

Benefits Enrollment 2026

OCT 27–NOV 10, 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.



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.

WHAT'S CHANGING FOR 2026



Benefits Costs

Even with the rising cost of health care, we will **not be increasing medical, dental, or vision 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.



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
PPO	\$564.70	\$1,166.22*	\$907.40	\$1,503.81
HDP	\$424.55	\$875.69*	\$682.34	\$1,131.44

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*
PPO	\$1,412.71	\$2,913.64*	\$2,269.15	\$3,761.27*
HDP	\$1,455.04	\$3,001.02*	\$2,337.20	\$3,874.12*

*Spouse medical plan surcharge affidavit will be required.

VISION

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

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



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 listed in this document)
- **Out-of-pocket** expenses such as medications, copays, deductibles, and coinsurance
- **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 during Annual Enrollment, your 2025 medical, dental and vision elections (and coverage levels) **will remain the same in 2026**.

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 Department, 5900 W. Plano Parkway, Suite 100, Plano, TX 75093.

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