

## 2025 Retiree Benefits Rate Sheet North Texas Tollway Authority

### Important Information about Retiree Rates

The North Texas Tollway Authority (NTTA) adopted a years-of-service retiree medical premium model effective January 1, 2013. This means that the NTTA will subsidize your retiree medical premium as long as you meet one of these conditions:

1. You retired on or before December 31, 2012; or
2. You retired January 1, 2013 or later and you have at least ten (10) years of service at the NTTA on your retirement date.

If you retired January 1, 2013 or later and you do **not** have at least ten years of service at the NTTA, you can still enroll in a retiree medical plan; however, you pay the full cost of retiree medical coverage. Neither the dental plans nor the vision plan cost are based on retirement date or years of service at the NTTA. Sponsored dependents (spouse of deceased retiree) premium is based on the retiree's rate/status at time of death. If you cover your spouse in a medical plan (or you are the surviving spouse of a retiree), cost is subject to the Spouse Medical Plan Surcharge and an affidavit is required.

#### Under-age-65 Retirees

- If you meet either one of the conditions above, refer to **Box 1** below to determine your monthly medical premium.
- If you are enrolled in Medicare Part A and Part B, you may be eligible for the Medicare Advantage Group Plans. Refer to **Box 5** or **Box 6** for 2025 Medicare Advantage PPO (MPO/MPD) and HMO (PMA/PMD) monthly premium.

#### Age-65-or-older Retirees

- If you meet either of the conditions above, refer to **Box 5** for your monthly medical premium (see back of form).

### Box 1 - Medical Plans – Retirees Under-Age-65 (spouse of any age)

Retirement Date: December 31, 2012 or earlier; or January 1, 2013 or later and at least ten (10) years of service at NTTA

Medical Option <i>*Spouse Medical Plan Surcharge Affidavit Required</i>	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
<b>PPO Plan</b>	564.70	1,166.22*	907.40	1,503.81*
<b>HDP (High Deductible Plan)</b>	424.55	875.69*	682.34	1,131.44*
<i>If you are enrolled in Medicare Parts A &amp; B, you may qualify for the MPO/MPD or PMA/PMD Plan. Refer to Box 5 &amp; Box 6.</i>				

### Box 2 - Medical Plans – Retirees Under-Age-65 (spouse of any age)

Retirement Date: January 31, 2013 or later without ten (10) years of service at NTTA

Medical Option <i>*Spouse Medical Plan Surcharge Affidavit Required</i>	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
<b>PPO Plan</b>	1,412.71	2,913.64*	2,269.15	3,761.27*
<b>HDP (High Deductible Plan)</b>	1,455.04	3,001.02*	2,337.20	3,874.12*
<i>If you are enrolled in Medicare Parts A &amp; B, you may qualify for the MPO/MPD or PMA/PMD Plan. Refer to Box 5 &amp; Box 6.</i>				

### Box 3 - Monthly Dental Rates – Retirees of any age and sponsored dependents

Regardless of retirement date or years of service at NTTA

Dental Option	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
<b>ANT</b> Delta Dental Care USA DHMO Plan	11.94	20.34	26.84	34.30
<b>PEB</b> PEBC PPO Dental Plan – Delta Dental	45.03	85.08	105.08	145.10

### Box 4 - Monthly Vision Rates – Retirees of any age and sponsored dependents

Regardless of retirement date or years of service at NTTA

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

**Box 5 - Medical Plans – Retirees Enrolled in Medicare Regardless of Age  
Medicare Part A and Part B Required**

Retirement Date: December 31, 2012 or earlier; or January 1, 2013 or later and at least ten years of service at NTTA

Medical Option <i>*Spouse Medical Plan Surcharge Affidavit Required</i>	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
<b>MPO</b> Blue Cross Group Medicare Advantage (PPO)	104.00	208.00	N/A	N/A
<b>MPD</b> Retiree enrolled in MPO Plan <b>and</b> non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan <b>MPD</b> rate (spouse enrolled in MPO Plan)	N/A N/A	751.80* N/A	473.64 N/A	1,117.64* 577.64
<b>PMA</b> Blue Cross Group Medicare Advantage (HMO)	52.00	104.00	N/A	N/A
<b>PMD</b> Retiree enrolled in PMA Plan <b>and</b> non-Medicare eligible spouse and/or Dependents enrolled in PEBC PPO Plan <b>PMD</b> rate (spouse enrolled in PMA Plan)	N/A N/A	699.80* N/A	421.64 N/A	1,065.64* 473.64

**Box 6 - Medical Plans – Retirees Enrolled in Medicare Regardless of Age  
Medicare Part A and Part B Required**

Retirement Date: January 1, 2013 or later without ten (10) years of service (or more) at NTTA

Medical Option <i>*Spouse Medical Plan Surcharge Affidavit Required</i>	Retiree Only	Retiree plus Spouse	Retiree plus Child(ren)	Retiree plus Family
<b>MPO</b> Blue Cross Group Medicare Advantage (PPO)	260.00	520.00	N/A	N/A
<b>MPD</b> Retiree enrolled in MPO Plan <b>and</b> non-Medicare eligible spouse and/or dependents enrolled in PEBC PPO Plan <b>MPD</b> rate (spouse enrolled in MPO Plan)	N/A N/A	1,879.50* N/A	1,184.09 N/A	2,794.10* 1,444.09
<b>PMA</b> Blue Cross Group Medicare Advantage (HMO)	130.00	260.00	N/A	N/A
<b>PMD</b> Retiree enrolled in PMA Plan <b>and</b> non-Medicare eligible spouse and/or Dependents enrolled in PEBC PPO Plan <b>PMD</b> rate (spouse enrolled in PMA Plan)	N/A N/A	1,749.50* N/A	1,054.09 N/A	2,664.10* 1,184.09

**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.