

# Benefits Enrollment 2026

November 3-14, 2025

## MEDICARE ELIGIBLE

### 2026 MEDICAL BENEFITS COSTS

Medical Options–You cover a spouse and/or children **who are on Medicare.**



### WHAT'S CHANGING FOR 2026



#### Benefits Costs

Due to rising health care costs, there will be a slight increase to the Dental PPO plan premiums in 2026. The Dental HMO plan and vision plan premiums will remain the same in 2026. Medicare plan premiums will not increase; however, if you cover a dependent on a PPO plan, you will see an increase.

Medical Option	Retiree Only	Retiree + Medicare Spouse	Retiree + One Medicare Child	Retiree + Medicare Spouse & Child(ren)
<b>MPO Plan Blue Cross Blue Shield of Texas Group Medicare Advantage PPO</b>				
10 or more years of service at Tarrant County	\$135.00	\$270.00	\$270.00	\$405.00
Fewer than 10 years of service at Tarrant County	\$260.00	\$520.00	\$520.00	\$780.00
<b>PMA Plan Blue Cross Blue Shield of Texas Group Medicare Advantage HMO</b>				
10 or more years of service at Tarrant County	\$71.50	\$143.00	\$143.00	\$214.50
Fewer than 10 years of service at Tarrant County	\$130.00	\$260.00	\$260.00	\$390.00

Medical Options–You cover a spouse and/or children **who are NOT on Medicare.**

Medical Option Retiree enrollment in Medicare A & B required.	Retiree Only	Retiree + Non Medicare Spouse	Retiree + Non Medicare Child(ren)	Retiree + Non-Medicare Spouse & Children	Retiree + Spouse & Children (Medicare Spouse)
<b>0-9 Years of Service - County 0%</b>					
MPD Plan	N/A	\$1,826.38	\$1,040.54	\$2,398.49	\$1,300.54
PMD Plan	N/A	\$1,696.38	\$910.54	\$2,268.49	\$1,040.54
<b>10-14 Years of Service - County 25%</b>					
MPD Plan	N/A	\$1,309.78	\$720.40	\$1,738.87	\$855.40
PMD Plan	N/A	\$1,246.28	\$656.90	\$1,675.37	\$728.40
<b>15-19 Years of Service - County 45%</b>					
MPD Plan	N/A	\$996.51	\$564.30	\$1,311.17	\$699.30
PMD Plan	N/A	\$933.01	\$500.80	\$1,247.67	\$572.30
<b>20-24 Years of Service - County 60%</b>					
MPD Plan	N/A	\$761.55	\$447.22	\$990.40	\$582.22
PMD Plan	N/A	\$698.05	\$383.72	\$926.90	\$455.22
<b>25 + Years of Service - County 80%</b>					
MPD Plan	N/A	\$448.28	\$291.11	\$562.70	\$426.11
PMD Plan	N/A	\$384.78	\$227.61	\$499.20	\$299.11



## 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

## 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.

## HIGH DEDUCTIBLE PLAN (HDP) AND YOUR HSA

When you are enrolled in Medicare, you are **no longer eligible to contribute to a Health Savings Account (HSA)**. However, you can continue to use the money you've already saved in your HSA to pay for qualified medical expenses tax-free.

### What You Can Use Your HSA For:

- Doctor visits, hospital care, and other eligible medical expenses.
- Prescription drugs.
- Dental and vision care.
- Medicare premiums, deductibles, copays, and coinsurance.
- Certain long-term care services and insurance.

### Important Reminders:

- You don't need to close your HSA when you enroll in Medicare—you just can't add new contributions.
- Always save your receipts to show your withdrawals were for qualified expenses.
- HSA funds used for non-qualified expenses may be subject to taxes.
- For guidance on your specific situation, consult your tax advisor (see IRS Publication 969 for more details).

## VISION

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

## 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.

TARRANT COUNTY

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PUBLIC EMPLOYEE  
BENEFITS COOPERATIVE

## 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](http://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](http://pebcbenefits.com/tarrantretirees).

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