

# Benefits Enrollment 2026

NOVEMBER 3-14, 2025

## NON-MEDICARE ELIGIBLE

*Please read this document carefully. It contains information about changes to your 2026 retiree benefits and the cost for coverage in 2026.*

### Important Notice:

- If you are age 65 or older,
- Turn age 65 during the month of Jan. 2026, or
- Are under 65 and enrolled in Medicare Part A and Part B due to a disability...

... please refer to the Medicare-Eligible Rate Sheet. If you are on Medicare due to a disability and currently covered under the PPO or HDP plan, you may want to consider enrolling in one of the Medicare plans to avoid coordination of benefits, since Medicare will be your primary coverage.

## WHAT'S CHANGING FOR 2026



### Benefits Costs

Due to rising health care costs, there will be a slight increase to the medical and Dental PPO plan premiums in 2026. **The Dental HMO plan and vision plan premiums will remain the same in 2026.**



### Medical Plan

We will be increasing the deductible (\$1,700 Individual, \$3,400 Family) and out-of-pocket maximum (\$3,050 Individual, \$6,100 Family) in the High Deductible Plan (HDP) due to new IRS limits.

Getting the care you need when you're on the go is getting even easier in 2026. The cost for telehealth with MD Live is going down in 2026:

- HDP-The plan will cover the cost of your virtual visit. **That's \$0 coming out of your pocket when you use MD Live!**
- PPO-The cost of a telehealth visit will go down to \$15 for a PCP visit and \$25 for a specialist visit.



## 2026 MEDICAL BENEFITS COSTS

Retirement Date of October 1, 2005, or Later – Enrolling in PPO Plan or HDP. The chart below shows the monthly premium rates **after** application of the applicable **County %** contribution.

Medical Option	Retiree Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family
<b>0-9 Years of Service – County 0%</b>				
HDP Plan	\$1,357.22	\$2,799.79	\$2,043.32	\$3,268.56
PPO Plan	\$1,468.37	\$3,034.75	\$2,248.91	\$3,606.86
<b>10-14 Years of Service – County 25%</b>				
HDP Plan	\$1,017.92	\$2,099.84	\$1,532.49	\$2,451.42
PPO Plan	\$1,101.28	\$2,276.06	\$1,686.68	\$2,705.14
<b>15-19 Years of Service – County 45%</b>				
HDP Plan	\$746.47	\$1,539.88	\$1,123.82	\$1,797.71
PPO Plan	\$807.60	\$1,669.11	\$1,236.90	\$1,983.77
<b>20-24 Years of Service – County 60%</b>				
HDP Plan	\$542.89	\$1,119.91	\$817.33	\$1,307.42
PPO Plan	\$587.35	\$1,213.90	\$899.56	\$1,442.74
<b>25 + Years of Service – County 80%</b>				
HDP Plan	\$271.44	\$559.96	\$408.66	\$653.71
PPO Plan	\$293.67	\$606.95	\$449.78	\$721.37



## SPONSORED DEPENDENTS OPTION (Surviving Dependents of Deceased Retirees)

Your medical plan rates are determined by the Retiree's years of service with Tarrant County at the date of retirement.

- For those enrolled in the HDP Plan or PPO Plan, eligible surviving spouses pay the Retiree rate; eligible spouse and dependents pay the Retiree + Child(ren) rate.
- If the retiree was enrolled in the PMA or PMD Plan at time of death, the monthly medical plan premium rates are based on retiree's years of service at time of retirement.

## DENTAL

Dental Option	Retiree Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family
ANT – Delta Dental DHMO	\$11.94	\$20.34	\$26.84	\$34.30
PEB – Delta Dental DPPO	\$41.00	\$75.00	\$96.00	\$132.00

## VISION

Vision Option	Retiree Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family
VIS – VSP Vision Plan	\$6.25	\$11.70	\$12.45	\$19.40

## TARRANT COUNTY



## Compare Your Total Cost Before Enrolling

It's easy to just re-enroll in the same plan you had last year—but costs can change. Before you decide, review the true cost of each option by considering:

- **Monthly premium** (see the 2026 rates included in this document)
- **Out-of-pocket** expenses such as medications, copays, deductibles, and coinsurance
  - If you have a Health Savings Account (HSA), you can continue using it to pay eligible expenses with tax savings.
- **Annual out-of-pocket maximum** (once you reach it, the plan pays 100% of eligible expenses)
- **Preventive services**—covered in full when you use in-network providers

Taking a few minutes to compare these factors can help you make the most cost-effective choice for you and your family.

## Do You Have to Re-Enroll During Annual Enrollment?

No. Your 2025 coverage will automatically roll over, provided your premiums are paid through December 2025. Premiums are due on the first day of each month and include a 30-day grace period, as outlined in your retirement agreement. If payment isn't received by the end of the grace period, coverage will end in accordance with plan rules.

## Open Enrollment is November 3–14, 2025

Follow these simple steps to get the coverage you need for you and your family:

- **Review** the Benefits Guide at [pebcinfo.com/tarrant-county/2026/retirees](https://pebcinfo.com/tarrant-county/2026/retirees)
- If you need to change your benefits for 2026 (change plans, drop dependent coverage, or cancel all your coverage), go to [pebcbenefits.com/tarrantretirees](https://pebcbenefits.com/tarrantretirees).

Enrollment will be effective **January 1, 2026**.