

Benefits Enrollment 2026

OCTOBER 13-27, 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
 - Under 65 and enrolled in Medicare Part A and Part B due to a disability...
- ... please contact your HR department for more details.

WHAT'S CHANGING FOR 2026



Benefits Costs

Even with the rising cost of health care, we will **not be increasing medical plan premiums** 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.



Medical Plan Spouse Surcharge

If you cover your spouse on a County medical plan, you must complete a **Spouse Medical Plan Surcharge Affidavit** every year—even if:

- You already completed one last year, or
- The surcharge does not apply to you.

If you don't complete and return the Affidavit on time, **a monthly surcharge** will be added to your medical premium starting January 2026.

2026 MEDICAL BENEFITS COSTS

Below are the 2026 monthly medical premiums.

NOTE: Rates are not changing in 2026.

RETIREMENT:
Dec 31, 2012
or before

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
PPO	\$598.29	\$1,166.65*	\$915.37	\$1,507.64*
HDP	\$580.86	\$1,132.66*	\$888.73	\$1,463.74*
MPO Retiree must be enrolled in both Medicare Part A & Part B	\$78.00	\$156.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$715.49*	\$433.68	\$1,097.98*
PMD Retiree must be enrolled in both Medicare Part A & Part B	\$39.00	\$78.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$676.49*	\$394.68	\$1,058.98*

*Spouse medical plan surcharge affidavit will be required.

0 – 7 YEARS OF SERVICE – COUNTY PAYS 0%**RETIREMENT:** January 1, 2013 or Later

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
HDP	\$1,994.30	\$3,888.82*	\$3,051.24	\$5,025.48*
PPO	\$1,936.20	\$3,775.54*	\$2,962.42	\$4,879.12*
MPO Retiree must be enrolled in both Medicare Part A and Part B	\$260.00	\$520.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$2,384.98*	\$1,445.59	\$3,659.94*
PMA Retiree must be enrolled in both Medicare Part A and Part B	\$130.00	\$260.00	N/A	N/A
PMD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$2,254.98*	\$1,315.59	\$3,529.94*

*Spouse medical plan surcharge affidavit will be required.

8 – 11 YEARS OF SERVICE – COUNTY PAYS 25%**RETIREMENT:** January 1, 2013 or Later

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
HDP	\$1,495.73	\$2,916.62*	\$2,288.43	\$3,769.11*
PPO	\$1,452.15	\$2,831.66*	\$2,221.82	\$3,659.34*
MPO Retiree must be enrolled in both Medicare Part A and Part B	\$195.00	\$390.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$1,788.74*	\$1,084.19	\$2,744.96*
PMA Retiree must be enrolled in both Medicare Part A and Part B	\$97.50	\$195.00	N/A	N/A
PMD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$1,691.24*	\$986.69	\$2,647.46*

*Spouse medical plan surcharge affidavit will be required.

12 – 14 YEARS OF SERVICE – COUNTY PAYS 50%**RETIREMENT:** January 1, 2013 or Later

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
HDP	\$997.15	\$1,944.41*	\$1,525.62	\$2,512.74*
PPO	\$968.10	\$1,887.77*	\$1,481.21	\$2,439.56*
MPO Retiree must be enrolled in both Medicare Part A and Part B	\$130.00	\$260.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$1,192.49*	\$722.80	\$1,829.97*
PMA Retiree must be enrolled in both Medicare Part A and Part B	\$65.00	\$130.00	N/A	N/A
PMD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$1,127.49*	\$657.80	\$1,764.97*

*Spouse medical plan surcharge affidavit will be required.

15 OR MORE YEARS OF SERVICE – COUNTY PAYS 70%**RETIREMENT:** January 1, 2013 or Later

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
HDP	\$598.29	\$1,165.65*	\$915.37	\$1,507.64*
PPO	\$580.86	\$1,132.66*	\$888.73	\$1,463.74*
MPO Retiree must be enrolled in both Medicare Part A and Part B	\$78.00	\$156.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$715.49	\$433.68	\$1,097.98*
PMA Retiree must be enrolled in both Medicare Part A and Part B	\$39.00	\$78.00	N/A	N/A
PMD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$676.49*	\$394.68	\$1,058.98*

*Spouse medical plan surcharge affidavit will be required.

20 OR MORE YEARS OF SERVICE – COUNTY PAYS 85%

RETIREMENT: January 1, 2013 or Later

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
HDP	\$299.15	\$583.32*	\$457.69	\$753.82*
PPO	\$290.43	\$566.33*	\$444.36	\$731.87*
MPO Retiree must be enrolled in both Medicare Part A and Part B	\$39.00	\$78.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$357.75*	\$216.84	\$548.99*
PMA Retiree must be enrolled in both Medicare Part A and Part B	\$19.50	\$39.00	N/A	N/A
PMD Retiree enrolled in MPO and non-Medicare spouse and/or dependents enrolled in PPO Plan	N/A	\$338.25*	\$197.34	\$529.49*

*Spouse medical plan surcharge affidavit will be required.

SPONSORED DEPENDENTS OPTION

(Surviving Dependents of Deceased Retirees)

Your medical plan rates are determined by the Retiree's years of service with Denton County at the date of retirement. The cost of surviving spouse coverage is subject to the Spouse Medical Plan Surcharge and an Affidavit is required.

- 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	\$33.42	\$60.74	\$75.94	\$106.30

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
VIS – VSP Vision Plan, Low Option	\$3.95	\$7.40	\$7.90	\$12.30

*Spouse medical plan surcharge affidavit will be required.

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
 - Use an HSA or FLEX account to help cover these 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 Enroll?

If you do not actively re-enroll your **2025 medical, dental, and vision coverage** will roll over to your **2026 elections and coverage levels**.

Open Enrollment is October 13-27, 2025

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

- Review** the Benefits Guide included in this kit.
- When you're ready**, use the form included in this packet to enroll by October 27, 2025.

Elections made during Open Enrollment will be effective **January 1, 2026**.