

2023 Employee Benefit Plan Rates Full-time Active Employees Tarrant County

The health benefit premiums below are shown on a monthly basis. Optional life insurance rates (see #4 below) are shown as a monthly cost per \$1,000 of coverage. Refer to the back of this form for important employer “seed-money” and other account contribution information.

1. Medical Plan Rates (per month)

Medical Plan Option <i>See back of form for account options</i>	Employee Only	Employee Plus Spouse*	Employee Plus Child(ren)	Employee Plus Family*
HDP with Health Savings Account - HSA <i>UnitedHealthcare Choice Plus Network</i>	\$90.00	\$349.00	\$253.00	\$409.00
PPO <i>UnitedHealthcare Choice Plus Network</i>	\$180.00	\$512.00	\$379.00	\$609.00

If you select opt-out of medical coverage, you must provide proof of other comparable coverage and complete a “Certification of Other Coverage” form, returning both to the Payroll Benefits Service Center by November 11, 2022. .

*Spouse Medical Plan Surcharge Affidavit required.

2. Dental Plan Rates (per month)

Dental Plan Option	Employee Only	Employee Plus Spouse	Employee Plus Child(ren)	Employee Plus Family
ANT Delta Dental Care USA DHMO Plan	\$11.94	\$20.34	\$26.84	\$34.30
PEB PEBC PPO Dental Plan <i>Delta Dental DPPO</i>	\$33.00	\$60.00	\$77.00	\$106.00

3. Vision Plan Rates (per month)

Vision Option	Employee Only	Employee Plus Spouse	Employee Plus Child(ren)	Employee Plus Family
VIS VSP Vision Plan	\$6.25	\$11.70	\$12.45	\$19.40

4. Optional Term Life and AD&D Rates (per month)

Your Age	Monthly cost per \$1,000		Your Age	Monthly cost per \$1,000	
<i>Based on age at later of January 1, 2023 or coverage effective date</i>	TLF Employee Term Life	SLF Spouse Term Life	<i>Based on age at later of January 1, 2023 or coverage effective date</i>	TLF Employee Term Life	SLF Spouse Term Life
Under 30	\$.07	\$.04	50 – 54	\$.32	\$.29
30 – 34	\$.09	\$.06	55 – 59	\$.50	\$.47
35 – 39	\$.11	\$.08	60 – 64	\$.82	\$.79
40 – 44	\$.15	\$.12	65 – 69	\$1.33	\$1.30
45 – 49	\$.22	\$.19	70 and above	\$2.25	\$2.22

Employee Term Life (TLF) cost is the same as spouse term life (SLF), except that TLF rates includes AD&D coverage of \$.025/\$1,000 for one times TLF coverage amount. AD&D coverage is not available with Spouse Term Life. Evidence of Insurability (EOI) may be required. Check the Health Benefits Enrollment Guide for important TLF, SLF and EOI information. Enrollment in both SLF and DGL is allowed.

5. Dependent Group Term Life Insurance (per month)

DGL Option I		DGL Option II	
Spouse	\$ 5,000	Spouse	\$ 10,000
Child(ren) Live birth up to age 26	\$ 2,500	Child(ren) Live birth up to age 26	\$ 5,000
Cost is \$1.05 regardless of the number of eligible children		Cost is \$2.10 regardless of the number of eligible children	

Evidence of Insurability (EOI) may be required. Check the Health Benefits Enrollment Guide for important EOI information.

Using the chart below, identify your selected medical plan and the corresponding available account. FLEX and LP-FLEX employer contributions are in addition to the annual IRS contribution limits.

Medical Plan Option	Eligible Account Based on Medical Plan Option	Annual Contribution Limit Per IRS	Employer Maximum Contribution	Employee Maximum Election
PPO Plan	<i>General purpose health care spending account (FLEX)</i>	\$2,850	\$240.24 (ERA)	\$2,850 (FXM)
HDP High Deductible Plan With Health Savings Account (HSA)	<i>Health Savings Account through Optum Bank</i>	\$3,850 single \$4,850 single if you are age 55+	\$750 (HSR)	\$3,100 (HSA*) \$4,100 (HSA*)
Illustrates one catch-up contribution.		\$7,750 family \$8,750 family - if you are age 55+	\$750 (HSR)	\$7,000 (HSA*) \$8,000 (HSA*)
	<i>Limited purpose health care spending account (LP-FLEX)</i>	\$2,850	\$240.24 (LPR)	\$2,850 (LPX)
OPT-Out of a Medical Plan	<i>General purpose health care spending account (FLEX) and comparable coverage is a traditional plan (ex: PPO)</i>	\$2,850	\$1,200.16 (ERM) \$240.24 (ERA)	\$2,850 (FXM)
	<i>Limited purpose health care spending account (LP-FLEX) and comparable coverage is a High Deductible Health Plan (HDHP)</i>	\$2,850	\$1,200.16 (LPM) \$240.24 (LPR)	\$2,850 (LPX)

Which account is for you?

As you think about the 2023 medical plan that is best for you, don't forget to consider other tax-free savings available. A flexible spending account and health savings account (HSA) are both terrific ways to save money. Whether you enroll in the PPO Plan, the HDP with health savings account (HSA), or if you opt-out of medical coverage because you are covered by another comparable plan (such as spouse's employer plan or TRICARE), there is an account for you. Convenient payroll contributions make it easy to save. The accounts not only help you save money, they provide a source of funds for out-of-pocket expenses. Refer to the 2023 Health Benefits Enrollment Guide or visit www.pebcinfo.com or myuhc.com for more information

If you select the High Deductible Plan (HDP) with Health Savings Account (HSA)

If you are newly-enrolled, your employer will automatically notify Optum Bank to open your health HSA. After the account is open, you will receive a Welcome Packet from Optum Bank. This Plan is not for everyone and you may not be eligible for contributions to an HSA, especially if you are enrolled in Medicare or TRICARE. Other eligibility rules apply. Contact the IRS or consult with a qualified tax advisor for specific advice about your situation. Your employer cannot provide you tax advice.

Employer HSA "seed-money" contribution

In early January, your employer will deposit employer seed-money funds to your HSA. The funds are intended to serve as a "buffer" until your HSA builds and to help you get off to the right start toward saving for future medical expenses. *Employer seed-money contributions are limited to one time per year, per employee enrolled in the HDP Plan, regardless if the employee is enrolled in single or family coverage or experiences a qualifying event.*

Your HSA contribution

Do not rely on employer seed-money as the only source of funds for your HSA account. You are strongly encouraged to make your own contribution to the HSA by depositing funds each payday. You can change your HSA contribution without first experiencing a qualifying event, but not more than once a month. The change is effective the next month. For those age 55 or older, the IRS allows an additional "catch-up" contribution each year (up to \$1,000), also available through payroll deduction.

The limited purpose FLEX account (LP-FLEX)

The IRS considers a flexible spending account as another medical plan. As a result, you cannot enroll in a *general purpose* flexible spending account (like the FXM account) if you enroll in the HDP Plan. But you can enroll in a *limited purpose* flexible spending account (LP-FLEX). The LP-FLEX account is limited to out-of-pocket dental and vision expenses and for expenses exceeding the HDP Plan deductible. If you enroll in the HDP Plan, or if you opted-out of medical coverage with a HDHP as comparable coverage, the employer health care spending account contribution (LPR) will be made to the LP-FLEX account.

When are funds available?

If enrolling during annual enrollment, funds are available in early January for all accounts, **except** for employee deposits to the HSA* as noted above. Employee contributions to the HSA account are available once money is deposited to the account. All contributions are made on a pre-tax basis. If enrolling as a newly-hired employee, funds are prorated based on your effective date.