

Retiree MATTERS

News for City of
San Antonio Retirees

Budget Edition



Issue 66 - September 2025

San Antonio City Council adopted the FY 2026 Budget on September 18, 2025. The adopted budget includes an ad hoc Cost-of-Living Adjustment (COLA) for retirees and calls for the retiree medical plans currently available to continue in 2026. You will see moderate premium changes in both Medicare and non-Medicare rates for 2026. Aetna will continue to serve as our Medicare provider for our members on the post-65 plan. There are no increases in dental and vision premiums next year. Following are more details, as well as 2026 health care premiums. As we work to manage our budget challenges, providing our retirees with the most affordable health care benefits possible and a secure retirement income continue to be one of our top priorities. Thank you for your years of dedicated service.

Cost-of-Living Adjustment (COLA)

The FY 2026 Adopted Budget includes a **2% ad hoc Cost-of-Living Adjustment** for City retirees beginning in January 2026. Please note, you must have been retired from the City in 2024 or earlier to be eligible for the COLA. Those who retired after December 31, 2024, are not eligible to receive the COLA per TMRS statute.

2026 Retiree Medical Plans

Medicare Retiree Health Plans—Aetna will continue administering Medicare Advantage plans for post-65 retirees—the **Medicare Advantage Standard PPO, Enhanced PPO, and the Pharmacy-Only plan.**

Non-Medicare Retiree Health Plans—Blue Cross and Blue Shield of Texas will continue administering plans for pre-65 retirees—**Consumer Choice, New Value, and Blue Essentials HMO.**

A chart with medical premiums is provided for you on page 2. If you wish to remain in the same medical plan you have now, **you do not need to take any action** as coverage will roll over to 2026. If you would like to enroll in a different plan, you must enroll during annual enrollment.

Dental & Vision Health Benefits—Dental insurance through **Humana Insurance** and vision insurance through **Vision Service Plan (VSP)** will continue to be available to you.

There are **no increases to dental and vision premiums for 2026**. If you currently have dental and/or vision coverage and would like to continue it, **you do not need to take any action** as coverage will roll over to 2026. If you do not have vision or dental insurance and would like coverage in 2026, you must enroll during the enrollment period listed in the chart on page 3.

Annual Enrollment—This important time of year is just around the corner! Information regarding annual enrollment will soon be sent to Medicare-eligible retirees directly from Aetna, and non-Medicare retirees will receive information from the City. **If you do not wish to make any changes, no action is required.** If you have any questions, make plans to attend a virtual information session (see website links and call-in numbers on page 3) or you can always call the Employee Benefits team at 210-207-0073 or email AskHR@sanantonio.gov.

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2026 Non-Medicare Premiums (Monthly)						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & under	10+	5-9
<i>Consumer Choice</i>						
Retiree Only	\$145.95	\$160.65	\$174.30	\$211.05	\$529.07	\$1,058.14
Retiree + 1	\$274.05	\$295.05	\$324.45	\$408.45	\$1,058.14	\$2,116.28
Retiree + 2 or more	\$380.10	\$409.50	\$451.50	\$571.20	\$1,587.21	\$3,174.42
<i>Blue Essentials HMO</i>						
Retiree Only	\$189.00	\$208.95	\$225.75	\$274.05	\$603.46	\$1,206.92
Retiree + 1	\$355.95	\$383.25	\$421.05	\$531.30	\$1,206.92	\$2,413.84
Retiree + 2 or more	\$494.55	\$532.35	\$586.95	\$742.35	\$1,810.38	\$3,620.76
<i>New Value</i>						
Retiree Only	\$290.85	\$321.30	\$347.55	\$421.05	\$777.03	\$1,554.06
Retiree + 1	\$548.10	\$589.05	\$647.85	\$816.90	\$1,554.06	\$3,108.12
Retiree + 2 or more	\$760.20	\$819.00	\$903.00	\$1,142.40	\$2,331.09	\$4,662.18

2026 Medicare Premiums (Monthly)						
Hired before 10/1/2007					Hired on/after 10/1/2007	
Years of Service	30+	25-29	20-24	19 & under	10+	5-9
<i>Medicare Advantage Standard PPO</i>						
Retiree Only	\$28.58	\$29.50	\$30.42	\$36.87	\$46.09	\$92.18
Retiree + 1	\$57.15	\$59.00	\$60.84	\$73.74	\$92.18	\$184.36
Retiree + 2 or more	\$85.73	\$88.49	\$91.26	\$110.62	\$138.27	\$276.54
<i>Medicare Advantage Enhanced PPO</i>						
Retiree Only	\$135.48	\$136.40	\$137.32	\$143.77	\$152.99	\$199.08
Retiree + 1	\$270.95	\$272.80	\$274.64	\$287.54	\$305.98	\$398.16
Retiree + 2 or more	\$406.43	\$409.19	\$411.96	\$431.32	\$458.97	\$597.24
<i>Medicare Pharmacy-Only</i>						
Retiree Only	\$41.93	\$43.66	\$45.83	\$54.33	\$52.96	\$99.05
Retiree + 1	\$73.30	\$77.26	\$81.22	\$95.09	\$105.92	\$198.10
Retiree + 2 or more	\$109.95	\$115.89	\$121.83	\$142.63	\$158.88	\$297.15

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RETIREE GROUP	ENROLLMENT PERIOD FOR MEDICAL, DENTAL, AND VISION	INFORMATION SESSIONS
Medicare Retiree	November 10 – 27	<p>Monday, November 10, 10 a.m. https://aet.na/csa111025</p> <p>Thursday, November 13, 2 p.m. https://aet.na/csa111325</p> <p>Dial-in number for both meetings 1-800-348-8581</p>
Non-Medicare Retiree	October 6 - 31	<p>Tuesday, October 7, 9:30 a.m. https://shorturl.at/wQ4FI</p> <p>Thursday, October 23, 2:30 p.m. https://shorturl.at/rjTjt</p> <p>Dial-in number for both meetings 1-415-655-0001</p> <p>Access code: 2340 850 1981</p>



November Brown Bag

Please save the date for the next Brown Bag session. It is scheduled for Friday, November 21 at Phil Hardberger Park Ecology Center, 8400 NW Military Highway, from 11:30 a.m. to 1:30 p.m. In conjunction with the Brown Bag, RECOSA will also host their annual meeting. Be sure to mark your calendars!