

2025 Employee Benefit Plan Rates Full-time Active Employees Denton County

The health benefit premiums shown below are on a per pay period basis. Optional life insurance is deducted on a post-tax 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 <i>See back of form for account options</i>	Employee Only	Employee Plus Spouse*	Employee Plus Child(ren)	Employee Plus Family*
HDP with Health Savings Account - HSA <i>BlueCross BlueShield Blue Choice PPO Network</i>	\$15.00	\$163.00	\$127.00	\$210.50
PPO <i>BlueCross BlueShield Blue Choice PPO Network</i>	\$31.50	\$307.00	\$241.00	\$396.50

If you select 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 October 28, 2024.

*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	\$5.97	\$10.17	\$13.42	\$17.15
PEB PEBC PPO Dental Plan - Delta Dental	\$16.71	\$30.37	\$37.97	\$53.15

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 – High Option	\$3.13	\$5.85	\$6.23	\$9.70
VLO VSP Vision Plan – Low Option	\$1.98	\$3.70	\$3.95	\$6.15

4. Optional Term Life and AD&D Rates (monthly) For pay period cost, multiply the calculated cost x 12 and divide by 24.

Your Age	Monthly cost per \$1,000		Your Age	Monthly cost per \$1,000	
<i>Based on age at later of January 1, 2025 or coverage effective date</i>	TLF Employee Term Life	SLF Spouse Term Life	<i>Based on age at later of January 1, 2025 or coverage effective date</i>	TLF Employee Term Life	SLF Spouse Term Life
Under 30	\$.059	\$.034	50 – 54	\$.255	\$.230
30 – 34	\$.076	\$.051	55 – 59	\$.425	\$.400
35 – 39	\$.093	\$.068	60 – 64	\$.685	\$.660
40 – 44	\$.125	\$.100	65 – 69	\$1.130	\$1.105
45 – 49	\$.175	\$.150	70 and above	\$1.912	\$1.887

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	Spouse	\$10,000
Child(ren) Live birth up to age 26	\$ 2,500	Child(ren) Live birth up to age 26	\$ 5,000
Per pay period cost is \$ 0.53 regardless of the number of eligible children		Per pay period cost is \$1.05 regardless of the number of eligible children	

Using the chart below, identify your selected medical plan and the corresponding available account.

Medical Plan Option	Eligible Account Based on Medical Plan Option	Annual Contribution Limit Per IRS	Employer Contribution	Employee Maximum Election
PPO Plan	<i>General purpose health care spending account (FLEX)</i>	\$3,200	\$0.00	\$3,200 (FXM)
HDP High Deductible Plan With Health Savings Account (HSA) Illustrates one catch-up contribution.	<i>Health Savings Account through HealthEquity</i>	\$4,300 single \$5,300 single if you are age 55+	\$750 (HSR)	\$3,550 (HSA*) \$4,550 (HSA*)
	<i>Limited purpose health care spending account (LP-FLEX)</i>	\$8,550 family \$9,550 family - if you are age 55+	\$1,500 (HSR)	\$7,050 (HSA*) \$8,050 (HSA*)
OPT-Out of a Medical Plan	<i>General purpose health care spending account (FLEX) and comparable coverage is a traditional plan (ex: PPO)</i>	\$3,200	\$0.00	\$3,200 (FXM)
	<i>Limited purpose health care spending account (LP-FLEX) and comparable coverage is a High Deductible Health Plan (HDHP)</i>	\$3,200	\$0.00	\$3,200 (LPX)

Which account is for you?

As you think about the 2025 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 2025 Health Benefits Enrollment Guide or visit www.pebcinfo.com or bcbstx.com for more information.

If you select the High Deductible Plan (HDP) with Health Savings Account (HSA)

Your employer will automatically notify HealthEquity 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 if 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.

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.