.23	193.47	257.96	322.46	
62	50.61	63.26	75.91	101.21	126.51	133.19	166.49	199.79	266.38	332.98	
63	54.36	67.95	81.54	108.72	135.89	138.45	173.06	207.67	276.90	346.12	
64	58.71	73.39	88.07	117.43	146.78	144.79	180.98	217.18	289.57	361.97	
65	63.88	79.85	95.82	127.76	159.70	152.42	190.52	228.62	304.83	381.04	
66	70.06	87.57	105.08	140.11	175.14	161.69	202.11	242.53	323.38	404.22	
67	77.28	96.61	115.93	154.57	193.21	172.42	215.53	258.63	344.84	431.05	
68	85.58	106.97	128.37	171.16	213.94	184.42	230.52	276.63	368.84	461.05	
69	94.85	118.56	142.28	189.70	237.13	197.29	246.61	295.94	394.58	493.23	
70	104.87	131.09	157.31	209.74	262.18	210.48	263.09	315.71	420.95	526.19	
71	115.65	144.56	173.48	231.30	289.13	223.90	279.87	335.85	447.80	559.75	
72	127.12	158.90	190.68	254.24	317.80	237.46	296.82	356.19	474.91	593.64	
73	139.35	174.19	209.03	278.70	348.37	251.25	314.06	376.87	502.50	628.12	
74	152.03	190.03	228.04	304.06	380.07	264.83	331.04	397.25	529.67	662.08	
75	165.21	206.51	247.81	330.42	413.02	278.38	347.97	417.57	556.76	695.95	
76	178.99	223.74	268.49	357.98	447.48	292.29	365.37	438.44	584.59	730.73	
77	193.00	241.25	289.50	386.00	482.50	306.10	382.63	459.15	612.20	765.25	
78	207.92	259.90	311.88	415.85	519.81	321.45	401.81	482.17	642.90	803.62	
79	223.65	279.56	335.48	447.30	559.12	338.16	422.70	507.24	676.32	845.40	
80	240.40	300.50	360.59	480.79	600.99	356.75	445.94	535.12	713.50	891.87	
81	257.50	321.88	386.26	515.01	643.76	375.96	469.94	563.93	751.91	939.89	
82	275.24	344.05	412.86	550.48	688.11	396.35	495.44	594.52	792.70	990.87	
83	293.20	366.50	439.81	586.41	733.01	416.64	520.80	624.96	833.28	1041.60	
84	310.87	388.58	466.30	621.74	777.17	436.46	545.57	654.69	872.92	1091.14	
85	328.62	410.78	492.94	657.25	821.56	455.80	569.75	683.70	911.60	1139.50	
86	345.99	432.49	518.98	691.98	864.97	473.66	592.07	710.49	947.32	1184.15	
87	362.76	453.45	544.14	725.51	906.89	489.00	611.25	733.50	977.99	1222.49	
88	378.91	473.64	568.37	757.83	947.28	502.44	628.05	753.66	1004.88	1256.10	
89	395.56	494.45	593.34	791.12	988.90	515.41	644.27	773.12	1030.82	1288.53	
90	412.23	515.29	618.34	824.46	1030.57	528.07	660.08	792.10	1056.13	1320.17	

* EOI is required for new Retirees who enroll in LTC during their initial period of eligibility and for all other new enrollees.

ESTIMATED TOTAL MONTHLY OUT-OF-POCKET

(Add ALL boxes and enter total)

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