

City of Los Fresnos - Medical Plan: Current vs Renewal

Blue Cross Blue Shield of Texas, BlueChoice PPO. Renewal effective 12/01/2026. 58 full-time employees.

Plan benefits (in-network)	Current	Renewal
Plan	MTBCP507	MTBCP567
Deductible (individual / family)	\$1,250 / \$3,750	\$1,250 / \$3,750
Annual coinsurance limit (single / family)	\$3,750 / \$11,250	\$3,750 / \$11,250
Office visit	\$35 PCP / \$70 specialist	\$35 PCP / \$70 specialist
Lab and X-ray	No charge	No charge
Emergency room (waived if admitted)	\$500 copay	\$750 copay
Prescription drugs	\$0 / \$10 / \$50 / \$100 / \$150 / \$250	\$0 / \$10 / \$50 / \$100 / \$150 / \$250

Monthly cost by coverage tier	Enrolled	Current			Renewal		
		Premium	City pays	Employee pays	Premium	City pays	Employee pays
Employee Only	56	\$746.06	\$746.06	\$0.00	\$1,074.96	\$1,074.96	\$0.00
Employee + Spouse	0	\$1,715.93	\$746.06	\$969.87	\$2,472.32	\$1,074.96	\$1,397.36
Employee + Child(ren)	1	\$1,408.57	\$746.06	\$662.51	\$2,029.53	\$1,074.96	\$954.57
Employee + Family	1	\$2,378.43	\$746.06	\$1,632.37	\$3,426.89	\$1,074.96	\$2,351.93
City contribution (100% of employee only)			\$746.06			\$1,074.96	

Summary		Current	Renewal	Increase (\$)	Increase (%)
Employee cost, paid by City (\$/mo)		\$43,271.48	\$62,347.68	\$19,076.20	44.1%
Dependent cost, paid by employees (\$/mo)		\$2,294.88	\$3,306.50	\$1,011.62	44.1%
Total group cost (\$/mo)		\$45,566.36	\$65,654.18	\$20,087.82	44.1%
City cost (\$/yr)		\$519,257.76	\$748,172.16	\$228,914.40	44.1%
Employee cost (\$/yr)		\$27,538.56	\$39,678.00	\$12,139.44	44.1%
Total group cost (\$/yr)		\$546,796.32	\$787,850.16	\$241,053.84	44.1%

If the City renews as is and continues paying 100% of the employee-only cost:

City contribution per employee rises from \$746.06 to \$1,074.96 per month, an increase of \$328.90.

City cost rises from \$519,257.76 to \$748,172.16 per year, an increase of \$228,914.40 (44.1%).

Employees with employee-only coverage continue to pay \$0.00.

Employees covering dependents pay more each month: Employee + Child(ren) \$662.51 to \$954.57; Employee + Spouse \$969.87 to \$1,397.36; Employee + Family \$1,632.37 to \$2,351.93.

Total plan cost rises from \$546,796.32 to \$787,850.16 per year, an increase of \$241,053.84.

Source: BCBSTX Current/Renewal, City of Los Fresnos, effective 12/01/2026. Enrollment: Employee Only 56, Employee + Spouse 0, Employee + Child(ren) 1, Employee + Family 1. City contribution provided by the City. Renewal assumes the City continues to pay 100% of the employee-only rate. Blue = figures from the carrier or the City; black = calculated.