2027 Retiree Health Benefits Rate Sheet
Dallas County

1. Medical Plans – Retirees Under-Age-65 (Spouse of Any Age)

Medical Option	Retiree Only	Retiree plus Spouse*	Retiree plus Child(ren)	Retiree plus Family*
PPO Plan *BlueCross BlueShield Blue Choice Network*	668.86	1,433.28*	1,103.63	1,868.04*
HDP Plan with HSA *BlueCross BlueShield Blue Choice Network*	590.27	1,180.54*	973.94	1,564.22*
Refer to back of this form for important information.				
Spouse Medical Plan Surcharge Affidavit Required				

2. Medical Plans – Retirees Enrolled in Medicare Regardless of Age; Medicare Parts A and B Required

Medical Option ***PMD/MPD Spouse Medical Plan Surcharge Affidavit Required***	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
MPO *Blue Cross Group Medicare Advantage Open Access (PPO)*	130.00	260.00	N/A	N/A
MPD Retiree enrolled in MPO Plan **and** non-Medicare eligible Spouse and/or Dependents enrolled in PEBC PPO Plan	N/A	1,230.94*	752.33	1,883.67*
MPD rate with Spouse enrolled in MPO Plan	N/A	N/A	N/A	892.93
PMA *Blue Cross Group Medicare Advantage (HMO)*	65.00	130.00	N/A	N/A
PMD Retiree enrolled in PMA Plan **and** non-Medicare eligible Spouse and/or Dependents enrolled in PEBC PPO Plan	N/A	1,160.64*	682.04	1,813.37
PMD rate with Spouse enrolled in PMA Plan	N/A	N/A	N/A	752.33

3. Monthly Dental Rates – Retirees of Any Age and Sponsored Dependents

Dental Option	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
ANT Delta Dental Care USA DHMO Plan	11.94	20.34	26.84	34.30
PEB PEBC PPO Dental Plan - Delta Dental DPPO	40.88	75.58	93.97	130.76

4. Monthly Vision Rates – Retirees of Any Age and Sponsored Dependents

Vision Option	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
VIS VSP Vision Plan	6.25	11.70	12.45	19.40

5. Sponsored Dependents Option (Surviving Dependents of Deceased Retiree)

Medical / Dental Plan Option MPO, MPD, PMA and PMD: Medicare Parts A & B required ***Spouse Medical Plan Surcharge Affidavit Required***	Under Age 65 Spouse	Age 65 or Older Spouse (or Medicare enrolled if under 65)	Child(ren) Only	Under Age 65 Spouse (not Medicare-eligible) and Child(ren)	Medicare Enrolled Spouse and Child(ren)
PPO Plan	668.86*	N/A	456.51	1,103.62*	N/A
HDP Plan	590.27*	N/A	404.86	973.95*	N/A
MPO *Blue Cross Group Medicare Advantage Open Access (PPO)*	N/A	130.00*	N/A	N/A	N/A
MPD PEBC PPO Plan for non-Medicare Spouse / Child(ren) (PPO)	N/A	N/A	N/A	N/A	537.76
PMA *Blue Cross Group Medicare Advantage (HMO)*	N/A	65.00*	N/A	N/A	N/A
PMD PEBC PPO Plan for non-Medicare Spouse / Child(ren) (PPO)	N/A	N/A	N/A	N/A	501.71

Important Information – Read Carefully

Spouse Medical Plan Surcharge and Required Affidavit – Required Every Year

If you enroll your spouse in one of your employer retiree group medical plans listed below, carefully read this information about the $200/month spouse surcharge. You can still enroll your eligible spouse on your medical plan, but if your spouse is still working and declined his/her employer medical coverage, then you will pay more to enroll your spouse in the PPO Plan (includes MPD, PMD) or HDP. This applies to surviving spouses enrolled in the PPO Plan (MPD, PMD) or HDP. The surcharge does not apply to the dental or vision plans.

Important: If you enrolled your spouse in the PPO Plan (includes MPD or PMD), or the HDP, then you MUST complete a Spouse Medical Plan Surcharge Affidavit and turn it in to the Human Resources Department by the date due. It is best to turn it in during annual enrollment. If you do not turn in the form, you will automatically be charged the surcharge if you cover your spouse in the PPO, MPD, PMD or HDP plan. If the spouse surcharge applies to you, it is in addition to your monthly retiree medical plan premium. More information is included in your enrollment packet and at pebcinfo.com.

When will the spouse surcharge apply to you? If you enroll your spouse in the PPO, PMD, MPD or HDP, and:

1. Your spouse is still employed; and
2. Your spouse's employer offers a medical plan; and
3. Your spouse did NOT enroll in his/her employer medical plan.
4. The surcharge will also apply if you cover your spouse and did not complete and turn in the required Spouse Medical Plan Surcharge Affidavit by the date due, regardless if the surcharge applies.

When will the spouse surcharge not apply to you?

1. Your spouse does not work outside the home and has no access to employer coverage; or
2. Your spouse works, but spouse's employer does not offer medical coverage or your spouse is not eligible for that coverage;
3. Your spouse's other coverage is Medicare (Part A and Part B), Medicaid, TRICARE or care received at a VA Facility.
4. Your spouse is enrolled in your Medicare Advantage PPO (MPO/MPD) or Medicare Advantage HMO Plan (PMA/PMD); or
5. Your spouse works and enrolled in spouse's employer medical plan (proof of enrollment required) and also enrolled in your medical plan (dual coverage).

Don't forget! Complete, sign and date the required Spouse Medical Plan Surcharge Affidavit and turn it in during annual enrollment if you cover your spouse on your medical plan.

High Deductible Plan (HDP)

If you are not enrolled in Medicare and enrolling in the High Deductible Plan (HDP) with Health Savings Account (HSA)

You must file IRS Form 8889 with your annual tax return to report contributions to and distributions from your HSA. HSA contributions, investment earnings (if any) and withdrawals (if made for qualified medical expenses) are generally not taxable for federal (and, in most cases, state and local) income tax purposes. However, under certain circumstances, your HSA may be subject to taxes and/or penalties. And, if your HSA contributions for any year exceed the annual limit, you are responsible for contacting your bank to request a refund of the excess.

Be sure to save receipts for all withdrawals from your HSA. You are responsible for verifying eligible medical expenses under the IRS tax code. Some of your responsibilities include:

- Determining your eligibility to contribute to an HSA
- Keeping receipts to show you used your HSA for qualified medical expenses
- Tracking contribution limits and withdrawing any excess contributions
- Making sure funds are transferred to a qualified HSA, and
- Identifying tax implications and reporting distributions to the IRS.

Contact your HSA bank for detailed information about eligible expenses and your responsibilities regarding contributions and record keeping. To make sure your HSA contributions and any investment earnings remain free of income taxes, penalties and/or excise taxes, make sure you understand the eligibility and contribution rules for HSAs. Since this is your personal account and you are responsible for compliance with the tax rules, it is recommended you consult with your personal tax advisor about your personal situation. Your employer cannot provide you tax advice. If you enroll in Medicare, you are no longer eligible to contribute to an HSA; however, you can use the funds already in your HSA for qualified medical expenses (see IRS Publication 969).