Grand Prairie
TEXAS



Retiree Benefits Guide

January 1 - December 31, 2026

DISCLAIMER: The material in this benefits guide is for informational purposes only and is neither an offer of coverage or legal advice. It contains only a partial description of plan or program benefits. It also does not constitute a contract. Please refer to the Summary Plan Descriptions, Certificates of Coverage, and other plan documents for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. Annual Notices: Federal laws require that employers provide disclosure and annual notices to their plan participants. The City distributes all required notices under the Annual Notice Packet.

Welcome

The City of Grand Prairie is pleased to offer a broad range of valuable benefits to our retirees. This guide offers details on our 2026 offerings for you and your family.

Retirement

You are eligible to retire if you meet the rules for retirement under the Texas Municipal Retirement System (TMRS):

- You have 20 years of service.
- You have 5 years of service and you are age 60 or older.

Retiree Benefits

You are eligible for benefits if you meet the following criteria:

- You are eligible to retire under TMRS.
- You are currently employed full-time.
- You are under age 65.
- You are enrolled in the plans you choose to continue at the time of retirement.
- Your retiree enrollment is completed by the end of the month in which you retire.

Medical Premium Discount

You are eligible for a discount on your medical premium if:

- You have been full-time for at least 10 years.
- You are enrolled in a Medical Plan.

Covering Dependents

Dependents may be covered on retiree insurance only if they were covered two (2) full years on the plan(s) selected immediately prior to your retirement date. New dependents may not be added following retirement.

Annual Enrollment

Annual enrollment is held in November of each year. Changes made during annual enrollment are effective January 1 of the following year and are in place for one (1) year. If you waive coverage for any reason, this is considered a permanent waive, and you will not be reinstated in the future.

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Waiving Coverage

If you elect to waive any enrolled plan(s) during retirement, you will not be reinstated in the future.

Please visit the City's website for a full library of benefit materials: https://www.gptx.org/Departments/Human-Resources/Retiree-Benefits

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the City to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

Medical & Pharmacy

BlueCross BlueShield of Texas

Medical Insurance is administered by BlueCross BlueShield of Texas (BCBSTX). The City offers two plans - a High Deductible Health Plan (HDHP) and a Copay Plan. Both Plans are Exclusive Provider Organizations (EPO), which means out-of-network benefits are not covered under either plan. Both plans provide you with a large network of medical providers throughout the nation. Pharmacy benefits are also administered by BCBSTX through Prime Therapeutics. BCBSTX provides a large network of pharmacies throughout the nation. 90-Day medications can be purchased at a reduced cost through their mail-order program Express Scripts. Please see below for the Medical Plan Summary:

	HDHP (EPO)	COPAY PLAN (EPO)
OFFICE VISITS		
Preventative	$0	$0
Primary	20% after deductible	$35
Specialty	20% after deductible	$60
Virtual Health	$0	$0
OTHER VISITS		
Lab Services	$0 after deductible	$0
Urgent Care	20% after deductible	$75
Emergency Room	20% after deductible	$300 copay, 20% after deductible
Outpatient	20% after deductible	20% after deductible
Inpatient	20% after deductible	20% after deductible
MEDICAL COINSURANCE		
% You Pay After Deductible	20%	20%
MEDICAL DEDUCTIBLE		
Single	$3,500	$1,750
Family	$7,000	$3,500
MEDICAL + PRESCRIPTION MAXIMUM OUT-OF-POCKET		
Single	$6,000	$6,000
Family	$12,000	$12,000
PRESCRIPTIONS		
Rx Deductible	Subject to plan deductible	$200
Preventative	$0	$0
Tier 1 - Generic	20% after deductible	$10
Tier 2 - Brand	20% after deductible	$40
Tier 3 - Non-Preferred Brand	20% after deductible	$65
Tier 4 - Specialty	20% after deductible	$150

Wellness

Annual Benefits & Wellness Fair

Join us each year for our Annual Benefits & Wellness Fair highlighting our core benefits and a variety of local healthcare providers.

Well onTarget (BCBS)

The Well onTarget Member Wellness Portal through BCBS provides you with tools to help you set and reach your wellness goals. The portal is user-friendly, so you can find everything you need quickly and easily. Explore your wellness world to find a wide variety of health and wellness resources including:

Health Tools and Trackers

The health tracker lets you record how much sleep you get, your stress levels, your blood pressure readings, and your cholesterol levels. It also offers a symptom checker and helps you decide if you should see a doctor.

Fitness Tracking

The fitness trackers show you where you are today compared to where you were when you started. You can also read the latest health news, check your activity progress, and more. These programs are interactive and include learning activities and content that focus on behavioral changes to reinforce healthier habits.

Blue Points Rewards

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points for gift cards for yourself or friends and family.



Medical Extras

The extra medical programs listed below are available to retirees and their family members enrolled in the City's medical plan.

MDLive

Virtual Health is provided by MDLive under BlueCross BlueShield of Texas (BCBSTX). MDLive offers on-demand and scheduled telehealth visits for non-emergency medical and mental health services, including virtual primary and urgent care, dermatology, psychiatry, and therapy. Doctors and therapists are available via phone or video. Visits are at no cost to you.

Lantern

Bundled surgery benefits are provided by Lantern. Lantern provides a personalized surgery concierge experience with dedicated care advocates, as well as access to high-quality care through a network of providers. Lantern combines services related to specific surgical procedures and bundles them under a single payment, which results in a more personalized experience and a cost savings - with reduced or no cost to you.

Teladoc Health

Chronic Condition Management is provided by Teladoc Health. Teladoc Health provides virtual personalized support for diabetes, hypertension, mental health, and weight management. Participants receive connected devices, expert coaching, and integrated digital tools to improve health - and it's at no cost to you.

Hinge Health

Virtual physical therapy is provided by Hinge Health. Hinge Health provides personalized, virtual physical therapy for musculoskeletal pain (back, joint, and muscle pain) through a mobile app, offering care plans and support from physical therapists and health coaches. This is at no cost to you.

Airrosti

Pain and injury treatment is provided by Airrosti. Airrosti is a non-surgical rapid recovery treatment program designed to eliminate pain and soft tissue injuries over 3-4 visits. Airrosti offers both in-person and virtual care. Under the HDHP, visits are subject to deductible and coinsurance. Under the Copay Plan, visits are a $20 copay per visit.

Dental

Dental Insurance is provided by Cigna. The City offers two plans - a DHMO Plan and a PPO Plan. The PPO Plan offers flexibility with the ability to use out-of-network providers, though staying in network saves money. The DHMO is more restrictive requiring you to choose a primary dentist, however comes with lower premiums and out- of-pocket costs. Please see below for the Dental Plan Summary:

KEY DENTAL BENEFITS	DHMO PLAN	PPO PLAN
DENTAL MAXIMUMS (PER MEMBER)		
Class I + II + III + IX	Refer to Plan Summary	$1,500
Class IV	Refer to Plan Summary	$1,500 per lifetime
DENTAL COINSURANCE		
Class I - Preventative	Refer to Plan Summary	$0
Class II - Basic Services	Refer to Plan Summary	20% after deductible
Class III - Major Services	Refer to Plan Summary	50% after deductible
Class IV - Orthodontia	Refer to Plan Summary	50% after deductible
Class IX - Implants	Refer to Plan Summary	50% after deductible
DENTAL DEDUCTIBLES (PER MEMBER)		
Class I + IV	Refer to Plan Summary	None
Class II + III + IX	Refer to Plan Summary	$50
DENTAL WAITING PERIODS		
Class I + II + III + IV + IX	Refer to Plan Summary	None

Vision

Vision Insurance is provided by Superior Vision. The City offers two plans - a Basic Plan and an Enhanced Plan. The Basic Plan has lower premiums and offers exam only coverage. The Enhanced Plan expands benefit coverage to include exams, lenses, and frames. Please see below for the Vision Plan Summary:

KEY VISION BENEFITS (once every 12 months)	BASIC PLAN	ENHANCED PLAN
Vision Exam	$10	$10
Vision Materials	Not Covered	$25
Standard Frames	Not Covered	$150 allowance; 20% off balance
Contact Lenses Fitting	Not Covered	$25
Contact Lenses (in lieu of glasses)	Not Covered	$150 allowance; 20% off balance (conventional); 10% off balance over (disposable)

Rates

2026 Retiree Premiums | January 1 - December 31, 2026

Medical

HDHP (EPO)

PREMIUMS						
YEARS OF SERVICE	Retiree Only	Spouse Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family	Family Only
	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
0-9	$1,081	$1,297	$2,378	$2,162	$3,459	$2,378
10-14	$649	$778	$1,427	$1,297	$2,075	$1,427
15-19	$486	$584	$1,070	$973	$1,557	$1,070
20-24	$324	$389	$713	$649	$1,038	$713
25+	$162	$195	$357	$324	$519	$357

COPAY PLAN (EPO)

PREMIUMS						
YEARS OF SERVICE	Retiree Only	Spouse Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family	Family Only
	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
0-9	$1,183	$1,419	$2,602	$2,366	$3,785	$2,602
10-14	$769	$922	$1,691	$1,538	$2,460	$1,691
15-19	$592	$710	$1,301	$1,183	$1,893	$1,301
20-24	$414	$497	$911	$828	$1,325	$911
25+	$237	$284	$520	$473	$757	$520

Rates

2026 Retiree Premiums | January 1 - December 31, 2026

Dental

	DHMO PLAN	PPO PLAN
PREMIUMS		
	Monthly	Monthly
Retiree Only	$7.26	$40.94
Retiree + Spouse	$13.78	$80.88
Retiree + Child(ren)	$15.98	$84.86
Retiree + Family	$23.60	$146.74

Vision

	BASIC PLAN	ENHANCED PLAN
PREMIUMS		
	Monthly	Monthly
Retiree Only	$1.98	$6.52
Retiree + Spouse	$3.94	$13.10
Retiree + Child(ren)	$3.58	$11.45
Retiree + Family	$5.90	$19.22

Payments

Premium payments must be made directly to WEX via their automated payment system. Payments must be automatically pulled from your bank account (ACH) or from your credit/debit card. Manual payments are not permitted. Payments can be set up via the WEX Portal or by completing the WEX Recurring Automatic Payment (ACH) Request Form. Once you have setup your initial payment, you do not need to update your payment in subsequent years unless you have a change to your payment method.

Payment is due by the 1st of each month and covers the premium for that current month. Your payment should be set up for the 1st and is considered late if not received by the 5th of each month. If the payment is unsuccessful, you have until the 30th of the month to update your account and make payment. Payments not received by the 30th will result in a cancellation of your benefits.

Contact Information

Benefit	Provider	Phone Number	Web Address
Medical	BlueCross BlueShield	855-357-5229	bcbstx.com
Pharmacy	PrimeRx	855-357-5229	myprime.com
Wellness	Well onTarget	877-806-9380	bcbstx.com
Medical Extras	MDLive	888-680-8646	mdlive.com/bcbstx
Medical Extras	Lantern	855-200-2099	lanterncare.com/for-members
Medical Extras	Teladoc Health	800-835-2362	teladochealth.com/smile/bcbstx-health
Medical Extras	Hinge Health	855-902-2777	hingehealth.com/gptx
Medical Extras	Airrosti	800-404-6050	airrosti.com
Dental	Cigna	800-244-6224	mycigna.com
Vision	Superior Vision	800-507-3800	superiorvision.com
Pension	TMRS	800-924-8677	tmrs.com

City of Grand Prairie Human Resources

300 W Main St.
Grand Prairie, TX 75050
972-237-8192 | benefits@gptx.org

Retiree Benefits Resources

Please visit the City's website at https://www.gptx.org/Departments/Human-Resources/Retiree-Benefits for a full library of benefit materials.

Notes



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