

Retiree Health Benefits Rate Sheet Under Age 65 Denton County - 2025

Carefully read both front and back of this rate sheet. Use this rate sheet if this applies to you.

You retired from Denton County *before* your 65th birthday and you will not turn age 65 during the month of January 2025; or you are planning to retire *before* your 65th birthday.

If you are age 65 or older (or if you turn age 65 during the month of January 2025), use the Age 65 or Older Rate Sheet to determine your monthly premium cost. If you are enrolled in Medicare Part A and Part B, you may be eligible for the MPO, MPD, PMA or PMD Plan (Box 4) below. If you have any questions, contact the Human Resources Department.

Important Information about Retiree Rates

Denton County adopted a years-of-service Retiree medical premium model effective January 1, 2013. Years-of-service does not apply to dental or vision coverage. **If you retired on or before December 31, 2012**, use **Box 1** below to determine your monthly medical premium cost.

If you retired January 1, 2013 or later, you will pay a greater share of your retiree medical premium based on the number of years you worked for Denton County. This means the County contributes toward retiree medical premium for those with eight (8) years or more of service at Denton County. The County contributes a larger share based on years of service. Use **Box 4** (on the back of this form) to determine your monthly medical premium cost.

To determine your monthly retiree health premium cost, select from the boxes listed below.

- Box 1 - Medical Plans; Retired on or before December 31, 2012**
- Box 2 - Dental Plans**
- Box 3 - Vision Plan**
- Box 4 - Medical Plans; retired on or after January 1, 2013 (see back of this form for medical rates)**

Important information for those enrolling in the Medicare Advantage PPO Plan (MPO or MPD) or HMO Plan (PMA or PMD)

Retiree must be enrolled in Medicare Part A and Part B to enroll in the MPO, MPD, PMA or PMD plans.

MPO - Blue Cross Blue Shield Group Medicare Advantage PPO

MPD - Retiree enrolled in MPO with non-Medicare enrolled spouse/dependent enrolled in PEBC PPO Plan

PMA - Blue Cross Blue Shield Group Medicare Advantage HMO

PMD - Retiree enrolled in PMA with non-Medicare enrolled spouse/dependent enrolled in PEBC PPO Plan

Box 1 –Under-Age-65 Retiree with Retirement Date of December 31, 2012 or Before

***Spouse Medical Plan Surcharge Affidavit required for PPO, PMD, PMD and HDP spouse enrollment.**

Medical Option	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
MPO and PMA require that retiree is disabled and enrolled in both Medicare Part A and Part B				
HDP Plan with Health Savings Account (HSA)	598.29	1,166.65*	915.37	1,507.64*
PPO Plan	580.86	1,132.66*	888.73	1,463.74*
MPO Blue Cross Blue Shield Group Medicare Advantage PPO	78.00	156.00	N/A	N/A
MPD Retiree enrolled in MPO; non-Medicare spouse and/or dependents enrolled in PEBC PPO Plan	N/A	715.49*	433.68	1,097.98*
PMA Blue Cross Blue Shield Group Medicare Advantage HMO	39.00	78.00	N/A	N/A
PMD Retiree enrolled in PMA; non-Medicare spouse and/or dependents enrolled in PEBC PPO Plan	N/A	676.49*	394.68	1,058.98*

Box 2 - Dental Rates – Retirees (Regardless of Retirement Date)

Dental Option	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
ANT Delta Care USA DHMO Plan	11.94	20.34	26.84	34.30
PEB PEBC PPO Dental Plan – Delta Dental	33.42	60.74	75.94	106.30

Box 3 – Vision Rates – Retirees (Regardless of Retirement Date)

Vision Option	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
VIS VSP Vision Plan – High Option	6.25	11.70	12.45	19.40
VLO VSP Vision Plan – Low Option	3.95	7.40	7.90	12.30

Box 4 – Under-Age-65 Retiree With Retirement Date of January 1, 2013 or Later

If you retired on January 1, 2013 or later, the County contribution toward your medical benefits is based on your years of service worked at Denton County. The monthly premium rates listed are after application of the applicable County contribution percentage.

***Spouse Medical Plan Surcharge Affidavit required for PPO, PMD, MPD or HDP spouse enrollment. If spouse and/or dependents are also enrolled in Medicare, contact the Human Resources Department for your rate information.**

Medical Option MPO/MPD and PMA/PMD requires that retiree be enrolled in both Medicare Part A and Part B.	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
0 – 7 Years of Service – County Pays 0%				
HDP	1,994.30	3,888.82*	3,051.24	5,025.48*
PPO	1,936.20	3,775.54*	2,962.42	4,879.12*
MPO	260.00	520.00	N/A	N/A
MPD – Non-Medicare Spouse	N/A	2,384.98*	1,445.59	3,659.94*
PMA	130.00	260.00	N/A	N/A
PMD – Non-Medicare Spouse	N/A	2,254.98*	1,315.59	3,529.94*
8 - 11 Years of Service – County Pays 25%				
HDP	1,495.73	2,916.62*	2,288.43	3,769.11*
PPO	1,452.15	2,831.66*	2,221.82	3,659.34*
MPO	195.00	390.00	N/A	N/A
MPD – Non-Medicare Spouse	N/A	1,788.74*	1,084.19	2,744.96*
PMA	97.50	195.00	N/A	N/A
PMD – Non-Medicare Spouse	N/A	1,691.24*	986.69	2,647.46*
12 - 14 Years of Service – County Pays 50%				
HDP	997.15	1,944.41	1,525.62	2,512.74*
PPO	968.10	1,887.77*	1,481.21	2,439.56*
MPO	130.00	260.00	N/A	N/A
MPD – Non-Medicare Spouse	N/A	1,192.49*	722.80	1,829.97*
PMA	65.00	130.00	N/A	N/A
PMD – Non-Medicare Spouse	N/A	1,127.49*	657.80	1,764.97*
15 or More Years of Service – County Pays 70%				
HDP	598.29	1,166.65*	915.37	1,507.64*
PPO	580.86	1,132.66*	888.73	1,463.74*
MPO	78.00	156.00	N/A	N/A
MPD – Non-Medicare Spouse	N/A	715.49	433.68	1,097.98
PMA	39.00	78.00	N/A	N/A
PMD – Non-Medicare Spouse	N/A	676.49*	394.68	1,058.98*
20 or More Years of Service – County Pays 85%				
HDP	299.15	583.32*	457.69	753.82*
PPO	290.43	566.33*	444.36	731.87*
MPO	39.00	78.00	N/A	N/A
MPD – Non-Medicare Spouse	N/A	357.75*	216.84	548.99*
PMA	19.50	39.00	N/A	N/A
PMD – Non-Medicare Spouse	N/A	338.25*	197.34	529.49*

Sponsored Dependents Option (Surviving Dependents of Deceased Retirees)

Medical plan rates are determined by the Retiree’s years of service with Denton County at the date of retirement. 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 MPO, MPD, PMA or PMD Plan at the time of death, the monthly medical plan premium rates are based on the retiree’s years of service at Denton County at the time of retirement. Surviving spouses enrolled in PPO, MPD, PMD or HDP are subject to the Spouse Medical Plan Surcharge and an Affidavit is required.

Important information if you enroll 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. Once your account is open, contact your bank for detailed information about eligible expenses and your responsibilities regarding contributions and record keeping. 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). Contact the IRS or consult with a qualified tax advisor for specific advice about your situation.