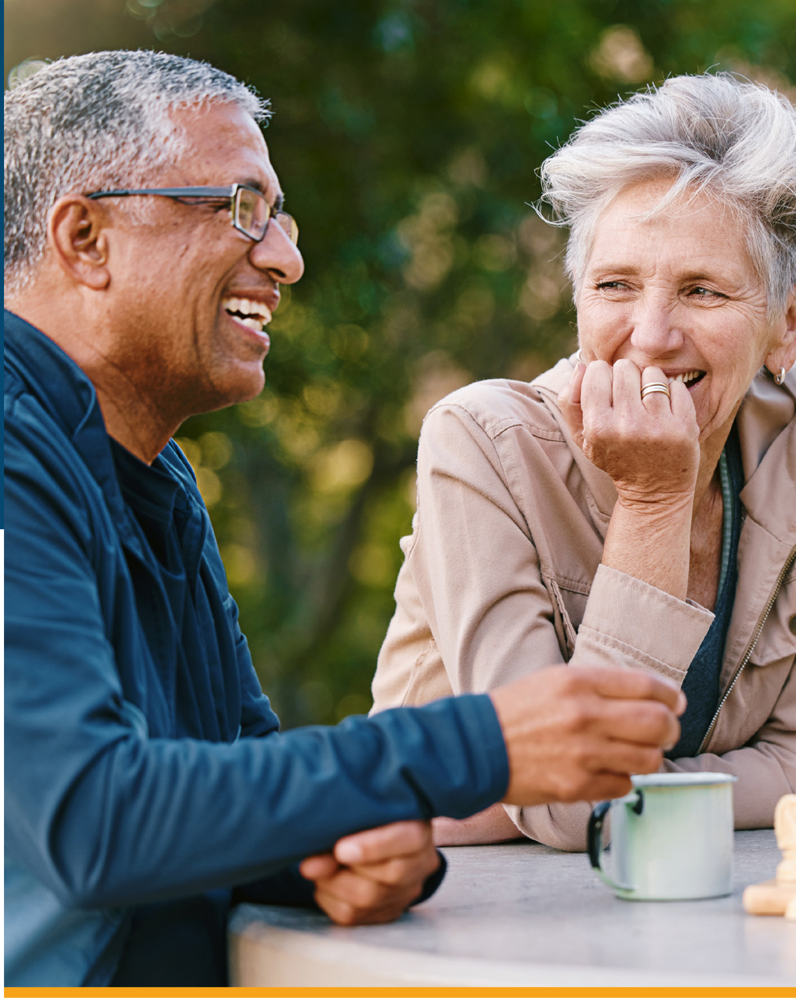
NORTH TEXAS TOLLWAY AUTHORITY

pebc PUBLIC EMPLOYEE BENEFITS COOPERATIVE

Benefits Enrollment 2026

OCT. 27–NOV. 10, 2025



MEDICARE ELIGIBLE

WHAT'S CHANGING FOR 2026

Benefits Costs

Even with the rising cost of health care, we will **not be increasing medical, dental and vision plan premiums in** 2026.

2026 HEALTH BENEFITS COSTS

Below are the 2026 monthly health premiums.

RETIREMENT DATE: December 31, 2012 or earlier: or January 1, 2013 or later and at least 10 years of service at NTTA

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
MPO — Blue Cross Blue Shield Medicare Advantage PPO	$104.00	$208.00	N/A	N/A
MPD Retiree enrolled in MPO **and** non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	$751.80*	$473.64	$1,117.64*
MPD Both spouses are Medicare-eligible and enrolled in MPO Plan	N/A	N/A	N/A	$577.64*
PMA — Blue Cross Blue Shield Medicare Advantage HMO	$52.00	$104.00	N/A	N/A
PMD Retiree enrolled in PMA **and** non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	$699.80*	$421.64	$1,065.64*
PMD Both spouses are Medicare-eligible and enrolled in PMA Plan	N/A	N/A	N/A	$473.64

**Spousal Medical Plan Surcharge Affidavit Required*

Annual Enrollment is Oct. 27–Nov. 10, 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 November 10, 2025. Return the form to NTTA's Human Resources Dept., 5900 W. Plano Parkway, Suite 100, Plano, TX 75093.

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

RETIREMENT DATE: January 1, 2013 or later **without** 10 years of service at NTTA

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
MPO — Blue Cross Blue Shield Medicare Advantage PPO	$260.00	$520.00	N/A	N/A
MPD Retiree enrolled in MPO **and** non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	1,879.50*	$1,184.09	2,794.10*
MPD Both spouses are Medicare-eligible and enrolled in MPO Plan	N/A	N/A	N/A	$1,444.09
PMA — Blue Cross Blue Shield Medicare Advantage HMO	$130.00	$260.00	N/A	N/A
PMD Retiree enrolled in PMA **and** non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	$1,749.50*	$,1054.09	$2,664.10*
PMD Both spouses are Medicare-eligible and enrolled in PMA Plan	N/A	N/A	N/A	$1,184.09

**Spousal Medical Plan Surcharge Affidavit Required*

Medical Plan Spouse Surcharge

If you cover your spouse on a NTTA 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.

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	$45.03	$85.08	$105.08	$145.10

Annual Enrollment is Oct. 27–Nov. 10, 2025

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	$6.25	$11.70	$12.45	$19.40

Do You Have to Enroll?

If you do not actively re-enroll during Annual Enrollment, your 2025 medical, dental and vision elections (and coverage levels) **will remain the same in 2026**.