



DFW



2026 Your Guide to Benefits

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Welcome to Your Benefits

We appreciate everything you do to help make DFW successful. As part of our commitment to you, we're proud to offer a competitive benefits package that's designed to support you and your family.

Your well-being matters, both physically and emotionally. We hope these benefits make it a little easier to take care of yourself and the people you care about.

Take some time to look through this guide to see what's available. If you have any questions, feel free to reach out to MyHR at 972-973-6947 or email us at MyHR@dfwairport.com—we're here to help!





Enrollment Highlights

Annual Benefits Enrollment Oct. 13–27, 2025

All employees should review their current elections every year. Your core benefits from 2025 (medical, dental, vision and life insurance) will roll over to 2026 if you do not submit your enrollment changes by Oct. 27. After Oct. 27, you will not be able to make changes to your coverage without a Qualifying Life Event. (See page 5.)

The benefit choices made during the annual enrollment period will go into effect Jan. 1, 2026, and stay in effect through Dec. 31, 2026.

New Hire Benefits Enrollment

New employees have 31 days from the date of hire to make benefit elections. The benefit choices made during the first 31 days of employment go into effect on the hire date and will stay in effect through Dec. 31, 2026, unless there is a Qualifying Life Event. (See page 5.)

Updates for 2026

The Cigna Open Access Plus (OAP) plan is closing to new enrollments for 2026. If you're currently enrolled in the OAP plan, you'll be automatically re-enrolled unless you change your medical coverage during Open Enrollment. If you switch plans, you won't be able to return to the OAP plan in the future. Be sure to review your options — premiums and deductibles are increasing, and our new decision support tool can help you choose the best fit.

NEW!

Find the Right Medical Plan for You

Choosing a medical plan just got easier. Our new decision support page is now live — designed to help you compare your options and feel confident about your choices. Walk through example scenarios that show how the plans work based on varying health care needs, and see which options make the most sense in each case. Then, use the interactive modeling tool to estimate what you might pay in a year — including premiums, copays, and common medical expenses. It's a simple way to find the plan that fits your life and your budget.

DFW Human Resources

972-973-MyHR (6947)

MyHR@dfwairport.com



Cigna ID cards are digital for all members.

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.
- » Request ID cards by mail. **If you have an ID card, your ID card still works.*

All contribution rates have been moved to the back of this guide for easy reference. See page 32 for more information.

Eligibility

Full-time employees and qualified dependents are eligible to participate in benefit programs on day one. 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
Spouse	• Marriage License or • Informal Marriage: Declaration of Informal Marriage. This is available through the County Clerk's Office in the county where you live.
Dependent Child(ren) Child(ren) must be under the age of 26, or any age if mentally or physically incapacitated.	• Natural Child: Birth Certificate listing employee as the parent. • Stepchild: Birth Certificate showing your spouse is the natural parent and Marriage Certificate or Declaration of Informal Marriage showing the natural parent is your spouse. • Other Dependent Children: Birth Certificate and one of the following: • Adoption Agreement • Court Order showing legal guardianship • Adoption/Foster placement documents • Qualified Medical Support Order • Disabled Dependent Child over age 26: Birth Certificate and Approved Statement of Disability from a physician. Contact MyHR for more information.

*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's plans specify:

- » If a spouse or child is a full-time employee of DFW, 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 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 Workday to make your annual benefit elections for 2026, you must certify that your covered dependents meet the eligibility requirements as defined in this benefits guide.

DFW 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.



Qualifying Life Events

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
Change in legal marital status	Marriage or informal marriage	Marriage Certificate or Declaration of Informal Marriage
	Divorce	Signed and dated Divorce Decree
Change in number of dependents	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
Change in dependent status	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
Change in dependent coverage/employment status	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
Change of residency	Change of residency to the U.S.	Immigrant Visa or Permanent Resident card (must be turned in within 31 days of the admittance date)
Entitlement to Medicare	Employee or dependent becomes eligible for Medicare	Copy of Medicare documentation showing the date the coverage began
Change In Medicaid/ Children's Health Insurance Program (CHIP) Eligibility: Special Enrollment Period of 60 Days	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 your Qualifying Life Event and documentation in Workday. Steps and navigation are available on **DFWConnected**.
- » Your event must be submitted within 31 days of the actual event date.
- » Documents must be attached in Workday to complete your event.
- » 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 completing benefits enrollment may be challenging. 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 is your secure member portal from Cigna that provides you immediate online access to personalized health and wellness information. 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

Our 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 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.

Health Information Line

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.

On-Site Cigna Partners

We 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 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.





Additional Benefits With Your Cigna Plan

Whether you've just received a diagnosis, are in active treatment, or navigating life after cancer, the **Cancer Support Program** is here to help. This free, confidential program offers personalized support to guide you through every stage — from diagnosis to remission and beyond.

Here's how it can help:

- » 24/7 access to specialized nurses who understand what you're going through and are trained to support patients in remission.
- » Ongoing outreach and guidance for those who've had cancer in the past and are still taking preventive treatments or medications.
- » Tailored support plans for patients managing cancer alongside other health conditions like diabetes or chronic illnesses.

Take advantage of this valuable resource designed with your well-being in mind. Call Cigna at 800-244-6224 to get started.

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 adult dependents on your medical plan who are at risk for type 2 diabetes or heart disease, and are accepted into the program. Contact Cigna at 800-244-6224 for more information.

Fertility Benefits are available 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. Cigna also offers a comprehensive maternity program called **Healthy Pregnancies, Healthy Babies**. This free program aims to educate and support your full pregnancy journey 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.

Total Behavioral Health has a wealth of programs and resources to help with challenges to your mental well-being. Assistance is available to members 24/7/365. The following services are provided at no cost.

- » Virtual Counseling (Veterans Support, Alma, Headspace).
- » Coaching Support and Lifestyle Management Programs.
- » Behavioral Awareness Series.
- » Digital Tools (Happify, iPrevail).

To tap into these benefits, go to mycigna.com or contact Cigna at 800-244-6224.

On-site Events

It can be a struggle to keep up with appointments or planning healthy meals for yourself and family. Opportunities are available throughout the year to help bring more balance to your life. **DFWConnected** can be used to learn about upcoming on-site dental exams from Jet Dental and live cooking demos from nutritionists and chefs.

Medical Coverage

There are four medical plan options for employees. An overview of each of the plans is included below.

- » Cigna High Deductible Health Plan (HDHP)
- » Cigna Health Reimbursement Account (HRA) plan
- » Cigna Open Access Plus In-Network (OAPIN) plan
- » Cigna Open Access Plus (OAP) plan

The **Cigna HDHP*** is the lowest cost option for your health care coverage. It is paired with a Health Savings Account (HSA), that allows you to save money to pay for current and future out-of-pocket health care expenses tax-free. You and your dependents can receive care from any doctor, hospital or other health care provider and will pay less if you use in-network providers.

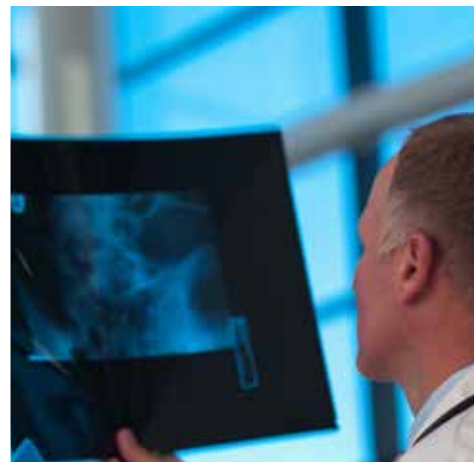
Eligibility	You cannot contribute to an HSA if you: • Are enrolled in any other plan including Medicare (Parts A/B), TRICARE, or received VA benefits within the past three months. • You (or your spouse) have access to reimbursement or contribute to a Health Care FSA.
Contributions	• The annual HSA contribution limit is \$4,400 for Single and \$8,750 for Family coverage for 2026. • The Airport will contribute to your account and your contributions are tax-free. Combined contributions will count toward the IRS maximums. • You can change your contributions any time throughout the year. • If you're age 55+, you can make additional catch up contributions up to \$1,000 annually.
Eligible Expenses	• Medical, dental, vision expenses, and prescription drugs
Using Your Account	• It works like a bank account with a debit card. Reimbursement and usage are subject to your account balance. • Funds may be used for eligible expenses for your spouse or tax dependents even if they are not enrolled in your plan. • HSA investments may be made once your balance reaches \$1,000.

HDHP Deductibles

The entire deductible must be met before the plan pays for eligible health care expenses, including non-preventive prescription drugs. **Please note:** The deductible is aggregated for family coverage and must be met by one or any combination of covered family members before the plan pays.

- » **Exceptions:** In-network preventive care and certain medications classified as preventive in accordance with the approved prescription drug list will not apply to the deductible.





The **Cigna HRA*** plan is a high deductible health plan that includes an HRA account, known as a “fund,” to help pay your eligible medical and prescription costs. Each plan year, the Airport contributes to the fund based on your elected coverage level.

» The fund automatically pays first before you begin paying towards the deductible.

The plan offers tax-free benefits as the fund doesn't count as taxable income. That means you can cover some health care costs with tax-free dollars.

The **Cigna OAPIN*** plan is a copay-based plan that requires you to use in-network providers only. There's no need to designate a primary care doctor or get referrals, but you'll be responsible for the full cost of any out-of-network care unless it's an emergency. Most office visits and services require a copayment before the plan pays for coverage without deductibles. It's an easy way to budget your health care expenses.

The **Cigna OAP*** plan allows you and your family to receive care from any provider or hospital, and you must first pay a deductible before the plan pays. **NOTE: This plan is closing to new enrollments for the 2026 plan year. If you're currently enrolled in the OAP plan, you can stay in the plan without taking any action — re-enrollment in this plan is passive this year.**

* No claim forms are required for in-network visits. You may be required to pay in full at the time of service for out-of-network visits and may require claim forms. In addition, preauthorization may be required prior to certain procedures, and you could be billed for the balance not payable by the plan. Please refer to the Preauthorization section of your Summary Plan Description for full list of services.

Medical Plans Overview



Plan Feature	Cigna HDHP		Cigna HRA		Cigna OAPIN	Cigna OAP**	
	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK	NETWORK	NETWORK	NON-NETWORK
DFW / Employer (ER) Contributions							
Per Individual	\$800 (prorated ER contribution)		\$500 (prorated ER contribution)		N/A	N/A	
Per Family	\$1,600 (prorated ER contribution)		\$1,000 (prorated ER contribution)		N/A	N/A	
Annual Deductible (Excludes Prescription Copayments)							
Per Individual	\$1,700	\$3,400	\$1,500	\$3,000	N/A	\$600	\$1,200
Per Family	\$3,400	\$6,800	\$3,000	\$6,000	N/A	\$1,200	\$2,400
Annual Out-of-Pocket Limit (Includes the Deductible, Copays, and Coinsurance)							
Per Individual	\$3,500	\$7,000	\$3,500	\$7,000	\$2,500	\$2,600	\$5,200
Per Family	\$7,000	\$14,000	\$7,000	\$14,000	\$5,000	\$5,200	\$10,400
Coinsurance/Copayments							
Preventive Care (1 exam per calendar year) Includes routine adult and routine child physical exams, lab tests, immunizations and routine cancer screenings	100% covered	40%*	100% covered	40%*	100% covered	100% covered	40%*
LW Clinic Visit	\$25 copayment	N/A	100% covered	N/A	100% covered	100% covered	N/A
Office Visits	20%*	40%*	20%*	40%*	\$30 copayment	20%*	40%*
Specialist Office Visits	20%*	40%*	20%*	40%*	\$60 copayment	20%*	40%*
Outpatient Surgery	20%*	40%*	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%*
Hospitalization and Inpatient Surgery	20%*	40%*	20%*	40%*	\$500 copayment per admission, then covered 100%	20%*	40%*
Mental Health • Inpatient • Outpatient	20%*	40%*	20%*	40%*	Inpatient: \$500 copayment per admission, then covered 100% Outpatient: \$30 copayment per visit	20%*	40%*
Virtual visits powered by MDLive Medical and Behavioral Mental Health	\$0 copayment	N/A	\$0 copayment	N/A	\$0 copayment	\$0 copayment	N/A
Urgent Care Facility	20%*	40%*	20%*	40%*	\$75 copayment	20%*	40%*
Emergency Room	20%*	20%*	20%*	20%*	\$150 copayment; waived if admitted to a hospital or outpatient facility	20%*	20%*
Ambulance	20%*	20%*	20%*	20%*	\$150 copayment	20%*	20%*

* After deductible

** New enrollments are not allowed for the 2026 plan year. If you're currently enrolled in the OAP plan, you can keep your coverage for 2026 — your enrollment will automatically carry over unless you make a change.



Virtual Doctor Visits

Virtual visits powered by MDLive allow you to consult a doctor or behavioral health provider for nonemergency situations. This benefit is a convenient way to meet with a physician at no cost to you, no matter which plan you select. Please refer to page 10 showing the Medical Plan Overview.

Visit With a Doctor Remotely

With virtual visits, the doctor is always in. Get care from a board-certified doctor 24/7. 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 | » Dermatological conditions |
| » Fever (age 3+) | |
| » Rash | |

MDLIVE

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

There are three easy ways to connect to care:

- » mycigna.com
- » Call MDLive 888-680-8646
- » myCigna app

Health Care Options

Becoming familiar with your options for medical care can save you time and money.

Health Care Provider		Symptoms	Average Cost	Average Wait
Non-Emergency Care				
 Virtual Visits/ Telemedicine	Access to care via phone, online video or mobile app whether you are home, work or traveling; medications can be prescribed 24 hours a day, 7 days a week <i>No cost for MDLive visits</i>	• Allergies • Cough/cold/flu • Rash • Stomachache	\$	2-5 minutes
 Doctor's Office	Generally, the best place for routine preventive care; established relationship; able to treat based on medical history Office hours vary	• Infections • Sore and strep throat • Vaccinations • Minor injuries, sprains and strains	\$	15-20 minutes
 Retail Clinic	Usually lower out-of-pocket cost than urgent care; when you can't see your doctor; located in stores and pharmacies Hours vary based on store hours	• Common infections • Minor injuries • Pregnancy tests • Vaccinations	\$	15 minutes
 Urgent Care	When you need immediate attention; walk-in basis is usually accepted Generally includes evening, weekend and holiday hours	• Sprains and strains • Minor broken bones • Small cuts that may require stitches • Minor burns and infections	\$\$	15-30 minutes
Emergency Care				
 Hospital ER	Life-threatening or critical conditions; trauma treatment; multiple bills for doctor and facility 24 hours a day, 7 days a week	• Chest pain • Difficulty breathing • Severe bleeding • Blurred or sudden loss of vision • Major broken bones	\$\$\$\$	4+ hours
 Freestanding ER	Services do not include trauma care; can look similar to an urgent care center, but medical bills may be 10 times higher 24 hours a day, 7 days a week	• Most major injuries, except trauma • Severe pain	\$\$\$\$\$\$	Minimal

Note: Examples of symptoms are not inclusive of all health issues. Wait times described are only estimates. This information is not intended as medical advice. If you have questions, please call the phone number on the back of your medical ID card.

Smart Ways to Save on Health Care

Taking the time to understand your health care options — and how to use them — can make a big difference for your wallet. Here are some simple but effective ways to keep your costs down without sacrificing the care you need.

1 Stay In-Network

Providers who are part of your plan's network have agreed to discounted rates. When you see an in-network doctor, specialist, or facility, you'll pay less than if you go out-of-network. Even for something as small as a lab test or imaging, in-network savings can add up quickly. Before scheduling care, double-check that both the provider and the facility are in-network.

2 Get Your Preventive Exams

Our medical plans cover preventive care — like annual physicals, screenings, and immunizations — at no cost to you. These visits help catch health issues early, when they're easier and less expensive to treat. Make sure you schedule your preventive exam each year and take advantage of any other screenings you qualify for.

3 Understand Your Plan and Costs

Each type of health plan works a little differently. Some have higher premiums but lower costs when you get care, while others have lower premiums but higher costs at the doctor's office. Understanding your plan's deductible, copays, and coinsurance helps you avoid surprises. If you're choosing between plans, think about how often you typically use health care and what you value most — lower costs per paycheck or lower costs at the point of care.

4 Use an HSA with the Cigna HDHP Medical Plan

If you enroll in the HDHP, you can open an HSA, which lets you set aside money before taxes to pay for eligible medical expenses — lowering your taxable income in the process. Unused funds roll over each year, so you won't lose your money if you don't spend it right away. You can even keep your HSA into retirement to help cover future health care costs.

5 Ask About Generic Medications and Mail Order

Generic prescriptions contain the same active ingredients as brand-name drugs, but they typically cost much less. If your provider prescribes a brand-name medication, ask if there's a generic option. For maintenance medications you take regularly, consider using your plan's mail-order service — it's often more convenient and less expensive than picking up refills at the pharmacy.



Prescription Coverage

Prescription drug coverage is included with all four 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)	
Tier 1 Generic Drugs	\$5 copayment
Tier 2 Brand-name drugs (on the Preferred Drug List)	\$30 copayment
Tier 3 Brand-name drugs (not on the Preferred Drug List)	\$60 copayment
Tier 4 Specialty retail drugs (injection, infused or oral)	\$100 copayment (30-day supply)
Mail Order Rx (31 to 90-day supply)	
Tier 1 Generic Drugs	\$10 copayment
Tier 2 Brand-name drugs (on the Preferred Drug List)	\$60 copayment
Tier 3 Brand-name drugs (not on the Preferred Drug List)	\$120 copayment
Tier 4 Specialty mail order drugs (injection, infused or oral)	\$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.

If you enroll in the HDHP, you pay the full negotiated rate for prescription drug costs then the copay after your deductible has been met. Preventive drug costs may be \$0 cost to you. See the Prescription Drug Lists on [DFWConnected](#) for more information.





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 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, which may save you time and money. Mail-order benefits are through Express Scripts Pharmacy. Go to 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, 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 or the myCigna app to see what drugs are covered and under which tier.

Preferred Drug and Preventive Medication Lists can be found on [DFWConnected](https://DFWConnected.com).

Dental Coverage



DFW Airport offers two dental plans, and an overview of each is included below.

Dental Health Maintenance Organization (DHMO)

Cigna's 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.

Dental Preferred Provider Organization (DPPO)

Like a medical PPO plan, Cigna's DPPO 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.

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 [DFWConnected](#).





Dental Plans Overview

DHMO	DPPO
Deductible	
\$0 annual deductible	For basic and major care Per individual \$50 Per family \$150
You Pay	
Preventive	
\$5 copayment Office visit \$12 copayment Sealant per tooth	\$0 (annual deductible waived) Includes checkups, cleanings, X-rays, sealants, etc.
Basic Care	
\$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.
Major Care	
\$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.
Orthodontia	
\$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
Maximum Benefit	
None	Per calendar year, per individual \$2,000 Orthodontics per individual \$1,500

Refer to the Cigna DHMO and DPPO Schedule of Benefits on [DFWConnected](#) for more details.



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 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 Oakley, LensCrafters, Pearle Vision, Target Optical, and Walmart, to name a few.
	Your vision plan gives you the option to purchase glasses and contacts in the same year with one exception. You can use your full frame and contact allowances towards those purchases, but the lens copay does not apply. You will receive 20% off the total price of your lenses. You will also receive 40% off all additional purchases throughout the year.
	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 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 three-year warranty including coverage for repairs, loss, or damage, and two years of free batteries shipped directly to your home. Call 877-203-0675 to find a hearing care provider near you and schedule a hearing exam.

Vision Overview



To see a full list of copayments visit www.eyemed.com. You do not need to be enrolled in an airport medical plan to have vision coverage.

Vision Care Services		
	In-Network Member Cost	Out-of-Network Member Reimbursement
Exam Services		
Exam at PLUS Providers	\$0 copay	Up to \$40
Exam	\$0 copay	Up to \$40
Frame		
Any available frame at PLUS Providers	\$0 copay; 20% off balance over \$200 allowance	Up to \$105
Frame	\$0 copay; 20% off balance over \$150 allowance	Up to \$105
Contact Lenses		
Contacts - Conventional	\$0 copay; 15% off balance over \$150 allowance	Up to \$105
Contacts - Disposable	\$0 copay; 100% of balance over \$150 allowance	Up to \$105
Contacts - Medically Necessary	\$0 copay; paid-in-full	Up to \$300
Standard Plastic Lenses		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal	\$10 copay	Up to \$70
Lenticular	\$10 copay	Up to \$70
Progressive - Standard-Tier 4	\$65/\$95/\$105/\$120/\$185 copay	Up to \$50
Lens Options		
Anti-Reflective Coating - Standard-Tier 3	\$45/\$57/\$68/\$85 copay	Up to \$23



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 annual 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 accounts.

Optum Financial

866-808-1444 | optumfinancial.com

Health Care FSA

Contribute up to \$3,300* per year to pay for medical and dental copays, prescription drug copays, lab exams and testing, contact lenses, and eyeglasses.

- » You will receive a new card when you first enroll or if yours has expired.
- » If you want to add a cardholder, replace a damaged card, or report a lost or stolen card, you can reorder by clicking My Payment Card at optumfinancial.com.
- » You can submit eligible expenses for your eligible dependents who are not covered under the Airport's medical, dental or vision plans.
- » Keep your receipts and invoices. You may be required to submit documentation for your expenses.

* Contribution and rollover amounts are subject to change annually based on IRS guidelines. See [DFWConnected](#) for additional information.

Dependent Day Care FSA

Contribute up to \$5,000 per year (\$2,500 if married and filing separate tax returns) in 2026, to pay for eligible day care expenses. This account cannot be used for health care expenses.

- » You may use this account to reimburse yourself for eligible day care expenses for your dependent children under age 13, dependents over age 13 if physically or mentally incapable of caring for themselves, elderly parents living with you, or a disabled spouse.
- » Expenses must be incurred to enable you (and your spouse, if married) to work, look for work, or 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.

Use It or Lose It

Any unused dollars over \$660* 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 Mar. 31, 2026. Any unused dollars remaining in your account after that date will be forfeited.



If you enroll in the Cigna HDHP, you are not eligible for the Health Care FSA.



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 and are fully paid by DFW 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
Employer Provided Basic Life Insurance	2x annual salary Maximum benefit \$1 million
Employer Provided AD&D Insurance	2x annual salary Maximum benefit \$1 million

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 as of Jan. 1, 2026, or your hire date, whichever is later.

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 Workday.

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
65 through 69	65% of coverage amount
70 or older	50% of coverage amount





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 as of Jan. 1, 2026, or your hire date, whichever is later.

Dependent Life Insurance	Benefit
Spouse	1x your annual salary, up to a maximum of \$75,000
Child(ren)	\$10,000 coverage per child

Evidence of Insurability

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

Insurance Type	EOI May Be Required if You:
Supplemental Life Insurance	- Decline coverage as a new hire and elect to enroll at a subsequent enrollment period. - Currently have supplemental coverage and wish to increase more than 1x your annual salary.
Dependent Term Life – Spouse	Decline coverage as a new hire and elect to enroll at a subsequent enrollment period.
Dependent Term Life – Child(ren)	N/A

Life Insurance Rates

We are in the process of moving to a new vendor, so rate information is not yet available. Updated rates will be shared once they are finalized. Your age and salary are determined as of Jan. 1, 2026, or your hire date, whichever is later.

Portability

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

Voluntary Benefits



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.

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 discounts.

* 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.



Scan QR Code Video



Scan QR Code
Savings Estimator





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

In 2025, over 1.1 million Americans reported having their identity stolen in the past 12 months. Professional thieves are working overtime to compromise your identity and financial well-being. We 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.
- » \$3 million identity fraud protection.
- » Medical data reports.

* See website for details, limitations.

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.

PPLSI (LegalShield & IDShield)

DFW Representative: Jerome Coleman
469-878-5444 (Office)
800-654-7757 (Customer Care)
ajc@accbrokersolutions.com

Scan QR Code Video

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



We care about the overall well-being of all employees and their families. That is why we continue 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, basketball and pickleball courts, and sand volleyball courts.

The LiveWell team hosts a variety activities throughout the year including webinars, challenges, leagues and tournaments.

A few examples include:

- » A Kickball League
- » A 3-on-3 Basketball League
- » A CrossFit Challenge
- » Mental Health and Financial Health Webinars
- » And the Holiday Hustle

Watch [DFWConnected](#) for additional info on how to sign up and participate.

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 join.personifyhealth.com/LiveWellDFW on desktop and mobile devices.

FY26 Wellness Incentive Program

The LiveWell Wellness Incentive Program works on a points-based system. Employees can earn points for healthy choices that contribute to their overall health and well-being. The program runs from Oct. 1-Sept. 30.

How the Program Works:

To unlock your first Apple, the following are required:

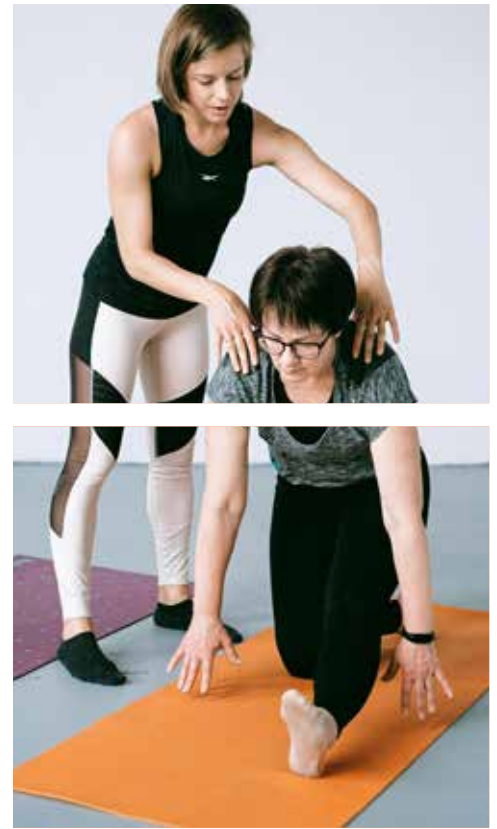
- » Complete an annual physical exam.
- » Complete the Health Risk Assessment (HRA).
- » Earn a minimum of 7,000 points.
(7,000 pts. = 1 Apple)

It's easy to earn points toward your Apples:

- » 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**.

For questions regarding the LiveWell Wellness Incentive Program, contact LiveWell at 972-973-1612 or LiveWell@dfwairport.com.





LiveWell Health Clinic

LiveWell Health Clinic

The LiveWell Health Clinic is available to all employees at no cost* and provides a convenient on-site opportunity to receive a wide range of medical services performed by our Physician Assistant through Concentra. Some common services are below.

- » Preventive Annual Physical (i.e. Well Woman and Prostate Cancer Screenings)
- » HRA Follow Up
- » Urgent Care Services (i.e. allergies and colds)
- » Immunizations (i.e. flu, COVID-19)
- » Mental Health
- » Hypertension, Diabetes and Weight management

Schedule an appointment by calling 972-973-1621 or email LWHealthClinic@dfwairport.com.

*If you're enrolled in HDHP, you may be required to pay a small fee for non-preventive services.

OWN-IT

On-site Weight Management and Nutrition through Individualized Treatment

A lifestyle intervention program offered through the LiveWell Clinic. Start today by calling 972-973-1621 or emailing LWHealthClinic@dfwairport.com.

This free program provides:

- » Baseline clinical health assessment
- » Mental health coaching
- » Health status stratification
- » Progress monitoring and tracking
- » Nutritional and fitness counseling
- » Online wellness plans
- » Lifestyle/behavioral modification guidance



Disability Coverage

Two additional benefits the Airport provides to you are short-term and long-term disability, which are components of DFW Airport's Leave Administration 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 Unum 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, per illness. All applications for short-term disability are reviewed by Unum. Consult the Disability Benefits policy on [DFWConnected](#) for benefit details.

Duration	Amount of Benefit
Week 1	Waiting period/SIK
Weeks 2-12	100% of Base Pay
Weeks 13-26	70-85%* of Base Pay

*Employees hired before 2011 will be paid at 85% 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 may extend past age 65.

Paid Parental Leave (New to the Airport!)

Paid Parental Leave will be available to employees who have completed six months of service. The benefit will pay 100% of your base pay for four weeks of paid parental leave for bonding time with a newborn or after placement of a child including foster or adoption (one leave per rolling 12 months).

Employee Assistance Program

We recognize 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's employee assistance program by AllOne Health, 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 AllOne Health 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 AllOne Health and available 24/7. Learn more on [DFWConnected](#).

Services include:

- » Six sessions for short-term counseling per issue, per year.
- » Video and text messaging with a certified counselor through the AOH app.
 - Use company code dfw after creating an account.
- » Legal consultation services, including will creation, credit reports and credit monitoring, legal library, legal forms and estate planning.
- » Financial consultation services.
- » Take the High Road Program reimburses eligible employees and their dependents (age 18+) for cab or ridesharing fare one-time per year if they are incapacitated due to overconsumption, drowsiness due to medication or extreme emotional condition.
- » Daily living consultation services:
 - Child, elder and pet care facility location assistance.
 - Personal care.
 - Travel.
 - Home improvement contractors.
 - Education.
 - Assistance with day-to-day home and work responsibility management.
 - Medical advocacy.

AllOne Health

888-993-7650

allonehealthdo.mylifeexpert.com

Company Code: dfw





Total Rewards

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

DFW offers an award-winning health and wellness program through our LiveWell program. We provide an outstanding fitness facility and on-site clinic for all employees, including 19 satellite stations across the Airport.



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 [DFWConnected](#) for a complete list of companies and vendors.



Tuition Reimbursement

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



Employee Emergency Fund

The Fund helps DFW Board employees experiencing an unforeseen crisis or personal hardship.



DFW Cares

This program helps employees engage by giving their time and resources to various causes, strengthening surrounding communities.



Disability Programs

Company paid benefits to include paid sick leave that is separate from paid vacation. See page 28 for more details about Disability Coverage. Learn more about the Time Off policy on [DFWConnected](#).



And, we offer so much more!

- » Free retirement planning sessions
- » Airport parking privileges
- » Competitive pay
- » Employee rewards and recognition programs
- » Time off with pay
- » Financial Planning sessions and webinars



Additional Total Rewards Programs

Learn more about each program on [DFWConnected](#).

Airrosti

Airrosti offers fast, effective treatment for muscle and joint pain – whether it's a new injury or chronic condition. They create personalized plans with hands-on therapy and rehab exercises for a speedy recovery and to prevent future issues. You can get in-person visits, free video chats or join monthly webinars. No referrals needed, and they're in-network with DFW medical plans. Call 800-404-6060 to start feeling better.

Wondr Health

Wondr Health is a free, 10-week app-based wellness program that helps build easy and healthy habits to support weight loss, better sleep and stress relief. Instead of counting calories or cutting foods, it focuses on when and how you eat so you can still enjoy the foods you love while making long-term progress.

No meetings or tracking required. Visit the LiveWell Center or check out [DFWConnected](#) to learn more.

Know Your Lemons

DFW and Cigna partner with Know Your Lemons, a non-profit organization with an award-winning app proven to increase breast cancer awareness and mammogram rates. The app is available for employees and their dependents to offer self-exam tips and other helpful resources (especially if you're under the age of 35). Download "Know Your Lemons" on App Store or Google Play to sign up. Check out [DFWConnected](#) for chances to get an on-site mammogram.

Biweekly Contributions

EE = Employee	With LiveWell Credit	Without LiveWell Credit
<i>Your Biweekly Deductions</i>		
Cigna HDHP		
EE Only	\$34.00	\$68.62
EE + Children	\$66.00	\$100.62
EE + Spouse	\$83.00	\$117.62
EE + Family	\$113.00	\$147.62
Cigna HRA		
EE Only	\$38.00	\$72.62
EE + Children	\$73.00	\$107.62
EE + Spouse	\$92.00	\$126.62
EE + Family	\$126.00	\$160.62
Cigna OAPIN		
EE Only	\$95.00	\$129.62
EE + Children	\$194.00	\$228.62
EE + Spouse	\$235.00	\$269.62
EE + Family	\$338.00	\$372.62
Cigna OAP		
EE Only	\$152.00	\$186.62
EE + Children	\$307.00	\$341.62
EE + Spouse	\$375.00	\$409.62
EE + Family	\$531.00	\$565.62

Dental Rates

EE = Employee	Cigna DHMO	Cigna DPPO
<i>Your Biweekly Deductions</i>		
EE Only	\$5.29	\$25.62
EE + Children	\$10.01	\$47.16
EE + Spouse	\$9.36	\$46.02
EE + Family	\$13.01	\$63.42

Vision Rates

	EyeMed
<i>Your Biweekly Deductions</i>	
EE Only	\$2.85
EE + Children	\$6.00
EE + Spouse	\$5.70
EE + Family	\$8.35





Legal Shield Rates

Election Options			
Legal Plan	\$8.75 per pay period	Spanish Legal Plan	\$9.67 per pay period

ID Shield Rates

Standalone - IDShield			Combination - IDShield and LegalShield	
	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
1 Bureau Monitoring	\$4.13	\$8.75	\$12.88	\$15.65
3 Bureau Monitoring	\$6.44	\$12.90	\$12.88	\$19.34
			Individual Spanish	Family Spanish
1 Bureau Monitoring			\$13.80	\$16.57
3 Bureau Monitoring			\$13.80	\$20.26

LiveWell Credit and Spousal Surcharge

LiveWell Credit

For 2026 medical enrollment, a credit of **\$75 per month (\$34.62 per pay period)** will be applied to the medical premiums of employees who earned at least one LiveWell Incentive Apple in FY25 (see page 26 for requirements). The credit will be automatically applied to employees who were hired or joined the plan after June 30, 2025.

Spousal Surcharge

For 2026 medical enrollment, employees electing to enroll a spouse who works and has medical coverage available through their 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’s medical plan.
- » Your spouse is enrolled in DFW’s medical plan and is unemployed, self-employed or retired.
- » Your spouse is enrolled in DFW’s medical plan and is employed but does not have medical benefits available through his/her employer.

Make an update in Workday if your spouse's medical coverage and/or employment status changes.

Important Contacts

Benefit	Carrier	Phone Number	Email/Web
Dental Coverage	Cigna* Group #3339042	800-244-6224	cigna.com or mycigna.com
DFW Human Resources	MyHR	972-973-MyHR (6947)	MyHR@dfwairport.com
DFW LiveWell Program	LiveWell Center	972-973-1612	LiveWell@dfwairport.com
	LiveWell Health Clinic	972-973-1621	LWHealthClinic@dfwairport.com
	LiveWell Hub		https://join.personifyhealth.com/LiveWellDFW
Disability Coverage	Unum Total Leave	866-868-6737	portal.unum.com
	DFW Leave Administration	972-973-5650	LeaveAdmin@dfwairport.com
Flexible Spending Accounts	Optum Financial*	866-808-1444	optumfinancial.com
Health Care Advocacy	Cigna One Guide	888-806-5042	mycigna.com or myCigna app
HSA Bank	Cigna HDHP	800-244-6224	mycigna.com
Life Insurance/AD&D Coverage	MyHR	972-973-MyHR (6947)	MyHR@dfwairport.com
Medical/Pharmacy	Cigna* Group #3339042 Medical/Pharmacy	800-244-6224	cigna.com or mycigna.com
	Mail Order Pharmacy – Express Scripts Pharmacy	800-835-3784	mycigna.com or cigna.com/homedelivery
	Specialty Pharmacy – Accredo	877-826-7657	mycigna.com or accredo.com
Safe Landings - Employee Assistance Program	AllOne Health	888-993-7650	allonehealthdo.mylifeexpert.com Company Code: dfw
Virtual Doctor Visits	MDLive*	888-680-8646	mycigna.com or myCigna app
Vision	EyeMed* Group ID #1040605	844-409-3401	eyemed.com
Voluntary Benefit	PPLSI (LegalShield/IDShield)*	DFW Representative: Jerome Coleman 469-878-5444 (Office) Customer Care: 800-654-7757	ajc@accbrokersolutions.com

* Mobile app available for this provider.

Notes

Handwriting practice lines consisting of 20 horizontal dotted lines.

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 **DFWConnected** 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.

