

Benefits Enrollment 2026

OCTOBER 13-27, 2025



MEDICARE ELIGIBLE

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.

2026 MEDICAL BENEFITS COSTS

Below are the 2026 monthly medical premiums.

Retirement Date of **December 31, 2012 or before.**

Medical Option	Retiree Only	Retiree + Spouse*	Retiree + Child(ren)	Retiree + Family*
MPO	\$78.00	\$156.00*	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	\$715.49*	\$433.68	\$1,097.98*
MPD Both spouse is Medicare-eligible and enrolled in MPO plan	N/A	N/A	N/A	\$511.68*
PMA	\$39.00	\$78.00	N/A	N/A
PMD Retiree enrolled in PMA and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	\$676.49*	\$394.68*	\$1,058.98*
PMD Both spouse is Medicare-eligible and enrolled in PMA plan	N/A	N/A	N/A	\$433.68

*Spousal Medical Plan Surcharge Affidavit Required



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.

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*
MPO	\$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	2,384.98*	\$1,445.59	3,659.94*
MPD Both spouse is Medicare-eligible and enrolled in MPO plan	N/A	N/A	N/A	\$1,705.59
PMA	\$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	2,254.98*	\$1,315.59	3,529.94*
PMD Both spouse is Medicare-eligible and enrolled in PMA plan	N/A	N/A	N/A	\$1,445.59

*Spousal Medical Plan Surcharge Affidavit 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*
MPO	\$195.00	\$390.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	1,788.74*	\$1,084.19	2,744.96*
MPD Both spouse is Medicare-eligible and enrolled in MPO plan	N/A	N/A	N/A	\$1,279.19
PMA	\$97.50	\$195.00	N/A	N/A
PMD Retiree enrolled in PMA and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	1,691.24*	\$986.69	2,647.46*
PMD Both spouse is Medicare-eligible and enrolled in PMA plan	N/A	N/A	N/A	\$1,084.19

*Spousal Medical Plan Surcharge Affidavit 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*
MPO	\$130.00	\$260.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	1,192.49*	\$722.80	1,829.97*
MPD Both spouse is Medicare-eligible and enrolled in MPO plan	N/A	N/A	N/A	\$852.80
PMA	\$65.00	\$130.00	N/A	N/A
PMD Retiree enrolled in PMA and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	1,127.49*	\$657.80	1,764.97*
PMD Both spouse is Medicare-eligible and enrolled in PMA plan	N/A	N/A	N/A	\$722.80

*Spousal Medical Plan Surcharge Affidavit 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*
MPO	\$78.00	\$156.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	715.49*	\$433.68	1,097.98*
MPD Both spouse is Medicare-eligible and enrolled in MPO plan	N/A	N/A	N/A	\$511.68
PMA	\$39.00	\$78.00	N/A	N/A
PMD Retiree enrolled in PMA and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	676.49*	\$394.68	1,058.98*
PMD Both spouse is Medicare-eligible and enrolled in PMA plan	N/A	N/A	N/A	\$433.68

*Spousal Medical Plan Surcharge Affidavit 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*
MPO	\$39.00	\$78.00	N/A	N/A
MPD Retiree enrolled in MPO and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	357.75*	\$216.84	548.99*
MPD Both spouse is Medicare-eligible and enrolled in MPO plan	N/A	N/A	N/A	\$255.84
PMA	\$19.50	\$39.00	N/A	N/A
PMD Retiree enrolled in PMA and non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan	N/A	338.25*	\$197.34	529.49*
PMD Both spouse is Medicare-eligible and enrolled in PMA plan	N/A	N/A	N/A	216.84

*Spousal Medical Plan Surcharge Affidavit 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.

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).

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.

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**.

DENTON COUNTY
pebc
PUBLIC EMPLOYEE
BENEFITS COOPERATIVE

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**.