



PUBLIC EMPLOYEE
BENEFITS COOPERATIVE

Benefits Enrollment 2027

NOVEMBER 2-13, 2026

Annual Enrollment is your chance to take a fresh look at your coverage and confirm it still fits your needs. Keep in mind that unless you experience a qualified life event, such as getting married, welcoming a new baby, or losing other coverage, you won't be able to make changes again until next year's Annual Enrollment.

WHAT'S CHANGING FOR 2027



Paycheck Costs

As health care costs continue to rise nationwide, you'll notice an increase in your medical premiums for 2027. We've worked hard to keep this change as small as possible while maintaining the quality coverage you count on. Be sure to review your options during open enrollment to find the plan that best fits your needs and budget.

Go to PEBCbenefits.com to see all the 2027 paycheck costs.



Medical Plans

For 2027, the deductibles and out-of-pocket maximums for both medical plans will be increasing. Below are the new amounts:

- HDP Deductibles: \$1,750 individual, \$3,500 family
- HDP Out-of-pocket maximums: \$3,100 individual, \$6,200 family
- PPO Deductibles: \$625 individual, \$1,250 family
- PPO Out-of-pocket maximums: \$3,125 individual, \$6,250 family



Don't forget you have telehealth through MD Live! It's a convenient way to connect with a provider anytime, anywhere, whether you're at home, at work, or on the go. If you're in the HDP, your virtual visits are covered at \$0 out of pocket. In the PPO, you'll pay just \$15 to see a PCP and \$25 for a specialist. The next time you're feeling under the weather, skip the waiting room and let MD Live bring care to you.



Save With an HSA!

If you enroll in the HDP, a Health Savings Account (HSA) is a smart way to set aside money for health care expenses now, in the future, and even into retirement. This year, you can contribute even more pre-tax.

- **2027 IRS Limits:** \$4,500 individual, \$9,000 family
- If you're 55 or older, you can contribute an extra \$1,000 as a catch-up contribution.
- Check the 2027 Benefits Guide at PEBCbenefits.com for full details.



FSA Facts

A Flexible Spending Account (FSA) lets you set aside pre-tax dollars to cover eligible health care and dependent care costs, and it's available again for 2027. Here's what you can contribute:

- Healthcare FSA: up to \$3,400
- Dependent Care FSA: up to \$7,500 (or \$3,750 if you file taxes separately)

FSA Facts (cont.)

Just remember that FSAs come with a “use it or lose it” rule. You’ll have until December 31 to spend your funds, plus until April 30 of the following year to turn in your reimbursement claims. You can also carry over up to \$680 in unused Healthcare FSA dollars into the next year, so you won’t lose everything you didn’t spend.

Before you finalize your elections during open enrollment, log in to healthequity.com to see your current balance and plan out what’s left to use.



Your Other 2027 Benefit Choices

Open enrollment is the time to sign up for the benefits that don’t carry over automatically. In addition to your medical coverages, be sure to make your elections before the deadline:

- **Dental** keeps your smile healthy with coverage for routine cleanings, exams, and more extensive care when you need it.
- **Vision** helps with the cost of eye exams, glasses, and contacts to keep your sight in focus.
- **Optional Short-Term Disability** replaces a portion of your income if you’re unable to work due to a covered illness, injury, or recovery, giving you added peace of mind.
- **Hospital Indemnity Insurance** pays a cash benefit directly to you when you’re admitted to the hospital, helping with costs your medical plan may not cover in full.
- **Critical Illness Insurance** provides a lump-sum payment if you’re diagnosed with a covered condition such as cancer, heart attack, or stroke, easing the financial stress so you can focus on recovery.
- **Accident Insurance** pays cash benefits if you have a covered accident, helping offset out-of-pocket costs from the emergency room to follow-up care.

Take a moment during open enrollment to review these options and make sure you have the coverage you want for the year ahead.



Annual Enrollment is November 2–13, 2026

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

- Review the 2027 Benefits Guide on PEBCbenefits.com.
- **When you’re ready**, enroll through **Employee Self-Service (ESS)** by **November 13, 2026**. Please reach out to HRBenefits@tarrantcountytx.gov for questions regarding your benefits.

Elections made during Annual Enrollment will be effective January 1, 2027.


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TARRANT COUNTY

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