PUBLIC EMPLOYEE BENEFITS COOPERATIVE

2027 Employee Benefit Plan Rates
Full-time Active Employees
Dallas County

The health benefit premiums below are shown on a per pay period 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 pay period)

Medical Plan Option *See back of form for account options*	Employee Only	Employee Plus Spouse*	Employee Plus Child(ren)	Employee Plus Family*
HDP with Health Savings Account - HSA *BlueCross BlueShield Blue Choice Network*	$15.89	$242.92	$119.19	$346.21
PPO *BlueCross BlueShield Blue Choice Network*	$44.10	$330.76	$173.09	$459.76

If you 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 Human Resources Department by November 13, 2026.*
*Spouse Medical Plan Surcharge Affidavit required.

2. Dental Plan Rates (per pay period)

Dental Plan Option	Employee Only	Employee Plus Spouse	Employee Plus Child(ren)	Employee Plus Family
ANT Delta Dental Care USA DHMO Plan	$5.51	$9.39	$12.39	$15.83
PEB PEBC PPO Dental Plan *Delta Dental DPPO*	$18.87	$34.88	$43.37	$60.35

3. Vision Plan Rates (per pay period)

Vision Option	Employee Only	Employee Plus Spouse	Employee Plus Child(ren)	Employee Plus Family
VIS VSP Vision Plan	$2.88	$5.40	$5.75	$8.95

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

For pay period cost, multiply the calculated cost x 12 and divide by 26.

Your Age	Monthly cost per $1,000		Your Age	Monthly cost per $1,000	
Based on age at later of January 1, 2025 or coverage effective date	TLF Employee Term Life	SLF Spouse Term Life	*Based on age at later of January 1, 2024 or coverage effective date*	TLF Employee Term Life	SLF Spouse Term Life
Under 30	$ .06	$ .03	50 – 54	$ .26	$ .23
30 – 34	$ .08	$ .05	55 – 59	$ .43	$ .40
35 – 39	$ .09	$ .07	60 – 64	$ .69	$ .66
40 – 44	$ .13	$ .10	65 – 69	$1.13	$1.11
45 – 49	$ .18	$ .15	70 and above	$1.91	$1.89

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

DGL Option I	DGL Option II
Spouse $ 5,000 Child(ren) Live birth up to age 26 $ 2,500 Per pay period cost is $ 0.49 regardless of the number of eligible children	Spouse $ 10,000 Child(ren) Live birth up to age 26 $ 5,000 Per pay period cost is $ 0.97 regardless of the number of eligible children

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 limit.

Medical Plan Option	Eligible Account Based on Medical Plan Option	Annual Contribution Limit Per IRS	Employer Contribution	Employee Maximum Election
PPO Plan	*General purpose health care spending account (FLEX)*	$3,400	$0.00	$3,400 (FXM)
HDP High Deductible Plan With Health Savings Account (HSA) Illustrates one catch-up contribution.	*Health Savings Account through HealthEquity*	$4,500 single $5,500 single if you are age 55+ $9,000 family $10,000 family - if you are age 55+	$750 (HSR) $750 (HSR)	$3,750 (HSA*) $4,750 (HSA*) $8,250 (HSA*) $9,250 (HSA*)
	Limited purpose health care spending account (LP-FLEX)	$3,400	$239.98 (LPR)	$2,960.02 (LPX)
OPT-Out of a Medical Plan	*General purpose health care spending account (FLEX) and comparable coverage is a traditional plan (ex: PPO)*	$3,400	$1,199.90 (ERM)	$2,200.10 (FXM)
	Limited purpose health care spending account (LP-FLEX) and comparable coverage is a High Deductible Health Plan (HDHP)	$3,400	$1,199.90 (LPM)	$2,200.10 (LPX)

Which account is for you?
As you think about the 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 2027 Health Benefits Enrollment Guide or visit **www.pebcinfo.com** for more information.

If you select the High Deductible Plan (HDP) with Health Savings Account (HSA)
Your employer will automatically notify HealthEquity Bank to open your HSA. After the new account is open, you will receive a Welcome Packet from HealthEquity. 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. Your HSA balance will grow faster if you contribute funds. *Employer seed-money contributions are limited to one time per year, per employee enrolled in the HDP Plan, regardless of whether 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.

Why you should consider 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 out-of-pocket medical expenses exceeding the HDP deductible. If you know you will likely incur that type of expense, you can save your HSA funds and make them last longer by electing an LP-FLEX account. *Dallas County contributes to an LP-FLEX account for those who enroll in the 2027 HDP medical plan or opt-out with a HDHP as comparable coverage.*

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.