

Benefits Enrollment 2027

NOVEMBER 2-13, 2026

NON-MEDICARE ELIGIBLE

Please read this document carefully. It contains information about changes to your 2027 retiree benefits and the cost for coverage in 2027.

Important Notice:

- If you are age 65 or older,
- Turn age 65 during the month of Jan. 2027, or
- 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 2027



Benefits 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.



Medical Plan

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.

2027 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
0-15 Years of Service – County 0%				
HDP Plan	\$1,612.38	\$3,326.15	\$2,427.46	\$3,883.05
PPO Plan	\$1,744.42	\$3,605.28	\$2,671.71	\$4,284.95
16-24 Years of Service – County 45%				
HDP Plan	\$886.81	\$1,829.38	\$1,335.10	\$2,135.68
PPO Plan	\$959.43	\$1,982.90	\$1,469.44	\$2,356.72
25 + Years of Service – County 75%				
HDP Plan	\$403.10	\$831.54	\$606.87	\$970.76
PPO Plan	\$436.11	\$901.32	\$667.93	\$1,071.24



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	\$42.23	\$77.25	\$98.88	\$135.96

VISION

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

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 2027 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 2026 coverage will automatically roll over, provided your premiums are paid through December 2026. 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 2–13, 2026

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

- **Review** the Benefits Guide at pebcinfo.com/tarrant-county/2027/retirees
- If you need to change your benefits for 2027 (change plans, drop dependent coverage, or cancel all your coverage), go to pebcbenefits.com/tarrantretirees.

Enrollment will be effective **January 1, 2027**.