



# 2024

## Employee Benefits Guide

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## WELCOME!

We value the contributions DFW employees make to the overall success of the Airport, and we are proud to offer competitive benefits within our total rewards package. Part of the Airport's mission is to continue to look for ways to inspire our employees. We hope, by offering great benefit options, you will be motivated to look for ways to care for yourself and your family, both physically and emotionally. Both are extremely important.

We encourage you to review the information included in this guide. If you have questions, reach out to MyHR by calling 972-973-MyHR (6947) or emailing [MyHR@dfwairport.com](mailto:MyHR@dfwairport.com).



# ENROLLMENT HIGHLIGHTS

## ANNUAL BENEFITS ENROLLMENT OCT. 16 – 30, 2023

All employees must enroll or waive coverage for benefits every year. Your 2023 elections for medical, vision and dental benefits, flexible spending accounts, and supplemental and dependent term life insurance will not roll over to 2024. Coverage under these plans will be waived in 2024, if no election is made in Employee Self Service (ESS). Employees who choose to waive coverage must submit that election in ESS. ***The last date to make benefit elections or waive coverage is Oct. 30, 2023.***

The benefit choices made during the annual enrollment period will go into effect Jan. 1, 2024, and will stay in effect through Dec. 31, 2024, unless there is a Qualifying Life Event. (See page 5.)

## NEW HIRE BENEFITS ENROLLMENT

During new employee orientation, employees are given the opportunity to make benefit elections and designate beneficiaries through ESS, which is available on **Connected**, the Airport's intranet site. In the new hire packet, there is a New Hire Enrollment Worksheet that must be completed prior to the first day of work. By reviewing this guide and completing the worksheet ahead of time, new employees will be able to make online elections quickly.

New employees have 31 days from the date of hire to make benefit elections. The benefit choices made during new employee orientation, or within the first 31 days of employment, go into effect on the hire date and will stay in effect through Dec. 31, 2024, unless there is a Qualifying Life Event. (See page 5.)

### UPDATE FOR 2024

There is an increase to the annual deductible for the OAP plan. See page 10.

### **Cigna is moving to digital ID cards in 2024.**

Accessing your digital ID card is easy:

- Log in to myCigna.com or the myCigna App, click or tap "ID Cards".
- View your card(s), as well as any dependents' card(s).
- Email cards directly to doctors.
- Save your digital ID cards in your digital Wallet.

### DFW HUMAN RESOURCES

972-973-MyHR (6947)

[MyHR@dfwairport.com](mailto:MyHR@dfwairport.com)





# ELIGIBILITY

Full-time employees and qualified dependents are eligible on the first day of employment to participate in DFW Airport benefit programs. Eligible dependents and the documentation required for enrollment are defined below. Employees must enroll in benefits for dependents to have coverage.

ELIGIBLE DEPENDENT	DOCUMENTATION* REQUIRED FOR ENROLLMENT
<b>Spouse</b>	<ul style="list-style-type: none"><li>• <b>Marriage License</b> or</li><li>• <b>If common law:</b> Declaration of Informal Marriage. This is available through the County Clerk's Office in the county where you live.</li></ul>
<b>Dependent Child(ren)</b> <i>Child(ren) must be under the age of 26, or any age if mentally or physically incapacitated.</i>	<ul style="list-style-type: none"><li>• <b>Natural Child:</b> Birth Certificate listing employee as the parent.</li><li>• <b>Stepchild:</b> Birth Certificate showing your spouse is the natural parent and Marriage Certificate or Declaration of Informal Marriage showing the natural parent is your spouse.</li><li>• <b>Other Dependent Children:</b> Birth Certificate and one of the following:<ul style="list-style-type: none"><li>• Adoption Agreement</li><li>• Court Order showing legal guardianship</li><li>• Adoption/Foster placement documents</li><li>• Qualified Medical Support Order</li></ul></li><li>• <b>Disabled Dependent Child over age 26:</b> Birth Certificate and Approved Statement of Disability from a physician.</li></ul>

\*Documents written in a language other than English need to be translated.

## WHO IS NOT AN ELIGIBLE DEPENDENT?

- Former spouse
- Domestic Partner/Domestic Partner Children
- Parents
- Grandparents
- Grandchildren (without legal guardianship)

### **In addition, DFW Airport's plans specify:**

- If a spouse or child is a full-time employee of DFW Airport, each must carry their own medical, dental, vision and/or life insurance coverage.
- Employees are not allowed to elect spouse life insurance for another DFW Airport employee.
- Two employees are not allowed to cover the same dependents for medical, dental, vision and/or life insurance coverage.

## PERIODIC DEPENDENT ELIGIBILITY REVIEWS

When you log into ESS to make your annual benefit elections for 2024, you must certify that your covered dependents meet the eligibility requirements as defined in this benefits guide.

DFW Airport has the right to conduct periodic random reviews of dependent eligibility and you may be requested to provide documentation validating your dependent's eligibility.

Providing false or misleading information with respect to benefits enrollment or dependent eligibility may result in corrective action and/or termination of employment.



## MAKING CHANGES DURING THE YEAR

Qualifying Life Events are situations that may arise during the calendar year that will allow you to make changes to your benefit elections. Qualifying Life Events are based on Internal Revenue Service (IRS) guidelines and regulations, which are outlined below.

QUALIFYING LIFE EVENT		DOCUMENTATION NEEDED
<b>Change in legal marital status</b>	Marriage or informal marriage	Marriage Certificate or Declaration of Informal Marriage
	Divorce	Signed and dated Divorce Decree
<b>Change in number of dependents</b>	Birth	Birth Certificate and/or Verification of Birth Facts that shows date of birth
	Adoption	Signed and dated Adoption Certificate
	Death	Death Certificate
	Legal Guardianship or other court proceeding	Court Order
<b>Change in dependent status</b>	Child turns age 26	Child automatically removed from coverage effective the last day of the month of his/her 26th birthday (documentation not required)
	Child enlists in the Armed Forces	Letter from the Armed Forces or enlistment document showing date enrolled
	Parent no longer required to provide health care	Letter from Attorney General stating the parent is no longer required to provide health care
<b>Change in dependent coverage/employment status</b>	Loss of coverage by dependent	Letter on company letterhead from dependent's employer showing date the coverage ended
	Gain of coverage by dependent	Letter on company letterhead from dependent's employer showing date the coverage began
<b>Change of residency</b>	Change of residency to the U.S.	Immigrant Visa or Permanent Resident card (must be turned in within 31 days of the admittance date)
<b>Entitlement to Medicare</b>	Employee or dependent becomes eligible for Medicare	Copy of Medicare documentation showing the date the coverage began
<b>Change In Medicaid/Children's Health Insurance Program (CHIP) Eligibility: Special Enrollment Period of 60 Days</b>	Employee or dependent's Medicaid or CHIP coverage terminates due to loss of eligibility or employee or dependent becomes eligible for Medicaid or CHIP	Copy of Medicaid/CHIP documentation showing the date the coverage ended or began

### IF A QUALIFYING LIFE EVENT OCCURS:

- Submit a **Qualifying Life Event** form (located on **Connected**) and proof of the event that is consistent with your requested change to DFW Human Resources.
- Documents must be turned in no later than 31 days from the actual event date.
- If you miss the 31-day deadline:
  - You are required to drop coverage on any ineligible dependent.
  - You must wait until the next annual enrollment period to add a dependent to your plan.
- Deductions/refunds due are effective as of the event date. If you miss the 31-day deadline, you will not receive a retroactive refund.



## RESOURCES – CIGNA

We understand that benefits enrollment can be hard to understand. While it's important to choose benefits that best meet your needs, it is equally important that you know how they work and how you'll use them throughout the year.

### MYCIGNA.COM

[Mycigna.com](https://mycigna.com) is your secure member portal from Cigna that provides you immediate online access to personalized health and wellness information. Once you become a member, visit [mycigna.com](https://mycigna.com) to register. You will have access to the following:

- Locate a network doctor, hospital or other health care provider.
- View, print or request additional member ID cards.
- Order and refill prescriptions.
- Check the status of a claim and your claims history.
- View and print an Explanation of Benefits statement

### HEALTH CARE ADVOCACY

DFW Airport's employee advocacy program is provided by **Cigna One Guide**. Advocacy services provide peace of mind, education and issue resolution to employees and their families struggling with complicated health care questions. Call a Cigna One Guide representative at 1-888-806-5042. See more ways they can help you.

- Easily understand the basics of health coverage
- Check if your doctors, dentists or hospitals are in-network
- Get cost estimates for care or upcoming procedure
- Resolve health care issues

### ON-SITE CIGNA PARTNERS

The Airport will continue to have our Client Service Partner and our Behavioral Health Coach on-site.

- The Client Service Partner, in our Human Resources Department, is available to assist with questions about your medical, dental and pharmacy benefits, help with claims, provide guidance on navigating Cigna's website and to educate you on additional programs and services available through Cigna.
- The Behavioral Health Coach, located at the LiveWell Center, provides individual, consultative support based on your unique needs and objectives. The Coach can provide education on creating healthy habits and can help you set achievable health goals. The Coach is also an excellent resource for questions on chronic health conditions as well as managing stress or anxiety that you might be experiencing.



# RESOURCES – CIGNA

## ADDITIONAL BENEFITS WITH YOUR CIGNA PLAN

**Cigna's Health Information Line** is personal, confidential, and available 24/7 for you to talk directly with a trained nurse professional even when your doctor's office is closed. Call the number on the back of your Cigna card to speak to a nurse.

**Healthy Pregnancies, Healthy Babies** is a comprehensive maternity condition management program for eligible Cigna members. This program is at no cost to you, and aims to educate and support you to ensure healthy pregnancies and babies by:

- Helping you better understand all aspects of your pregnancy so you can ask better questions and prepare to make decisions around testing and treatments for medical conditions and delivery
- Giving clinical assessments to assess your medical history and identify potential risks during pregnancy
- Conducting postpartum depression screenings after delivery

To access these benefits, contact Cigna at 800-615-2906.

The **Cancer Support Program** is designed to help those who are affected by cancer through all stages of the process. From diagnosis to treatment and throughout remission, this program will support you every step of the way by offering:

- 24/7 telephone access to nurses who specialize in supporting patients in remission
- Information and outreach phone calls to support those who have had cancer in the past and still take medication or preventive treatment
- Personalized support plans for patients who are living with cancer, and those who have cancer with complications like diabetes or other chronic conditions

To access these benefits, contact Cigna at 800-244-6224.

**Omada** is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of type 2 diabetes and heart disease. The program surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep, and manage stress—one small step at a time. This program is free for you and your adult dependents on your medical plan who are at risk for type 2 diabetes or heart disease, and are accepted into the program. Call the number on the back of your Cigna card to join.

## FERTILITY BENEFITS

If you're experiencing challenges starting a family, or simply want to understand your fertility, Cigna has resources to help. You can be tested for underlying conditions that may be causing infertility and receive treatment to restore fertility through various procedure options.





# MEDICAL COVERAGE



## HEALTH REIMBURSEMENT ACCOUNT

The Cigna Health Reimbursement Account (HRA) is our lower premium cost option for your health care coverage. This plan combines a Cigna high-deductible health plan with a health care account, known as a “fund,” to help pay your costs.

***At the start of each plan year, DFW Airport provides you with a fund to help you pay for eligible out-of-pocket health care costs.***

- ***\$500 Employee only coverage***
- ***\$1,000 Employee and dependent coverage***
- ***The amount is prorated if you join the plan during the year.***
- The fund pays first before you begin paying the deductible for you and your dependents. Eligible health care expenses, including prescription drug copayments, are automatically paid from the fund first.
- The plan offers tax-free benefits as the fund does not count as taxable income for you. That means you can cover some health care costs with tax-free dollars.
- No claim forms are required if you visit doctors and other health care providers in the Cigna Open Access Plus (OAP) network. Out-of-network visits may require a claim form and you may have to provide payment in full at the time of your visit.
- You may be required to request your own preauthorization prior to certain procedures and you could be billed for the balance not payable by the plan.

**The HRA plan will transition to a Health Savings Account (HSA) plan in 2025. Your HRA balance will not rollover to the new HSA account in 2025. Any unused funds in the HRA at the end of calendar year 2024 will be forfeited.**

## OPEN ACCESS PLUS IN-NETWORK

When you choose the Cigna Open Access Plus In-Network (OAPIN) plan, you are choosing to use participating network doctors, hospitals and other health care providers in the Cigna Open Access Plus (OAP) network.

Most office visits and services require a copayment and the remainder is covered by Cigna, without deductibles. It's an easy way to budget your health care expenses.

- Health care services require a copayment, so you know what you are going to pay when you go to the doctor.
- No Primary Care Physician or referrals are required.
- Benefits are only payable for services performed by a network provider or facility. If you use a doctor, hospital or other health care provider outside the network, your care will not be covered and you will have to pay the full amount for the services, except in the case of an emergency.
- An emergency is defined as a sickness or injury so severe that failure to get immediate medical attention could cause serious bodily harm or put a person's life in danger. Some examples are heart attack, excessive bleeding, loss of consciousness and significant injuries.

Benefits are payable only for services performed by a **network provider** or facility (only with the OAPIN).

## OPEN ACCESS PLUS

When you choose the Cigna Open Access Plus (OAP) plan, you and your covered dependents can receive care from any doctor, hospital or other health care provider. If you use a network provider, typically you'll pay less out-of-pocket and get the highest level of benefits. If you use a provider outside the network, you'll still be covered, but your out-of-pocket costs will be higher.

- You must first pay a deductible for you and your covered dependents, then pay the applicable coinsurance for covered medical bills.
- There are no claim forms when you receive care from a Cigna Open Access Plus (OAP) network provider.
- Out-of-network visits may require a claim form and you may have to provide payment in full at the time of your visit.
- You may be required to request your own preauthorization prior to certain procedures and you could be billed for the balance not payable by the plan.







# MEDICAL PLANS OVERVIEW

PLAN FEATURE	CIGNA HRA		CIGNA OAPIN	CIGNA OAP	
	Network	Non-Network	Network	Network	Non-Network
ANNUAL DEDUCTIBLE (EXCLUDES PRESCRIPTION COPAYMENTS)					
<b>Per Individual</b>	\$1,500	\$3,000	N/A	\$400	\$900
<b>Per Family</b>	\$3,000	\$6,000	N/A	\$1,000	\$2,000
ANNUAL OUT-OF-POCKET LIMIT (INCLUDES DEDUCTIBLE, COINSURANCE/COPAYMENTS AND PRESCRIPTION COPAYMENTS)					
<b>Per Individual</b>	\$3,500	\$7,000	\$2,200	\$2,300	\$4,500
<b>Per Family</b>	\$7,000	\$9,000	\$5,500	\$5,750	\$11,250
COINSURANCE/COPAYMENTS					
<b>Preventive Care</b> <i>(1 exam per calendar year)  Includes routine adult and routine child physical exams, lab tests, immunizations and routine cancer screenings</i>	100% covered	40%*	100% covered	100% covered	40%*
<b>Office Visits</b>	20%*	40%*	\$30 copayment	20%*	40%*
<b>Specialist Office Visits</b>	20%*	40%*	\$60 copayment	20%*	40%*
<b>Outpatient Surgery</b>	20%*	40%*	Office visit copayment if performed in physician's office; \$200 copayment if performed in hospital or outpatient facility, then covered 100%	20%*	40%*
<b>Hospitalization and Inpatient Surgery</b>	20%*	40%*	\$500 copayment per admission, then covered 100%	20%*	40%*
<b>Mental Health</b> <ul style="list-style-type: none"> <li>Inpatient</li> <li>Outpatient</li> </ul>	20%*	40%*	Inpatient: \$500 copayment per admission, then covered 100%  Outpatient: \$30 copayment per visit	20%*	40%*
<b>Virtual visits powered by MDLive Medical and Behavioral Mental Health</b>	\$0 copayment	N/A	\$0 copayment	\$0 copayment	N/A
<b>Urgent Care Facility</b>	20%*	40%*	\$75 copayment	20%*	40%*
<b>Emergency Room</b>	20%*	20%*	\$150 copayment; waived if admitted to a hospital or outpatient facility	20%*	20%*
<b>Ambulance</b>	20%*	20%*	\$150 copayment	20%*	20%*

\* After Deductible



## MEDICAL RATES

EE = EMPLOYEE	YOUR PER PAY PERIOD DEDUCTION	EMPLOYEE PAYS PER MONTH	DFW PAYS PER MONTH
HEALTH REIMBURSEMENT ACCOUNT (HRA)			
<b>EE Only</b>	\$33.00	\$71.50	\$811.43
<b>EE + Children</b>	\$63.00	\$136.50	\$1,715.57
<b>EE + Spouse</b>	\$80.00	\$173.33	\$2,029.66
<b>EE + Family</b>	\$109.00	\$236.17	\$2,947.73
OPEN ACCESS PLUS IN-NETWORK (OAPIN)			
<b>EE Only</b>	\$85.00	\$184.17	\$912.06
<b>EE + Children</b>	\$173.00	\$374.83	\$1,927.53
<b>EE + Spouse</b>	\$209.00	\$452.83	\$2,303.15
<b>EE + Family</b>	\$301.00	\$652.17	\$3,298.01
OPEN ACCESS PLUS (OAP)			
<b>EE Only</b>	\$129.00	\$279.50	\$1,298.61
<b>EE + Children</b>	\$261.00	\$565.50	\$2,653.21
<b>EE + Spouse</b>	\$319.00	\$691.17	\$3,191.83
<b>EE + Family</b>	\$451.00	\$977.17	\$4,566.11

Preauthorization is required for some services. Please refer to the Preauthorization Requirement section of your Summary Plan Description to see a list of services that require a preauthorization. The Summary Plan Description is located on **Connected**. If you have questions, please call the customer service number listed on the back of your Cigna ID card.

Surcharges may apply to your medical coverage rates. Please review page 12 carefully for more details.

**CIGNA**

800-Cigna24 (800-244-6224)  
[Cigna.com](https://www.cigna.com)



# MEDICAL RATE SURCHARGES



## SPOUSAL SURCHARGE

For 2024 medical enrollment, employees electing to enroll a working spouse who has medical coverage available through his/her own employer will pay a surcharge of **\$200 per month (\$92.31 per pay period)**.

***You do not have to pay the monthly surcharge if:***

- Your spouse is not enrolled in DFW Airport's medical plan.
- Your spouse is enrolled in DFW Airport's medical plan and is unemployed, self-employed or retired.
- Your spouse is enrolled in DFW Airport's medical plan and is employed but does not have medical benefits available through his/her employer.

Notify Human Resources if your spouse's medical coverage and/or employment status changes by submitting the Spousal Surcharge Affidavit located on **Connected**.

## LIVEWELL SURCHARGE

For 2024 medical enrollment, a surcharge of **\$75 per month (\$34.62 per pay period)** will apply to employees who did not earn at least one LiveWell Incentive Apple and did not submit verification for an annual physical exam received in FY23. The surcharge will not apply to employees who were hired or joined the plan after June 30, 2023.



# VIRTUAL DOCTOR VISITS

Virtual visits powered by MDLive allow you to consult a doctor or behavioral health provider for non-emergency situations. This benefit is available through all three medical plans at no cost to you.

## VISIT WITH A DOCTOR REMOTELY

With virtual visits, the doctor is always in. Get care from a board certified doctor 24 hours a day, seven days a week. Schedule appointments at a time that works best for you.

- Get care via online video, mobile app or telephone instead of going to the emergency room or urgent care.
- Providers can send prescriptions to your local pharmacy, if medically necessary.

Doctors can treat a variety of health conditions, including:

- Allergies
- Cold/flu
- Ear problems (age 12+)
- Nausea
- Pink Eye
- Sinus infections
- Asthma
- Dermatology
- Fever (age 3+)
- Rash

## BEHAVIORAL HEALTH COUNSELING

Speak with a licensed therapist from the privacy and comfort of your own home. MDLive's behavioral health therapy sessions are safe, private and confidential. You can choose who you want to work with for issues such as:

- Loss or relationship problems
- Post-traumatic Stress Disorder
- Substance abuse
- Panic attacks
- Anxiety
- Depression
- Trauma

## HOW TO ACCESS MDLIVE

You'll need your Cigna member ID number to register. If already registered, you don't have to register again.

- [mycigna.com](https://mycigna.com)
- Call MDLive 888-680-8646
- myCigna app
- Download the MDLive app from the App Store or Google Play





# PRESCRIPTION COVERAGE

Prescription drug coverage is included with all three DFW Airport medical plans. This benefit is administered by Cigna and its pharmacy vendor, Express Scripts.

PRESCRIPTION DRUGS – MANDATORY GENERIC*	YOU PAY
RETAIL RX (UP TO 30-DAY SUPPLY)	
<b>Tier 1 Generic Drugs</b>	\$5 copayment
<b>Tier 2 Brand-name drugs (on the Preferred Drug List)</b>	\$30 copayment
<b>Tier 3 Brand-name drugs (not on the Preferred Drug List)</b>	\$60 copayment
<b>Tier 4 Specialty retail drugs (injection, infused or oral)</b>	\$100 copayment (30-day supply)
MAIL ORDER RX (31 TO 90-DAY SUPPLY)	
<b>Tier 1 Generic Drugs</b>	\$10 copayment
<b>Tier 2 Brand-name drugs (on the Preferred Drug List)</b>	\$60 copayment
<b>Tier 3 Brand-name drugs (not on the Preferred Drug List)</b>	\$120 copayment
<b>Tier 4 Specialty mail order drugs (injection, infused or oral)</b>	\$100 copayment (30-day supply)

\* DFW's plan is a mandatory generic plan. If you choose a brand-name drug when a generic is available, you will pay the difference in cost between the generic and brand-name drug plus the applicable brand copayment.

## PRESCRIPTION DRUG TERMS TO KNOW

**Maintenance Medications:** Prescribed for chronic, long-term conditions and are taken on a regular, recurring basis.

**Generic Medications:** FDA-approved equivalent drugs that are effectively the same as a brand-name drug.

**Preferred Drug List:** This list will help you determine the tier and the corresponding copayment for any medications you take.

**Preventive Medication List:** This list includes the most commonly prescribed generic and preferred brand medications that are part of Cigna's preventive program.



## WHERE SHOULD I FILL MY PRESCRIPTION?

**Retail Pharmacy:** Use this benefit to purchase short-term, 30-day or up to 90-day maintenance medications at a Cigna preferred pharmacy. Go to [mycigna.com](https://mycigna.com) to locate a Cigna preferred pharmacy.

**Mail-Order:** Use this benefit for maintenance medications that will continue for at least three months at a time. Medications are delivered to your home in three-month quantities; it may save you time and money. Mail-order benefits are through Express Scripts Pharmacy. Go to [mycigna.com](https://mycigna.com) or the myCigna app to access mail order benefits.

**Specialty Pharmacy:** Specialty medications are required for some complex conditions. These drugs may be injected, infused or taken orally and typically require storage under special conditions or refrigeration. These types of prescriptions may be filled through Accredo. Go to [mycigna.com](https://mycigna.com), [accredo.com](https://accredo.com) or call 877-826-7657.

## PRESCRIPTION DRUG PROGRAMS

**Preventive Medication Program:** Medications covered in this program are used to treat chronic health conditions such as asthma, diabetes, high blood pressure, depression, anxiety, and high cholesterol and are available to members at a \$0 copayment.

**Prior Authorization Program:** This program will require your doctor to submit a prior authorization request for coverage of certain medications.

**Step Therapy Program:** This program will require you to try a proven, cost-effective medication before “stepping-up” to a more costly treatment. Many drugs have less-expensive generic or brand alternatives that may be options for you.

To find out if your drug requires prior authorization or step therapy, check the Preferred Drug List or you can call the number on the back of your ID card.



Use Cigna's “Price a Medication” tool on [mycigna.com](https://mycigna.com) or the myCigna app to see what drugs are covered and under which tier.

Preferred Drug and Preventive Medication List can be found on **Connected**.



# DENTAL COVERAGE

## DENTAL HEALTH MAINTENANCE ORGANIZATION

Cigna's Dental Health Maintenance Organization (DHMO) provides benefits through a network of providers. You pay the network dentist a copayment according to the service provided, although some services have zero-dollar copayments.

As a new enrollee, you must decide on a primary care dentist (PCD) and identify the DHMO office number during the enrollment process for both you and your dependents. You may choose a different PCD for each dependent. Any change to your PCD after initial enrollment must be made before the 15th of the month to be effective by the first of the following month.

- To receive benefits, you must visit a network provider who is part of the DHMO network.
- If you need to see a specialty dentist, you must be referred by your primary care dentist.
- Pharmaceuticals, drugs and medications are not covered under the dental plan. If your dentist writes a prescription, it may be covered under your Cigna medical plan.
- If you live outside the state of Texas or cannot find a DHMO dentist within 25 miles of your home or place of employment, call Cigna at 800-244-6224.



### ORAL HEALTH INTEGRATION PROGRAM

With qualified conditions, employees and their families are eligible for reimbursement of out-of-pocket costs for treatments to fight gum disease and tooth decay. Learn how on **Connected**.

## DENTAL PREFERRED PROVIDER ORGANIZATION

Like a medical PPO plan, this option from Cigna pays benefits for covered services from any dentist you choose, but you may receive additional discounts if you choose a dentist who is a network provider.

- You must first pay a deductible for you and your covered dependents for Basic and Major Care, then pay the applicable coinsurance.
- The type of care you receive (preventive, basic or major) determines the amount of your coinsurance and any out-of-pocket expenses.
- Pharmaceuticals, drugs and medications are not covered under the dental plan. If your dentist writes a prescription, it may be covered under your Cigna medical plan.



# DENTAL PLANS OVERVIEW

PLAN FEATURE	DHMO	DPPO
	YOU PAY	
<b>Deductible</b>	\$0 annual deductible	For basic and major care Per individual \$50 Per family \$150
<b>Preventive Care</b>	\$5 copayment Office visit \$12 copayment Sealant per tooth	\$0 (annual deductible waived) include checkups, cleanings, X-rays, etc.
<b>Basic Care</b>	\$6 copayment Single tooth extraction \$40 copayment Surgical removal of erupted tooth \$40 copayment Perio scaling and root planing (1-3 teeth/quad)	20% after deductible Includes fillings, oral surgery, periodontal treatment, root canals, crown repairs, etc.
<b>Major Care</b>	\$285 copayment Porcelain/ceramic substrate crown \$250 copayment Pontic-porcelain bridge fused to high noble metal \$260 copayment Two surface metallic inlay \$305 copayment Molar root canal \$225 copayment Complete upper or lower denture	50% after deductible Includes installation of crowns, fixed bridgework, dentures, implants, etc.
<b>Orthodontia</b>	\$125 copayment Evaluation and treatment planning \$1,608 copayment Orthodontic treatment – children (under 19 years) \$2,592 copayment Orthodontic treatment – adults (19 years and above)	50% after orthodontia deductible (\$50) until the plan pays lifetime maximum of \$1,500, then 100% of any remaining costs. Includes braces for adults and children
<b>Maximum Benefit</b>	None	Per calendar year, per individual \$2,000 Orthodontics per individual \$1,500

Refer to the Cigna DHMO and DPPO Schedule of Benefits on **Connected** for more details.

## DENTAL RATES

EE = EMPLOYEE	YOUR PER PAY PERIOD DEDUCTION	EMPLOYEE PAYS PER MONTH	DFW PAYS PER MONTH
CIGNA DHMO			
<b>EE Only</b>	\$4.97	\$10.77	\$1.19
<b>EE + Children</b>	\$9.40	\$20.37	\$2.25
<b>EE + Spouse</b>	\$8.79	\$19.05	\$2.12
<b>EE + Family</b>	\$12.21	\$26.46	\$2.95
CIGNA DPPO			
<b>EE Only</b>	\$25.62	\$55.50	\$5.02
<b>EE + Children</b>	\$47.16	\$102.18	\$9.24
<b>EE + Spouse</b>	\$46.02	\$99.70	\$9.00
<b>EE + Family</b>	\$63.42	\$137.40	\$12.42



# VISION COVERAGE

EyeMed is one of the nation's largest vision benefits companies that offers its members thousands of eye care providers nationwide. Visit [eyemed.com](https://eyemed.com) to learn more about your vision plan and find a provider near you.

## BENEFITS THROUGH EYEMED



The Eye360 program through EyeMed offers \$0 copays for eye exams and a \$150 frame allowance. You will receive an additional \$50 frame allowance when you use PLUS Providers. EyeMed has over 4,000 PLUS Providers nationwide, including independent, retail and online options.



EyeMed includes the Insight network. This is a diverse network of provider options with a mix of independent providers, plus popular national and regional providers like LensCrafters, Pearle Vision, Target Optical, and Walmart, to name a few.



Your vision plan now covers frames AND contact lenses each calendar year. Your allowance applies to your first purchase of contacts or glasses each year. After your first purchase of glasses or contacts, you will receive 40% off all additional purchases throughout the year, and there is no limit to how many times you can use this benefit.



The convenient online shopping tool allows you to choose from hundreds of brand-name frames and contacts from participating providers. Simply shop for the products you want, instantly apply your in-network benefits at checkout, and enjoy free shipping and returns on every purchase. EyeMed's online providers include LensCrafters, Target Optical, glasses.com, ContactsDirect or Ray-Ban.

## KNOW BEFORE YOU GO

With EyeMed's Know Before You Go out-of-pocket cost estimator, you can accurately estimate what you might pay before you even step foot into a store or doctor's office. The tool includes simple, clear definitions of common products and add-ons, all while calculating a range of costs with each click, so you can feel confident from check-in to check-out.

- 20% off any item not covered by the plan, including non-prescription sunglasses.
- EyeMed services members in 47 countries, so you can use their network during international travel in case of emergency to receive replacement lenses as quickly as possible.

## ADDITIONAL SAVINGS:

LASIK surgery is discounted at 15% off the retail price, or 5% off a promotional price. Call 1-800-988-4221 for more information.

EyeMed also offers hearing care through the Amplifon Hearing Health Care network. Members receive up to 64% off hearing aids, a 3-year warranty including coverage for repairs, loss, or damages, and 2 years of free batteries shipped directly to your home. Call 1-877-203-0675 to find a hearing care provider near you and schedule a hearing exam.



# VISION OVERVIEW

Vision care benefits are provided by EyeMed. You do not need to be enrolled in a DFW Airport medical plan to have vision coverage. To see a full list of copayments visit [www.eyemed.com](http://www.eyemed.com).

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
<b>EXAM SERVICES</b>		
<b>Exam at PLUS Providers</b>	\$0 copay	Up to \$40
<b>Exam</b>	\$0 copay	Up to \$40
<b>FRAME</b>		
<b>Any available frame at PLUS Providers</b>	\$0 copay; 20% off balance over \$200 allowance	Up to \$105
<b>Frame</b>	\$0 copay; 20% off balance over \$150 allowance	Up to \$105
<b>CONTACT LENSES</b>		
<b>Contacts - Conventional</b>	\$0 copay; 15% off balance over \$150 allowance*	Up to \$105
<b>Contacts - Disposable</b>	\$0 copay; 100% of balance over \$150 allowance*	Up to \$105
<b>Contacts - Medically Necessary</b>	\$0 copay; paid-in-full	Up to \$300
<b>STANDARD PLASTIC LENSES</b>		
<b>Single Vision</b>	\$10 copay	Up to \$30
<b>Bifocal</b>	\$10 copay	Up to \$50
<b>Trifocal</b>	\$10 copay	Up to \$70
<b>Lenticular</b>	\$10 copay	Up to \$70
<b>Progressive - Standard-Tier 4</b>	\$65/\$95/\$105/\$120/\$185 copay	Up to \$50
<b>LENS OPTIONS</b>		
<b>Anti-Reflective Coating - Standard-Tier 3</b>	\$45/\$57/\$68/\$85 copay	Up to \$23

\* Contact Lens Allowance Includes Materials Only

## VISION RATES

	PER PAY PERIOD DEDUCTION	MONTHLY DEDUCTION
<b>EE Only</b>	\$2.85	\$6.18
<b>EE + Children</b>	\$6.00	\$13.00
<b>EE + Spouse</b>	\$5.70	\$12.35
<b>EE + Family</b>	\$8.35	\$18.09





# DISABILITY COVERAGE

Two additional benefits the Airport provides to you are short-term and long-term disability, which are components of DFW Airport's Integrated Absence Management program. The coverage is provided to regular, full-time employees who have completed six months of employment at the time of initial injury or onset of illness. ***This benefit is fully paid by the Airport.*** Short-term and long-term disability plans are administered by Matrix Absence Management and provide salary continuation to you if you are unable to work. The program works concurrently with DFW's leave benefits.

## SHORT-TERM DISABILITY

Short-term disability coverage provides salary continuation when an illness or non-work related injury prevents you from working. The plan pays you a portion of your salary, up to 180 days. The amount you receive depends on your years of service with the Airport Board.

All applications for short-term disability are reviewed by Matrix Absence Management. Consult the Short-Term Disability Pay policy on **Connected** for benefit details.

***Additional employee-paid short-term disability coverage is available through Aflac.*** (See page 27)

LENGTH OF SERVICE	AMOUNT OF BENEFIT
<b><i>Less than 6 months</i></b>	Not eligible
<b><i>6 months through 3 years</i></b>	40% of base pay
<b><i>4 years through 9 years</i></b>	50% of base pay
<b><i>10 years through 14 years</i></b>	75% of base pay
<b><i>15 years and above</i></b>	90% of base pay

## LONG-TERM DISABILITY

If you are unable to work for more than 180 calendar days due to an approved short-term disability or workers' compensation injury or illness and are totally disabled, you may be eligible for long-term disability benefits. If you are approved for long-term disability benefits, you would be eligible for 60% of your base pay on a monthly basis up to a maximum of \$10,000 per month.

Your long-term disability coverage continues as long as you continue to meet the plan's definition of disabled or until age 65, at which time your disability benefits will end. If you are age 62 or older when your long-term disability benefit begins, your benefit will extend past age 65.





# FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible spending accounts (FSAs) are administered by Optum Financial. FSAs allow you to use pre-tax dollars for eligible health care and work-related dependent day care expenses. You decide how much money you want to put into the health care or dependent day care accounts, up to the limits. This amount is deducted from your paycheck through regular payroll deductions before any taxes are withheld, lowering your taxable income. The amounts you elect through open enrollment will remain in effect throughout the plan year (Jan. 1 – Dec. 31) and cannot be transferred between the two accounts.

**OPTUM FINANCIAL**

**866-808-1444**

[optumfinancial.com](https://optumfinancial.com)

## HEALTH CARE FSA

Contribute up to \$3,200 per year, pre-tax, to pay for copays, prescription expenses, lab exams and tests, contact lenses and eyeglasses.

- Once enrolled, you will receive a payment card with the full balance you elected in the mail.
- If you want to add a cardholder, replace a damaged card or report a lost or stolen card, go to [optumfinancial.com](https://optumfinancial.com) and click My Payment Card.
- You can submit eligible expenses for your eligible dependents who are not covered under DFW Airport's medical, dental or vision plans.
- Keep your receipts and invoices. You may be required to submit documentation for your expenditures.

## USE IT OR LOSE IT

Any unused dollars, over \$640, remaining in your **Health Care FSA** account at the end of the calendar year will be forfeited.

**Dependent Day Care FSA** dollars may be used through March 31, 2024. Any unused dollars remaining in your account after that date will be forfeited.

See **Connected** for additional information.

## DEPENDENT DAY CARE FSA

Contribute up to \$5,000 per year (\$2,500 if married and filing separate tax returns), pre-tax, to pay for eligible day care expenses.

- This account is used to pay eligible day care expenses (not health care) for your dependent children under age 13 (or over age 13, if physically or mentally incapable of caring for themselves), elderly parent living with you or a disabled spouse.
- Expenses must be incurred to enable you (and spouse, if married) to work, look for work or for your spouse to attend school full-time.
- Eligible expenses will only be reimbursed up to the amount you have contributed at any time during the plan year.





# LIFE AND AD&D COVERAGE



## BASIC TERM LIFE INSURANCE/AD&D COVERAGE

### AIRPORT PAID

Basic term life insurance coverage and Accidental Death & Dismemberment (AD&D) insurance are automatically provided to employees through ReliaStar Life Insurance Company (ReliaStar), a subsidiary of Voya Financial, and are fully paid by the Airport as a benefit of your employment. AD&D insurance provides a benefit equal to the basic life insurance portion, if you die in an accident. This would be a total benefit of four times your annual salary up to a maximum of \$2 million. If you suffer certain injuries in an accident, the plan's AD&D feature may pay you partial benefits.

INSURANCE	BENEFIT
<b><i>Employer provided Basic life insurance</i></b>	<ul style="list-style-type: none"><li>• 2x annual salary</li><li>• Maximum benefit \$1 million</li></ul>
<b><i>Employer provided AD&amp;D insurance</i></b>	<ul style="list-style-type: none"><li>• 2x annual salary</li><li>• Maximum benefit \$1 million</li></ul>





## SUPPLEMENTAL TERM LIFE INSURANCE/AD&D COVERAGE

### EMPLOYEE PAID

In addition to the Airport-paid basic life and AD&D coverage, you can purchase supplemental employee term life insurance and AD&D coverage for yourself.

- You pay the full cost of this supplemental coverage at group rates on an after-tax basis.
- You can purchase employee term life insurance coverage on yourself equal to one, two or three times your annual salary, up to a maximum of \$750,000.
- The total combined basic and supplemental life coverage maximum is \$1.75 million.
- The premium for this coverage is based on your age and amount of coverage selected at the time of purchase.

### LIFE AND AD&D INSURANCE REDUCTION

Once you reach age 65, the amount of life and AD&D insurance (basic and supplemental) will be reduced to a percentage of the selected benefit amount.

EMPLOYEE AGE	NEW AMOUNT
<b>65 through 69</b>	65% of coverage amount
<b>70 or older</b>	50% of coverage amount

### MAKE SURE YOUR LIFE INSURANCE BENEFICIARIES ARE UP-TO-DATE

Remember to keep your Life Insurance Beneficiary information up-to-date. Review and update your beneficiary information in ESS.



## DEPENDENT LIFE INSURANCE

If you have elected supplemental employee term life insurance/AD&D coverage for yourself, you can also purchase dependent term life insurance coverage for your spouse and/or child(ren).

- You pay the full cost of this coverage at group rates on an after-tax basis.
- Spouse coverage is based on the age and salary of the employee at the time of purchase.

DEPENDENT LIFE INSURANCE	BENEFIT
<b>Spouse</b>	<ul style="list-style-type: none"> <li>• 1x your annual salary, up to a maximum of \$75,000</li> <li>• If you are 65 or older, the spouse benefit will be equal to your annual salary (up to \$75,000) or 100% of your supplemental life coverage, whichever is less.</li> </ul>
<b>Child(ren)</b>	<ul style="list-style-type: none"> <li>• \$10,000 coverage per child</li> </ul>

## EVIDENCE OF INSURABILITY

You may be required to complete an Evidence of Insurability (EOI) form that must be approved by ReliaStar before life insurance coverage goes into effect. The required form will be mailed to your home. Once DFW is notified by ReliaStar of the approval, the coverage will be added.

INSURANCE TYPE	EOI MAY BE REQUIRED IF YOU:
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>• Decline coverage as a new hire and elect to enroll at a subsequent enrollment period.</li> <li>• Currently have supplemental coverage and wish to increase more than 1x your annual salary.</li> </ul>
<b>Dependent Term Life – Spouse</b>	<ul style="list-style-type: none"> <li>• Decline coverage as a new hire and elect to enroll at a subsequent enrollment period.</li> </ul>
<b>Dependent Term Life – Child(ren)</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

EMPLOYEE AGE AS OF 1/1/2024	MONTHLY RATE PER \$1,000 COVERAGE	
	Supplemental Employee Term Life Insurance/ AD&D	Dependent Term Life Insurance Spouse
<b>29 and Under</b>	\$0.075	\$0.040
<b>30–34</b>	\$0.085	\$0.050
<b>35–39</b>	\$0.095	\$0.060
<b>40–44</b>	\$0.115	\$0.080
<b>45–49</b>	\$0.175	\$0.140
<b>50–54</b>	\$0.265	\$0.230
<b>55–59</b>	\$0.465	\$0.430
<b>60–64</b>	\$0.555	\$0.520
<b>65–69</b>	\$0.695	\$0.660
<b>70–74</b>	\$1.275	\$1.240
<b>75+</b>	\$1.835	\$1.800

## LIFE INSURANCE RATES

You can estimate your monthly cost by dividing your annual base salary by 1,000 and multiplying it by the rate tied to your age. Your age and salary are determined as of Jan. 1, 2024, or your hire date, whichever is later.

## PORTABILITY

Should your employment with the Airport end, you may elect to continue your coverage, though you may pay a higher rate. A portability form will be mailed to your home.

### DEPENDENT TERM LIFE INSURANCE: CHILD

Total cost to cover all your children is **\$0.37 per pay period.**





# LIFE PLANNING RESOURCES

## VOYA CARES®

We could all use a little help planning for the future, especially those caring for a dependent with special needs. Figuring out where to start and what resources are available can be overwhelming. The Voya Cares program offers resources focused on education, planning and solutions for individuals with special needs and disabilities – as well as their families, caregivers and other providers. Visit **Connected** or <https://presents.voya.com/EBRC/DFW> to learn more about these resources.

## VOYA EVEREST FUNERAL PLANNING AND CONCIERGE SERVICES

Planning a funeral can be time consuming and emotionally draining. Everest Funeral Planning and Concierge Services connects employees with professionals who can help with funeral planning for themselves and eligible family members. These services help you navigate all aspects of a funeral. Additional information is located on **Connected** and <https://presents.voya.com/EBRC/DFW>.

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC.



## VOYA PERSONAL TRAVEL ASSISTANCE

Being in an unfamiliar place can cause stress, especially if something goes wrong. Voya Travel Assistance offers you and your dependents four types of services when traveling more than 100 miles from home: pre-trip information, emergency personal services, medical assistance services and emergency transportation services. This provides peace of mind, allowing you to relax and enjoy your trip. Additional information is located on **Connected** and <https://presents.voya.com/EBRC/DFW>.

Voya Travel Assistance services are provided by International Medical Group (IMG).

## INTERNATIONAL BUSINESS TRAVEL POLICY

DFW travel insurance, through Chubb Insurance, helps employees traveling internationally on Airport business feel safe and supported throughout their trips. The Chubb travel app provides Board employees with information on cultural nuances, weather conditions and security recommendations specific to the regions they will be visiting.

To access this service, add international travel details to your Concur travel plans. DFW Risk Management will provide you with resources regarding this service. For more information, contact the DFW Risk Management Department at 972-973-5650.

This policy is not affiliated with or managed by Voya. It is not provided through Voya employee life insurance benefit.



# VOLUNTARY BENEFITS

The following voluntary benefits are available to you: Aflac supplemental benefits, PPLSI Legal Services and Identity Theft Protection. You own the policies and can take them with you if you ever decide to terminate your employment at the Airport. These benefits are over and above your other coverage and are not a part of the core benefits provided to you. You can enroll in voluntary benefits anytime throughout the year. You may also make changes to or cancel your coverage at any time during the year, unlike the health and wellness benefits offered by the Airport.



## AFLAC SUPPLEMENTAL INSURANCE

Aflac pays cash benefits that can be used to help with everyday living expenses such as mortgage payments, rent, utilities, groceries, deductibles and copayments. The benefits are paid directly to you, unless otherwise assigned. The Aflac plans described below are portable; you can take them with you, and there are no deductibles, copayments or network restrictions. There is also no coordination of benefits — Aflac pays regardless of any other insurance. However, some Aflac benefits may require a minimum enrollment time period to be eligible to make a claim.

### AFLAC HOSPITAL CHOICE

Pays over and above any other insurance you might have. This is not a medical plan.

- Offers a selection of hospital-related benefits to help with everyday living expenses by paying benefits directly to you.
- Guaranteed-issue options available – no medical questions or exams required.
- Plan pays cash to you, or you have the option to pay the doctor or hospital directly.

Rates are age-banded.

#### AFLAC

972-267-5086 (Rosemary Herrera)  
[rosemary\\_herrera@us.aflac.com](mailto:rosemary_herrera@us.aflac.com)  
[Aflacenrollment.com/DfwAirport/QX1384031678](https://Aflacenrollment.com/DfwAirport/QX1384031678)  
(view plans and rates)

### ACCIDENT ADVANTAGE

- 24-hour accident-only insurance designed to provide you with cash benefits in the event of a covered accident, on or off the job.
- Daily hospitalization benefits payable for hospital stays, and additional daily benefits paid for stays in a hospital intensive care unit.
- Benefits payable for initial treatment, X-rays, major diagnostic exams and follow-up treatment.
- Rates are the same for those 18 to 70 years of age.

EE = EMPLOYEE	ACCIDENT ADVANTAGE*
Age	18-70
<b>EE Only</b>	\$14.28
<b>EE + Children</b>	\$22.14
<b>EE + Spouse</b>	\$19.02
<b>EE + Family</b>	\$27.90

\* Cost per pay period.

## CANCER PROTECTION

- The plan pays a cash benefit upon initial diagnosis of a covered cancer, with a variety of other benefits payable throughout cancer treatment. You can use these cash benefits to help pay out-of-pocket medical expenses, rent or mortgage, groceries or utility bills. The choice is yours.
- Rates are the same for those 18 to 75 years of age.

EE = EMPLOYEE	CANCER PROTECTION*
Age	18-75
<b>EE Only</b>	\$25.03
<b>EE + Children</b>	\$25.03
<b>EE + Spouse</b>	\$44.22
<b>EE + Family</b>	\$44.22

\* Cost per pay period.

## CRITICAL CARE PROTECTION

- Pays \$7,500 upon diagnosis of a specified health event, which increases to \$10,000 for dependent children.
- Pays benefits for hospital confinement, continuing care, transportation and lodging.
- Is guaranteed-renewable for your lifetime.
- Has no deductions, copayments or network restrictions.

**Events include:** heart attack, stroke, coronary artery bypass surgery, major organ transplant, and more. Refer to the policy brochures for benefit details, definitions, limitations and exclusions.

EE = EMPLOYEE	CRITICAL CARE PROTECTION*			
Age	18-35	36-45	46-55	56-70
<b>EE Only</b>	\$5.94	\$10.02	\$13.86	\$18.24
<b>EE + Children</b>	\$6.54	\$10.38	\$14.22	\$18.72
<b>EE + Spouse</b>	\$9.24	\$16.50	\$23.88	\$33.54
<b>EE + Family</b>	\$10.50	\$17.88	\$25.56	\$35.52

\* Cost per pay period.

## AFLAC SHORT-TERM DISABILITY INSURANCE

- Limited Benefit Disability Income Protection Insurance.
- It's sold on an individual basis. You choose the plan that's best for you based on your financial needs and income.
- Aflac offers the option of guaranteed issue short-term disability.
- Aflac pays you a cash benefit for each day you are disabled.
- Aflac does not coordinate benefits, regardless of any other insurance you might have.
- Monthly benefit is subject to income.
- Benefit period: 3 or 6 months.
- Elimination period: 0/7, 0/14, 7/7  
The Elimination Period is the period of time between the onset of disability and the time you are eligible for the benefits to be paid.  
Example: 0/7 – payment for injury starts the first date of injury/payment for sickness has a 7-day elimination period.

Aflac insurance policies are underwritten by American Family Life Assurance Company of Columbus. Accident Policies: A36100TX-A36400TX. Cancer: Policies A78100TX - A78400TX. Critical Care: Policies A74100-A7300TX. Short-Term Disability Policy: A57600LBTX. Form Z171157.

Scan the QR Code to see the  
AFLAC Insurance Products.





## WHY YOU NEED A LEGAL PLAN

LegalShield can help with planned and unplanned legal issues. Whether you're facing a legal issue that's big, small or somewhere in between, you'll have access to professional legal advice and services when you need them.

Scan QR  
Code Video



## WHAT LEGALSHIELD OFFERS

- Peace of mind.
- Professional legal advice and counsel.
- Dedicated on-call law firm.

### MEMBERSHIP INCLUDES\*:

- Personal legal advice on unlimited issues
- Letters/phone calls on your behalf
- Contracts and documents review
- Lawyer prepared will, living will (with annual reviews/updates), health care power of attorney
- Residential loan document review
- Motor vehicle services
- Uncontested name change assistance, adoption, separation and divorce representation
- IRS audit legal services
- Trial defense for covered civil lawsuit
- 24/7 emergency access for covered situations
- Preferred member discount

\* See website for details and limitations

## WHO THE PLAN COVERS

The plan covers the member, member's spouse, never married dependent children under 26 living at home, full-time student and physically/mentally challenged dependent children.

### LEGALSHIELD APP AND MEMBERPERKS

- Mobile access to benefits and law firm.
- Save at hundreds of national and local merchants.

### ELECTION OPTIONS

<b>Legal Plan</b>	\$8.75 per pay period
<b>Spanish Legal Plan</b>	\$9.67 per pay period

Scan QR Code Savings Estimator





LegalShield/IDShield



IDShield is the most comprehensive identity protection and restoration product available. We offer retroactive restoration in an event of pre-existing stolen identity prior to membership. The only company with licensed private investigators, unlimited service guarantee and live 24/7 support. We monitor what matters most.

## WHY YOU NEED IDENTITY PROTECTION

According to a 2017 Symantic-Harris Poll, there is a new identity theft victim every two seconds. Professional thieves are working overtime to compromise your identity and financial well-being. We will work on your behalf.

## MEMBERSHIP INCLUDES\*:

- Social media monitoring
- Child(ren) monitoring
- Auto-monitoring
- Hard credit inquiry alerts
- High-risk application and transaction monitoring
- Public records monitoring
- Credential screening
- Sex offender alerts
- \$1 million identity fraud protection
- Medical data reports

## WHO THE PLAN COVERS

Family coverage for spouse and up to 10 dependent children. Individual coverage includes member only.

## IDSHIELD APP, MEMBERPERKS, IDSHIELD VAULT

- Use the app to get mobile alerts and view your credit scores.
- Save at hundreds of national and local merchants with MemberPerks.
- Secure online login information with IDSHIELD Vault

## ELECTION OPTIONS\*\*

STANDALONE - IDSHIELD		
	Individual Coverage	Family Coverage
<b>1 Bureau Monitoring</b>	\$4.13	\$8.75
<b>3 Bureau Monitoring</b>	\$6.44	\$12.90

COMBINATION - IDSHIELD AND LEGALSHIELD		
	Individual Coverage	Family Coverage
<b>1 Bureau Monitoring</b>	\$11.95	\$15.65
<b>3 Bureau Monitoring</b>	\$11.95	\$19.34
	Individual Spanish	Family Spanish
<b>1 Bureau Monitoring</b>	\$13.80	\$16.57
<b>3 Bureau Monitoring</b>	\$13.80	\$20.26

\*\* Cost per pay period.

Download the LegalShield and IDShield apps from the App Store or Google Play.

### PPLSI (LEGALSHIELD & IDSHIELD) ACC, LLC

DFW Representative: Jerome Coleman  
 469-461-1980 (office)  
 469-878-5444 (cell)  
 800-654-7757 (Customer Care)  
[ajc@shieldassociate.com](mailto:ajc@shieldassociate.com)  
[www.shieldbenefits.com/dfwairport](http://www.shieldbenefits.com/dfwairport)

\* See website for details and limitations.





# TOTAL REWARDS

At DFW Airport, we are continually striving to become a better place to work by putting a greater focus on our culture and our people. It is important that we offer Total Rewards programs that are meaningful to you.

DFW's Total Rewards is more than just your salary. Total Rewards includes the benefits we have described in this guide, along with many other programs and added benefits to help you achieve better work-life balance.

## **Health and Wellness**



The Airport offers an award-winning health and wellness program through our LiveWell program. DFW provides an outstanding fitness facility and on-site clinic free to all employees including 19 satellite stations across the Airport.

## **Employee Emergency Fund**



The Fund helps DFW Board employees experiencing an unforeseen crisis or personal hardship. The Fund relies on employee donations to provide tax-free grants.

## **Tuition Reimbursement**



Your development is key to our success. Our tuition reimbursement program helps to support your growth and development.

## **Employee Discounts**



Several discounts are available for DFW employees, including personal travel and entertainment discounts and EasyRide transit discount passes. Please check the Employee Discounts page on **Connected** for a complete list of companies and vendors.

## **DFW Cares**



This program helps employees engage with and strengthen our surrounding communities by giving their time and resources to various causes.

## **Employee Resource Groups (ERG)**



DFW offers diversity, equity, and inclusion (DEI) opportunities for employees through our seven ERGs. Go to **Connected** to learn more and join as a member or ally.

## **And, we offer so much more!**



- Free retirement planning sessions
- Airport parking privileges

- Competitive pay
- Employee rewards and recognition programs
- Time off with pay

## **ADDITIONAL TOTAL REWARDS**

### **AIRROSTI**

- Learn to manage new or chronic back, neck and foot pain. Airrosti is available to you through in-person visits, no-cost video chats and monthly webinars. They are in-network with DFW Cigna medical plans. Stay tuned to **Connected** for more information.

### **WONDR HEALTH**

- Wondr Health teaches simple, sustainable, lifelong skills for weight maintenance, improved sleep and more through new lifestyle behaviors. Learn how Wondr Health can improve your life at the LiveWell Center or on **Connected**.



# DFW LIVEWELL

DFW Airport cares about the overall well-being of all employees and their families. That is why DFW continues to invest in LiveWell, our award-winning health and wellness program. The program is your gateway to a host of resources and activities to help you and your family embrace a healthy lifestyle and make informed decisions about your total well-being.

## LIVEWELL CENTER

The LiveWell Center is a superior wellness center with more than 40 pieces of strength and cardio equipment, indoor basketball and racquetball courts, group exercise studio, covered tennis and basketball courts, and sand volleyball courts.

## LIVEWELL HEALTH CLINIC

The LiveWell Health Clinic is available to all employees at no cost and provides a convenient on-site opportunity for employees to receive a wide range of medical services, including preventive annual physicals, urgent care services for such issues as allergies and colds, immunizations (e.g., flu), and health coaching for hypertension and diabetes, among other services..

Call the clinic at **972-973-1621** or email [LWHealthClinic@dfwairport.com](mailto:LWHealthClinic@dfwairport.com) to schedule an appointment.

## LIVEWELL HUB

The LiveWell Hub is a customized online wellness portal that allows employees access to up-to-date incentive completions and personalized, tailored programming. Employees can also upload completed physical, dental and vision exam verification forms and see their personal wellness scorecards.

The LiveWell Hub can be accessed at [dfwlivewell.com](http://dfwlivewell.com) on desktop and mobile devices and works best using Microsoft Edge.

## FY24 WELLNESS INCENTIVE PROGRAM

The LiveWell Wellness Incentive Program works on a points-based system. DFW Board employees can earn points for healthy choices that contribute to their overall health and well-being. The program for FY24 – Oct. 1, 2023, through Sept. 30, 2024.

### HOW THE PROGRAM WORKS:

To unlock your first Apple, the following are required:

- Complete an annual physical exam.
- Complete the Health Risk Assessment (HRA).
- Earn a minimum of 100 points.  
(100 pts. = 1 Apple)
- You will receive points for healthy choices that contribute to your overall well-being.
- Each healthy choice activity has a point value.
- You will receive a day of pay for every Apple earned, up to the annual maximum.
- All points are totaled and managed in the **LiveWell Hub**.

See page 32 or the LiveWell Hub for the list of point opportunities.

For questions regarding the LiveWell Wellness Incentive Program, contact LiveWell at 972-973-1612 or [LiveWell@dfwairport.com](mailto:LiveWell@dfwairport.com).

## LIVEWELL WELLNESS INCENTIVE PROGRAM – EARN POINTS

PREVENTIVE HEALTH	POINTS	MAX POINTS
<b>Cancer Screenings</b> <ul style="list-style-type: none"> <li>• Cervical Cancer Screening</li> <li>• Colonoscopy</li> <li>• Mammogram</li> <li>• Prostate Specific Antigen Test</li> <li>• Skin Cancer Screening</li> </ul>	20	40
<b>Dental Exam</b>	10	20
<b>Health Risk Assessment (HRA)</b>	40	40
<b>HRA Follow-up at LiveWell Clinic</b>	10	10
<b>Physical Exam</b>	40	40
<b>Vaccines</b> <ul style="list-style-type: none"> <li>• Flu</li> <li>• COVID-19 and/or related boosters</li> <li>• Shingles</li> <li>• Tdap</li> <li>• Pneumococcal</li> </ul>	10	30
<b>Vision Exam</b>	20	20

HEALTHY HABITS	POINTS	MAX POINTS
<b>Challenges</b>	25	100
<b>Completion of Coaching Programs</b> <ul style="list-style-type: none"> <li>• Nutrition</li> <li>• Personal Training</li> <li>• Other Programs (i.e., Cigna, Wondr Health)</li> </ul>	20	60
<b>Physical Activity</b> <ul style="list-style-type: none"> <li>• LiveWell Visits (30+ minutes)</li> <li>• Fitness Tracker (10,000 steps or 30+ minutes of exercise verified with a fitness tracker synced with MoveSpring)</li> <li>• Off-site Visits</li> </ul>	1	150
<b>Tactical Fitness and Wellness (DPS Only)</b> <ul style="list-style-type: none"> <li>• On-Ramp/Physical Abilities Test</li> </ul>	50/75	50/75

COMMUNITY	POINTS	MAX POINTS
<b>Blood Donation</b>	5	10
<b>Community Walk/5K/Marathon</b>	5	10
<b>Volunteer Hours (1 hour = 1 point)</b>	1	10
<b>DFW Heart Walk</b>	10	10

AWARENESS	POINTS	MAX POINTS
<b>Division/Department/ERG Initiatives**</b>	5	40
<b>Educational Events**</b> <ul style="list-style-type: none"> <li>• Lunch &amp; Learn</li> <li>• LearningHub Modules</li> </ul>	5	50
<b>Open Enrollment Event Attendance</b>	10	10
<b>Take 25 Completion</b>	15	15

\*\* Pre-approval of event is required by LiveWell Staff before points can be awarded.



# SAFE LANDINGS

## EMPLOYEE ASSISTANCE PROGRAM

DFW recognizes the challenges of balancing work with the circumstances of everyday life. We know that life can be busy, and we all need help every now and then. Whether you need assistance finding a babysitter, help writing a will or just some extra support during a tough time, it is okay to ask for help. Safe Landings, DFW Airport's employee assistance program by Deer Oaks, is here for you.

The program is available to you, your dependents and any member in your household, at **no cost to you**.

Safe Landings can help with the everyday challenges of life that may affect your health, family life and desire to excel at work. You and your family can take advantage of up to six consultations with a licensed clinician per incident, per individual, per calendar year. You can also receive one 30-minute consultation with an attorney in the Deer Oaks network and a discounted rate for additional legal services.

Safe Landings is a confidential benefit available to all Board employees and their families. The program is administered by Deer Oaks and available 24/7. Learn more on **Connected**.

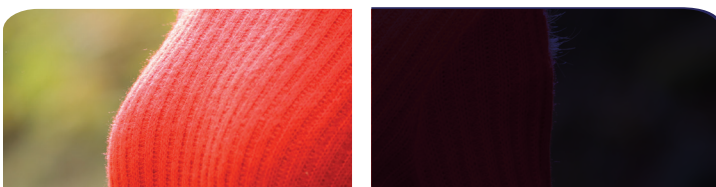
### Services include:

- **Six sessions for short-term counseling** per issue, per year.
- **Video and text messaging** with a certified counselor through iConnectYou app.
- **iConnectYou passcode: 21278.**
- **Legal consultation services** – will creation, credit reports and credit monitoring, legal library, legal forms and estate planning.
- **Financial consultation services.**
- **Take the High Road Program** – reimbursement for eligible employees and their dependents for cab or ridesharing fare if they are incapacitated due to either over consumption, drowsiness due to medication or extreme emotional condition.
- **Daily living consultation services:**
  - Finding child and elder care facilities and care for pets
  - Personal care
  - Travel
  - Home improvement contractors
  - Education
  - Managing day-to-day responsibilities at home and work



### DEER OAKS

888-993-7650 | [deeroakseap.com](https://deeroakseap.com)  
Username: dfw | Password: dfw





# IMPORTANT CONTACTS

BENEFIT	CARRIER	PHONE NUMBER	EMAIL/WEB
<b>Medical/Pharmacy</b>	Cigna* Group #3339042 Medical/Pharmacy	800-244-6224	<a href="http://cigna.com">cigna.com</a> or <a href="http://mycigna.com">mycigna.com</a>
	Mail Order Pharmacy – Express Scripts Pharmacy	800-835-3784	<a href="http://mycigna.com">mycigna.com</a> or <a href="http://cigna.com/homedelivery">cigna.com/homedelivery</a>
	Specialty Pharmacy – Accredo	877-826-7657	<a href="http://mycigna.com">mycigna.com</a> or <a href="http://accredo.com">accredo.com</a>
<b>Virtual Doctor Visits</b>	MDLive*	888-680-8646	<a href="http://mycigna.com">mycigna.com</a> or myCigna app
<b>Health Care Advocacy</b>	Cigna One Guide	888-806-5042	<a href="http://mycigna.com">mycigna.com</a> or myCigna app
<b>Dental Coverage</b>	Cigna* Group #3339042	800-244-6224	<a href="http://cigna.com">cigna.com</a> or <a href="http://mycigna.com">mycigna.com</a>
<b>Vision</b>	EyeMed*	844-409-3401	<a href="http://eyemed.com">eyemed.com</a>
<b>Flexible Spending Account</b>	Optum Financial*	866-808-1444	<a href="http://optumfinancial.com">optumfinancial.com</a>
<b>DFW Human Resources</b>	Total Rewards	972-973-MyHR (6947)	<a href="mailto:MyHR@dfwairport.com">MyHR@dfwairport.com</a>
<b>Life Insurance/ AD&amp;D Coverage</b>	ReliaStar Life Insurance Company* (Subsidiary of Voya Financial) Policy No. : 689696	800-955-7736	<a href="http://presents.voya.com/EBRC/DFW">presents.voya.com/EBRC/DFW</a>
<b>Disability Coverage</b>	Matrix Absence Management*	877-202-0055	<a href="http://matrixabsence.com">matrixabsence.com</a>
	DFW Risk Management	972-973-5650	
<b>Safe Landings - Employee Assistance Program</b>	Deer Oaks*	888-993-7650	deeroakseap.com Login: dfw Password: dfw iConnectYou passcode: 21278
<b>Voluntary Benefit</b>	Aflac	972-267-5086 (Rosemary Herrera) 800-992-3522 (Customer Service)	<a href="mailto:rosemary_herrera@us.aflac.com">rosemary_herrera@us.aflac.com</a> <a href="http://Aflacenrollment.com/DfwAirport/QX1384031678">Aflacenrollment.com/DfwAirport/QX1384031678</a>
	PPLSI (LegalShield/IDShield)* – ACC, LLC	DFW Representative: Jerome Coleman 469-461-1980 (Office) 469-878-5444 (Cell) 800-654-7757 (Customer Care)	<a href="mailto:ajc@shieldassociate.com">ajc@shieldassociate.com</a> <a href="http://www.shieldbenefits.com/dfwairport">www.shieldbenefits.com/dfwairport</a>
<b>DFW LiveWell Program</b>	LiveWell Center	972-973-1612	<a href="mailto:LiveWell@dfwairport.com">LiveWell@dfwairport.com</a>
	LiveWell Health Clinic	972-973-1621	<a href="mailto:LWHealthclinic@dfwairport.com">LWHealthclinic@dfwairport.com</a>
	LiveWell Hub		<a href="http://DFWLiveWell.com">DFWLiveWell.com</a>

\* Mobile app available for this provider.





# NOTES



# DFW

This benefits guide is intended to provide an overview only of certain benefits offered to eligible employees by DFW Airport. Complete details about how the plans work are included in the policies, summaries of benefit coverage, summary plan descriptions, and plan documents, which are available on Connected Online. If there is any discrepancy or conflict between the plan documents and the information presented in this booklet, the plan documents will govern. DFW Airport reserves the right to change or discontinue the plans at anytime. Participation in the plans does not constitute an offer of employment, reemployment, or an employment contract.