### Your HORIZON TEXAS CONFERENCE HealthFlex Plan

In the HealthFlex Exchange for 2026, you will select from six HealthFlex medical/pharmacy plans, three dental plans and three vision plans. Behavioral health benefits, wellness programs and wellness incentives are automatically included.

## 2026 HealthFlex Plan OPTIONS

All employer churches will be billed the total premium amount for clergy/lay in HealthFlex, or the premium contribution amount of \$12,900, whichever is greater. Any surplus premium will be added into a participant health account.



# 2026 HealthFlex Rates - Horizon Texas Conference Effective January 1, 2026

### **Medical Plans (Monthly Premium Amounts)**

	C2000		C3000		H2000		H2500		H5000		
Plan Feature	B1000 "Gold"		"Silver"		"Gold"		"Silver"		"Bronze"		
Participant	\$ 1,275.00	\$	1,224.00	\$	1,066.00	\$	1,193.00	\$	1,025.00	\$	962.00
Participant + 1	\$ 2,423.00	\$	2,326.00	\$	2,025.00	\$	2,267.00	\$	1,947.00	\$	1,827.00
Participant + Family	\$ 3,315.00	\$	3,182.00	\$	2,771.00	\$	3,103.00	\$	2,665.00	\$	2,500.00

#### **Dental Plans (Monthly Premium Amounts)**

Plan Feature	De	ental HMO	D	ental PPO	P	assive PPO 2000
Participant	\$	18.00	\$	52.00	\$	63.00
Participant + 1	\$	32.00	\$	104.00	\$	126.00
Participant + Family	\$	56.00	\$	156.00	\$	189.00

#### **Vision Plans (Monthly Premium Amounts)**

Plan Feature	Core	Fu	ll Service	Premier		
Participant	No Cost	\$	9.00	\$	15.00	
Participant + 1	No Cost	\$	14.00	\$	25.00	
Participant + Family	No Cost	\$	22.00	\$	40.00	

# 2026 Premium Contribution (PC) Amount - No increase from 2025

Category		Monthly	Yearly			
Active Clergy	\$	1,075.00	\$	12,900.00		
Active Lay	\$	1,075.00	\$	12,900.00		
Pre-65 Retiree Clergy & Spouses *		N/A	N/A			

<sup>\*</sup>No longer eligible for premium contribution. Those retired prior to 01/01/2025 will continue under their existing arrangement.

#### 2026 Default Plans (For participants who do not make an initial election upon new enrollment only.)

Medical: H2500 Dental: None Vision: None

For clergy, deduct the employer premium contribution from the total premium (medical, dental and vision) to arrive at the participant cost. Lay cost sharing is at the discretion of the church.