

# GUIDE TO 2023 BENEFITS

YOUR **HEALTH**

YOUR **MONEY**

YOUR **LIFE**

YOUR **BENEFITS.**  
THE **PATH TO LIVING WELL**





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# ANNUAL OPEN ENROLLMENT

Dear DART Family:

Welcome to benefits enrollment time! In our ever-changing world, we know that one thing is constant: Being prepared remains as important as ever. As such, DART is proud to continue to offer a comprehensive and cost-effective suite of benefits that's here when you need it — and to provide peace of mind when you don't.

Our employees make us more than just a transportation network. We are an agency connected by our commitment, our passion, and our values. We appreciate everything you do daily to make our organization great, and we are thankful for the spirit and drive you display at work — today and every day. As such, our commitment to you remains the same: Keep our benefit plans cost-effective and useful for you and your family.

Please read the plan information in this guide carefully, so you can make informed decisions about your 2023 benefits.

## 2023 Coverage Costs, Coverage Levels Unchanged

There are no changes to employee coverage costs for 2023! Similarly, there are no changes to plan administrators, copay amounts, deductibles, coinsurance, or out-of-pocket maximums in our medical, dental, and vision plans. While several of our benefit plans require cost increases, DART has decided to absorb 100% of those increases on your behalf. This last year has been challenging for everyone, and DART has worked hard to do what we can to help make your life a little easier.

## New Life Insurance Carrier: Securian

Effective January 1, 2023, Securian will be our life insurance carrier. Coverage options and costs will be unchanged, but during this enrollment period, you can apply for any available amount of optional life insurance coverage, even if you aren't currently enrolled.

## New Enrollment Process through Workday

For 2023, we are making our enrollment process easier to access and navigate – you will complete your 2023 enrollment in Workday. You can enroll from your phone or tablet via the Workday app – download it from the App Store or Google Play. You can also enroll online using the Workday platform.

## What You Need to Do

1. Take the time to read this guide carefully and understand your benefit coverage options.
2. Use the Workday app (or go online) to make your 2023 benefit choices, add your spouse and/or children's information if you will be covering them, and enter your beneficiary information for life insurance.
3. Complete the Workday enrollment process by October 30.

Be well and stay safe!

Sincerely,

*Rosa Medina, MPA*

Rosa Medina-Cristobal

Vice President, Human Resources

# WELCOME TO YOUR BENEFITS!

DART values and recognizes the contributions of each employee. That is why we are excited to offer you a comprehensive, highly competitive benefits package, with the flexibility to make the choices that best meet your unique needs. We remain committed to helping you and your family enjoy the best possible health and financial well-being.

In this guide, will learn about your health plan options and other important benefit plans and programs. Use this information, along with other helpful resources available on InfoStation, to choose the coverage that is right for you and your family.

DART offers:

- Medical & Prescription
- Employer-funded Health Reimbursement Account (HRA)
- Dental
- Vision
- Health and Dependent Care Flexible Spending Accounts
- Employer-paid Basic Life
- Employer-paid Basic Accidental Death & Dismemberment
- Holiday Pay
- Employer-paid Short-Term Disability
- Employer-paid Long-Term Disability
- FMLA
- Voluntary Benefits – Hospital Indemnity, Critical Illness, and Accident
- Educational Assistance (Tuition Reimbursement)
- Paid Time Off
- DART passes (1 employee, 1 dependent)
- Employee Assistance Program (EAP)
- Wellness Program with incentives
- Retirement Savings Plans



# BENEFITS ELIGIBILITY

## Employees

You are eligible to participate in DART benefit plans if you are:

- A regular, full-time employee working at least 30 hours per week.
- A part-time/temporary employee is eligible for benefits upon meeting the ACA hours worked requirement
- New Hire benefits will begin the first day following 30 days of active employment

## Dependents

You will need to provide supporting documentation, such as a Social Security number, marriage license, or birth certificate to prove your dependent relationship status. Failure to provide the documentation will result in no coverage. Eligible dependents include:

### Spouse

- Legally married spouse
- Legal common law spouse

### Children

- Up to age of 26 regardless of student status
- Natural child, stepchild, legally adopted child, child placed with you for adoption, or child for whom you have legal guardianship
- Dependent child(ren) for whom health care coverage is required through a Qualified Medical Child Support Order or other court or administrative order – even if the child does not reside with you
- Any dependent child of any age who was medically certified as disabled prior to his/her 26th birthday and primarily dependent upon your support

### **NOTE: Married Couples Employed by DART**

If you and your spouse both work for DART, you are eligible for DART benefits; however, only one of you may cover your eligible child(ren). You may not cover each other under spouse or family life insurance.



# HOW AND WHEN TO ENROLL

## Annual Open Enrollment Period Is October 17 - 30, 2022

You must actively elect your benefits. If you do not actively enroll in benefits, your current elected coverage will NOT continue beyond December 31, 2022.

This means you will only have DART-paid benefits for 2023, and your next opportunity to elect coverage will be the 2024 Annual Enrollment period, unless you have a Qualified Life Event (see *Making Changes Midyear* for details).

**For New Hires:** You have 30 days from date of hire to make an active election. If you miss your enrollment window, the next opportunity to elect coverage will be during the next Annual Enrollment period. If you fail to enroll, you will still have DART-paid benefits.

### Things to Consider

- Does your spouse have benefits coverage available through their employer?
- Did you get married, divorced, or have a baby recently? If so, do you need to add or remove any dependent(s) and/or update your beneficiary designation?
- Did any of your covered children reach their 26th birthday this year? If so, they are no longer eligible for benefits unless they meet specific criteria.

### Enrollment Instructions

Enrollment is easy and convenient. These tips will assist you in choosing the best options for you and your family:

1. Read and review all benefit materials provided
2. Download the Workday app on your iPhone or Android device
3. Enroll using the Workday app or online by your deadline



# MAKING CHANGES MIDYEAR

The benefit choices you make during enrollment will remain in effect for the entire plan year unless you experience a qualified life change event. Examples of qualified life change events include:

- Change in your marital status
- Birth or adoption of your child
- Your or your spouse have a change in employment status
- Qualified Medical Child Support Order (QMCSO)
- Death of your spouse and/or dependents
- You or your spouse becomes eligible for Medicare
- New coverage begins with your spouse's health care coverage

**Please note:** Dependents added by a qualified life change event are covered the day of the event provided that enrollment for those dependents occurs no more than 30 days from the date of the event.

It is your responsibility to enroll your newly-added dependents on Workday within 30 days after a qualified life change event. You will need to provide documentation of the event, such as a marriage license or birth certificate.

**Failure to provide dependent documentation will result in no coverage for that dependent.**



# MEDICAL COVERAGE

You may choose from the following Medical Plan options:

## High Performance Plan (In-Network Service only)

With the High Performance Plan, you must receive all services from the network and choose a primary care physician who will coordinate your medical care. Out-of-Network services, with the exception of emergency care, are not covered. This plan features fixed copays for most services, making it easy to know what your cost will be for care before you receive it.

## High Performance Flex Plan (In-Network Service only)

This plan features the lowest premiums for 2023. This also means that the deductibles, copays, and coinsurance are all higher than the High Performance Plan. To help pay for these higher expenses, this plan is paired with a Health Reimbursement Arrangement (HRA). DART contributes \$500 for those enrolled as employee only and \$1,000 for those enrolled as employee plus dependents to the HRA.

## Choice PPO Plan (In-Network and Out-of-Network Service)

The Choice PPO Plan gives you the freedom to choose providers who are in-network or out-of-network. By using this BCBS national PPO network of providers, you:

- Receive a higher level of benefits
- Do not need to file claim forms
- Will not receive any balance billing for covered services

If you choose out-of-network providers, you: receive a lower benefit, must preauthorize services and you could be balance billed for charges above the allowable amount. This plan also includes a \$1,000 HRA contribution from DART.

For more information, contact BCBSTX at 888-289-9860 or [www.bcbstx.com](http://www.bcbstx.com).



## BLUE CROSS BLUE SHIELD (BCBS) RESOURCES

Blue Access for Members (BAM). Employee and all covered dependents age 18 and up can create an account.

### Blue Access for Members (BAM)

With Blue Access for Members, you and your covered family members (age 18+) can create an individual account. Once registered, you can:

- Use the Provider Finder tool to search for a health care provider, hospital or pharmacy
- Request or print your ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Use the Cost Estimator tool to find the price of hundreds of tests, treatments and procedures
- Download the app
- Sign up for text or email alerts

To get started with BAM:

- Go to [www.bcbstx.com/member](http://www.bcbstx.com/member)
- Click *Log Into Your Account*
- Use the information on your BCBSTX ID card to sign up
- Or text BCBSTXAPP to 33633 to get the BCBSTX app that lets you use BAM from your mobile device

### How Much Does That Cost?

Use the BCBS Provider Finder to help make more informed health care choices by:

- Checking costs before your appointment: Provider Finder can help you find quality health care providers that may cost less. It also can help you understand what you may need to pay based on your plan's coverage levels
- Log in to Blue Access for Members at [www.bcbstx.com](http://www.bcbstx.com), anytime, day or night. Click *Doctors & Hospitals* to compare costs

### Find Providers in Your Network

Select the right plan to find providers in your network. Remember to always check with the provider to make sure they participate in the network before you get services.

- Go to [www.bcbstx.com/member](http://www.bcbstx.com/member), click on *Log In to Your Account*, log in, then click on *Find an In-Network Provider*

### 24/7 Nurseline

Nurses are available anytime you need them. Health happens – good or bad, 24 hours a day, seven days a week. That is why BCBS has registered nurses waiting to talk to you whenever you call our 24/7 Nurseline.

These nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions.

Call 800-581-0393 to reach the 24/7 Nurseline and talk to a nurse at any time.



## DART Medical Plan Options Comparison Chart

| Medical Plan Features                                    | High Performance Plan             | High Performance Flex Plan                       | Choice PPO Plan                                  |
|--|-----------------------------------|--|--|
|  | IN-NETWORK ONLY                   | IN-NETWORK ONLY                                  | IN-NETWORK/ OUT-OF-NETWORK                       |
| Annual Deductible Employee                               | \$500                             | \$2,250  | \$1,600/\$4,000                                  |
| Annual Deductible Employee Family                        | \$1,000                           | \$4,500  | \$3,200/\$8,000                                  |
| Annual Out-of-Pocket Maximum Employee                    | \$2,250                           | \$4,250  | \$2,750/\$6,800                                  |
| Annual Out-of-Pocket Maximum Family                      | \$4,500                           | \$8,500  | \$5,500/\$13,750                                 |
| Coinsurance (You pay after deductible is met)            | 10% after deductible              | 30% after deductible                             | 20% after deductible                             |
| Preventive Care  | Covered 100%                      | Covered 100%                                     | Covered 100%                                     |
| DART HRA Contribution Individual                         | N/A                               | \$500  | \$500  |
| DART HRA Contribution Family                             | N/A                               | \$1,000  | \$1,000  |
| Primary Care Visit                                       | \$25 copay*                       | \$35 copay*                                      | \$35 copay*                                      |
| Specialist Visit   | \$50 copay*                       | 70% after deductible                             | 80% after deductible                             |
| Urgent Care  | \$50 copay*                       | \$100 copay*                                     | \$100 copay*                                     |
| Emergency Room (You pay)                                 | \$250 copay*                      | 30% after deductible                             | 20% after deductible                             |
| Inpatient Hospitalization                                | \$500 copay*                      | \$500 copay*                                     | \$500 copay*                                     |
| <b>Prescription Drugs – Retail (Up to 30-Day Supply)</b> |                                   |  |  |
| Supply Quantity  | 30 days                           | 30 days  | 30 days  |
| Generic  | \$10 copay*                       | \$20 copay*                                      | \$15 copay*                                      |
| Preferred Brand  | \$70 copay*                       | \$100 copay*                                     | \$80 copay*                                      |
| Non-Preferred Brand                                      | \$100 copay* with appeal approval | You pay 30% after deduction upon appeal approval | You pay 15% after deduction upon appeal approval |

\*Copays do not apply towards the annual deductible total

### SAVE MONEY WITH THE RETAIL 90/MAIL SAVER PROGRAM

Use the 90-day supply Mail Order service to save time and money on your daily prescription by having medications delivered directly to you, eliminating a trip to the pharmacy. Learn more by visiting [www.express-scripts.com](http://www.express-scripts.com) or call 844-569-2829.

\*\* Specialty medication refills must go through Accredo Specialty Pharmacy. This specialty pharmacy focuses on the long-term, complex treatment of chronically ill patients. Visit [www.Accredo.com](http://www.Accredo.com) for more information or call 800-922-8279.

All prescription service providers are available to you 24 hours a day, 7 days a week.

# YOUR COST FOR MEDICAL COVERAGE

DART covers a large portion of your costs for medical coverage. Your portion is deducted from your paycheck on a pre-tax basis. Below is your bi-weekly cost for coverage based on the coverage level you choose:

| Medical Plan Tier<br>Bi-Weekly Amounts | High Performance<br>Plan | High Performance<br>Flex Plan | Choice<br>PPO Plan |
|--|--------------------------|-------------------------------|--------------------|
| Employee Only                          | \$66.93                  | \$5.77                        | \$72.72            |
| Employee + Spouse                      | \$136.49                 | \$85.42                       | \$167.76           |
| Employee + Child(ren)                  | \$111.42                 | \$57.68                       | \$134.07           |
| Employee + Family                      | \$190.49                 | \$155.42                      | \$231.87           |

## HEALTH REIMBURSEMENT ARRANGEMENT

If you elect the High Performance Flex Plan or the Choice PPO Plan, DART will contribute Health Reimbursement Arrangement (HRA) dollars to help you pay for covered medical and pharmacy expenses for you and your dependents. This account is administered by HSA Bank.

Each year your HRA will be funded based on your medical coverage level. Contributions from DART will deposit into your HRA account on January 1. **Note:** Employees hired mid-year will receive a prorated HRA amount corresponding to the date they became eligible for the benefits.

| Medical Coverage Level | DART Annual HRA Contribution |
|------------------------|------------------------------|
| Employee Only          | \$500                        |
| Employee + Spouse      | \$1,000                      |
| Employee + Child(ren)  |                              |
| Employee + Family      |                              |

If you do not use up all your HRA dollars, the remainder will roll over to the following plan year. Any remaining balance can be used for eligible expenses in the next plan year. However, if you leave DART, your HRA balance is forfeited unless used for Retiree or COBRA Medical premiums.



# MDLIVE VIRTUAL CARE SERVICES

## Discover the convenience and safety of 24/7 care from the comfort of home

Through MDLIVE, medical plan participants can experience the convenience, security, and cost savings of virtual visits. Virtual visit doctors and therapists provide 24/7 care by phone, mobile app, or online video, so you can avoid scheduling an appointment, sitting in a waiting room, or driving to see a doctor.

Virtual Visits, powered by MDLIVE, are an ideal alternative for non-emergency health conditions, including:

- Allergies
- Cold or flu
- Headaches
- Sinus infections
- Fever
- Nausea

Virtual visits with a licensed behavioral health therapists are available by appointment. Get virtual care for:

- Anxiety
- Depression
- Stress management and more

## Using MDLIVE Is as Easy as One, Two, Three

STEP  
1

### Register Now

**Setting up your secure account takes only minutes.**

Activate your MDLIVE account to schedule a Virtual Visit:

Call MDLIVE at 888-680-8646

Visit [MDLIVE.com/bcbstx](https://MDLIVE.com/bcbstx)

Text BCBSTX to 635-483

Download the MDLIVE app

STEP  
2

### Request a Visit

You can have a doctor visit right away or schedule an appointment — all by phone, computer, or the app.



STEP  
3

### Feel Better

Get treated by a doctors who can prescribe medication if necessary.



# DENTAL COVERAGE

Your teeth and gums deserve the very best care. That's why DART offers dental coverage through Delta Dental. Choose a dentist in the Delta Dental PPO network or Delta Dental Premier network to take advantage of lower out-of-pocket costs.

| Delta Dental PPO Benefits   |   |  |
|---|---|--|
|   | IN-NETWORK  | OUT-OF-NETWORK   |
| <b>Deductible (per calendar year)</b>                                     | \$50 per person<br>\$150 per family<br>Waived for diagnostic and preventive | \$100 per person<br>Waived for diagnostic and preventive |
| <b>Employee</b>   | \$50  | N/A  |
| <b>Family</b>   | \$150   | N/A  |
| <b>Maximum Annual Benefit</b>   | \$1,500 per Person  | \$1,500 per Person                                       |
| Covered Services  |   |  |
| <b>Preventive &amp; Diagnostic</b> (Routine exams, cleanings, and X-rays) | 100%  | 80%  |
| <b>Basic Services</b> (Root Canal, Amalgam fillings, extractions)         | 80%   | 60%  |
| <b>Major Services</b> (Crowns, Dentures)                                  | 50%   | 50%  |
| <b>Orthodontia</b> for dependent children up to age 26 and adults         | 50%, up to a lifetime maximum of \$1,500                                    | No benefit unless utilizing a Delta PPO Provider         |

Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan.

Reimbursement is based on PPO contracted fees for a PPO dentist.

Delta Dental Premier® dentists are considered non-PPO dentists. Reimbursement is based on Premier contracted fees for Premier dentists and the program allowance for non-Delta Dental dentists.

## Your Cost for Dental Coverage

DART covers a large portion of the cost for dental coverage. Your portion is deducted from your paycheck on a pre-tax basis. Below is your bi-weekly cost for coverage based on the coverage level you choose:

| Dental Plan       | Employee Only | Employee + Spouse | Employee + Child(ren) | Family  |
|-------------------|---------------|-------------------|-----------------------|---------|
| Delta Dental Plan | \$5.60        | \$9.68            | \$9.66                | \$14.94 |

Visit the website [www.deltadentalins.com/enrollees](http://www.deltadentalins.com/enrollees) or register for online services or download the app.

### Website Features

- Find a dentist
- View or print an ID card
- Dental Plan Support Guide
- SmileWay® Wellness site
- Online services (register or login): see your benefits, eligibility, deductibles, maximums, and claims

You may also call Delta Dental at 800-521-2651.

### App Features

- Find a dentist
- Use the musical timer to brush for the recommended 2 minutes
- See your benefits, eligibility, deductibles, maximums, and check claims

# VISION COVERAGE

The vision plan includes benefits for eye exams, eyeglasses, and contact lenses through EyeMed. You may visit a doctor within the EyeMed network and take advantage of higher benefits coverage, or visit an out-of-network provider of your choice for a reduced benefit. Keep in mind, when you visit an out-of-network provider, you will pay more for services.

The following chart summarizes benefits under the vision plan:

| Plan Features  | EyeMed Vision Coverage for 2023 (Odd Year)   |                          |
|--|--|--------------------------|
|  | IN-NETWORK   | OUT-OF-NETWORK           |
|  | You Pay:   | The Plan Reimburses:     |
| <b>Exam</b> (once every 12 months)   | \$20 copay   | Up to \$20               |
| <b>Frames</b> (once every 12 months)   | \$0 copay, \$100 allowance; 80% of charge over \$100   | Up to \$40               |
| <b>Contact Lenses*</b><br>(in lieu of eyeglasses) once every 12 months   | <b>Conventional:</b><br>\$20 copay; \$105 allowance; 85% off balance over \$105<br><b>Disposable:</b><br>\$20 copay; \$105 allowance; plus balance over \$105<br><b>Medically Necessary:</b><br>Paid-in-full | Up to \$70               |
| <b>Contact Lens Fit and Follow-Up</b><br><ul style="list-style-type: none"> <li>Standard Contact Lens</li> <li>Premium Contact Lens</li> </ul> | Paid-in-full and two follow-up visits<br>\$0 copay, 10% off retail price, then apply \$40 allowance  | Up to \$40<br>Up to \$40 |
| <b>Laser Vision Correction**</b>   | 15% off the retail price, or 5% off the promotional price  | N/A                      |

\*This allowance is shared with the frames.

\*\*Lasik or PRK from U.S. Laser Network

| Dependent Lens Options                               |            |
|--|------------|
|  | IN-NETWORK |
| UV Treatment, Tint, Standard Plastic Scratch Coating | \$15       |
| Standard Polycarbonate                               | \$40       |

|  |                      |
|--|----------------------|
| Standard Anti-Reflective Coating         | \$45                 |
| Polarized and other Add-ons and Services | 20% off retail price |

## Your Cost for Vision Coverage

| Vision Plan        | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
|--------------------|---------------|-------------------|-----------------------|--------|
| EyeMed Vision Plan | \$2.75        | \$5.49            | \$6.87                | \$7.56 |

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

DART offers two flexible spending account choices through HSA Bank as a smart and convenient way to stretch your benefit dollars and receive real tax savings:

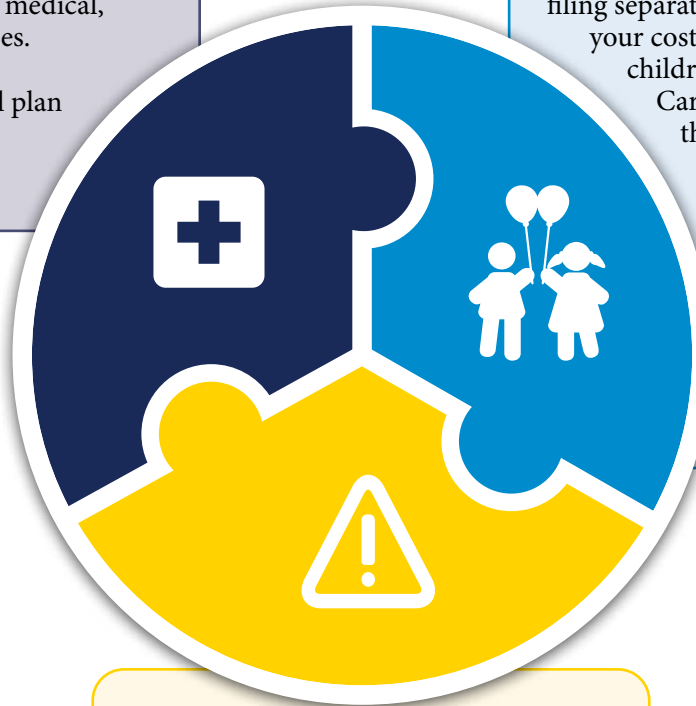
## Health Care FSA

You can contribute up to \$2,850 per year on a pre-tax basis to pay for eligible out-of-pocket medical, dental, and vision expenses.

- You do not need to be enrolled in the medical plan to enroll in the Health Care FSA.

## Dependent Care FSA

You can contribute up to \$5,000 per household per year (\$2,500 if married, filing separately) on a pre-tax basis to cover your cost of childcare for dependent children up to age 13. Dependent Care expenses are reimbursable if the services enable you and your spouse to work, if your spouse attends school full time at least 5 months of the year, or if your spouse is disabled. Dependent care expenses are only reimbursed up to the current amounts deposited in the account.



## FSA Enrollment

Each year you must actively enroll to contribute to the FSAs.



## Eligible Expenses

Below are examples of FSA eligible expenses. For a comprehensive list, visit [www.irs.gov](http://www.irs.gov).

| FSA Type           | Eligible Expenses  |
|--------------------|--|
| Health Care FSA    | <ul style="list-style-type: none"><li>• Medical, dental, and vision deductibles, copays, and other out-of-pocket costs</li><li>• Vision care including prescription glasses, contact lenses, and solution</li><li>• Hearing care</li></ul> |
| Dependent Care FSA | <ul style="list-style-type: none"><li>• Daycare center, daytime summer camp, nursery school, or after school care</li><li>• Adult daycare or adult sitter for a dependent adult</li></ul>  |

## FSA Debit Card

When you enroll in the Health Care FSA, HSA Bank sends you a debit card to be used only for eligible FSA expenses. The FSA debit card is accepted at doctors' offices and qualified merchants (such as pharmacies) to pay for eligible expenses.

## Health Care FSA Rollover Feature

With the Health Care FSA, you can roll over up to \$570 of your remaining 2022 balance into your 2023 account. You have the entire year of 2023 to use up a 2022 rollover amount (if any).



# HRA AND FSA HSA BANK INFORMATION

## Payments and Reimbursements

### IRS Requirements for Validating Payments

- All claims must be substantiated or validated as an eligible expense
- Do not allow for non-substantiation of claims under a certain dollar amount
- Must be substantiated by a third party (self-certification is not allowed)

### Documentation Requirements

- Name of provider or merchant
- Description of service or product
- Date of service or purchase
- Price of service or product
- Name of person who received service

#### Keep your receipts

To protect your account's tax exempt status and comply with IRS rules, you may have to provide receipts. Debit cards will be suspended for those participants who fail to substantiate claims properly. You will be given three opportunities to provide documentation before your debit card is suspended.

## When Substantiation Is Not Required

### Pharmacies with Inventory Information Approval System (IIAS)

- 95%+ of pharmacies utilize IIAS, including all major drug store chains
- Those with IIAS are typically smaller pharmacies

### Copayment Amounts

- These include certain medical plan and vision plan copayments.

### Recurring Charges

- Same amount and same merchant/provider previously substantiated via recurring reimbursement request form

## Claims Under \$100

### Blue Cross Claims Exchange

- Claims are received daily to HSA Bank from BCBS's file, this allows for virtual EOBs to load to the members account

## Election Amount Changes

### Medical FSA

- Election amounts can only be changed during the plan year due to a qualifying life event

### Dependent Care FSA

- Election amounts can be changed due to a qualifying life event or change in provider cost

## Debit Card Payments

- All medical services will be charged against HRA funds until exhausted and then FSA will be utilized
- Dental and vision services will be charged against the FSA only

# DISABILITY INSURANCE

## Protect Your Income With Disability Insurance

DART recognizes the importance of your financial well-being in the event of a disability. Having financial protection when you can't work will give you and your family peace of mind.

DART is a subscriber to the statutory Texas Worker's Compensation program in the event of occupational illness or injury. For off-the-job illnesses and injuries, DART automatically provides short-term and long-term disability benefits to regular, full-time employees at no cost to you. Keep in mind that your disability must keep you from performing the primary and essential duties of your regular occupation due to physical or mental limitations and must be approved.

### Short-Term Disability (STD)

STD coverage pays a benefit of 66 2/3% of your base bi-weekly pay. Benefits begin after you have been disabled for 14 consecutive days and have used 80% of any accumulated sick leave balance for hourly employees, or 50% of Paid Time Off (PTO) balance for salaried employees. Benefits end after 26 weeks of disability.

### Long-Term Disability (LTD)

LTD coverage provides continuing income if you are disabled for more than 182 days. This plan pays a benefit of 60% of your base monthly pay and begins after your STD benefits end. Benefits may be reduced by other disability income benefits, such as Social Security and Workers' Compensation. Once you are approved for LTD, you are administratively terminated from DART.

For more information, call 214-749-5300, Option #1 Short-Term Disability, Option #5 Long-Term Disability.

## Family Medical Leave

The FMLA (Family Medical Leave Act) entitles eligible employees to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible employees are entitled to 12 work weeks of leave in a 12-month period for events such as leave due to their own illness or injury, the birth of a child, placement of a child for adoption or foster care, leave for the employee's own illness or injury, or to care for your spouse, child, or parent who has a serious health condition.

To request Family Medical Leave (FML):

1. Notify your supervisor of your absence from work
2. Call 214-749-5300, Option #1

You will be required to provide medical information from your doctor or family member's doctor to support your need for leave.

For more information, call 214-749-5300, Option # 1.

# LIFE AND AD&D INSURANCE

## Basic Life and Accidental Death & Dismemberment Insurance

DART automatically provides full-time employees with basic employee life and Basic AD&D insurance coverage through Securian at no cost to you. The benefit is equal to one times your base annual salary, up to \$200,000.

If you terminate your employment or if you become ineligible for this coverage, you have the option to convert all or part of the amount of life insurance in force on the termination date without Evidence of Insurability. Conversion election must be made within 31 days of your termination date.

## Optional Life Insurance

You may also purchase additional life insurance for yourself, your spouse, and your children at group rates, as described in the table below. To elect coverage for your spouse and/or children, you must be covered under the Optional Employee Life Insurance plan. Evidence of Insurability (EOI) may be required if you want to add or increase your elections after this open enrollment period, or more than 31 days after you were first eligible to apply.

| Optional Life Insurance                  |  |  |  |
|--|--|--|--|
| BENEFIT                                  | EMPLOYEE   | SPOUSE   | CHILDREN   |
| <b>Life Insurance Amount of Coverage</b> | Up to 6x annual salary to a maximum of \$1,000,000 | Up to \$100,000 in \$10,000 increments (cannot exceed employee's amount) | Up to \$20,000 in \$1,000 increments (from birth until age 26) cannot exceed 100% of employee's amount |
| <b>Guarantee Issue</b>                   | \$400,000 or 3x annual earnings                    | \$50,000   | \$20,000   |

### Who's Your Beneficiary?

**You must choose a beneficiary for each life coverage option.**



# VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

DART gives you the option to purchase additional protection through Securian if you or your family suffer certain injuries or die as the result of an accident. You receive part or all of your benefit depending on the injury. In the event that death occurs from a covered accident, both Life and AD&D benefits would be payable.

## Life and AD&D Amount of Coverage

|                      |  |
|----------------------|--|
| <b>Employee Only</b> | You may elect coverage 1x-5x earnings, subject to a maximum of \$500,000.          |
| <b>Spouse Only</b>   | The spouse may be covered at 60% of the employee's principal sum. Up to \$500,000. |
| <b>Each Child</b>    | 20% of the employee's principal sum not to exceed \$20,000.                        |

All Life and AD&D insurance will be reduced on employees and their spouse when you reach certain ages, as outlined below:

- At age 65 – 65% of the amount of life insurance you had prior to age 65
- At age 70 – 43% of the amount of life insurance you had prior to your first reduction
- At age 75 – 28% of the amount of life insurance you had prior to your first reduction

## Voluntary Life and AD&D Rates

Employee and Spouse - You and your spouse pay the rate based on your age. Some amounts may require Evidence of Insurability.

| <b>Age</b> | <b>Plan 2</b>     | <b>Plan 3</b> |
|------------|-------------------|---------------|
| <b>AGE</b> | <b>NON-SMOKER</b> | <b>SMOKER</b> |
| 0-29       | \$0.049           | \$0.075       |
| 30-34      | \$0.068           | \$0.099       |
| 35-39      | \$0.076           | \$0.110       |
| 40-44      | \$0.085           | \$0.123       |
| 45-49      | \$0.128           | \$0.185       |
| 50-54      | \$0.20            | \$0.283       |
| 55-59      | \$0.366           | \$0.528       |
| 60-64      | \$0.562           | \$0.811       |
| 65-69      | \$1.082           | \$1.562       |
| 70-99      | \$1.753           | \$2.532       |

|                   | <b>Amount of Coverage</b> | <b>Monthly Rate</b>          |
|-------------------|---------------------------|------------------------------|
| <b>Child Life</b> | \$20,000 per child        | \$0.18 (covers all children) |

| <b>AD&amp;D Insurance</b>    | <b>Monthly Cost per \$1,000 of Coverage</b> |
|------------------------------|---|
| <b>Employee</b>              | \$0.02                                      |
| <b>Employee &amp; Family</b> | \$0.039                                     |



# TOTAL HEALTH WELLNESS PROGRAM

## Commit to your own well-being. You deserve it.

The DART Total Health Wellness Program is designed to support your efforts at living a healthy lifestyle. And this program is here to help. The Total Health Wellness Program offers a wide variety of programs, speakers, and events on health and wellness that encourage and inspire change. You may be able to reduce your health care cost (and earn cash rewards) when you commit to engaging in positive behaviors such as exercise, managing stress, good nutrition, and living tobacco-free through this program.

The Wellness program is a voluntary program available to all full-time DART team members at no cost. You do not have to be enrolled in a DART medical plan. You will earn points for participation in various activities. Once you earn a minimum of 150 points, any points earned thereafter will automatically be converted to cash at the end of the program year. To earn the Wellness payout, you must log your participation.

## Wellness Credits and Initiatives

- Minimum 150 points
- Maximum 350 points

## Rewards

- 1 point = \$1
- Minimum \$150
- Maximum \$350

Incentive payout occurs December of each program year.

Points will not rollover at the end of program date to new program start date.

If you terminate prior to December 31st, you forfeit any accumulated points and cash incentive.

**Wellness Program Year: October 1, 2022 until  
September 30, 2023.**

**For more information, call the Employee  
Resource Center at 214-749-3239.**



# VOLUNTARY BENEFITS

## Advantages of Voluntary Benefits

- Coverage is affordable and offered to you at group rates.
- You own the policy. You take it with you if you leave DART or retire.
- Coverage is effective on the first day of the month in which payroll deductions begin.
- Premiums are conveniently deducted from your paycheck.

## Critical Illness

Critical illness coverage through Unum provides a way for you to stay ahead of the medical and out-of-pocket expenses that can accompany certain covered medical events. With critical illness coverage, you can be prepared financially for costs like:

- Copays, deductibles, and coinsurance
- Possible transportation and lodging needs
- Childcare and other domestic help expenses
- Possible loss of income

Consider the following advantages of this critical illness coverage offering:

- A set amount of money is paid directly to you to be used however you choose.
- You can elect up to \$30,000 in \$10,000 increments.
- Your dependent children are automatically covered at 50% of your benefit up to age 26 at no additional cost to you.
- You can insure your spouse for 50% of your benefit amount.
- Receive up to \$75 when you take an eligible health screening.

For more information on the Critical Illness Plan, go to <https://flimp.live/DART2022UnumBenefits>.

## Who Can Get Coverage?

In your initial eligibility period, all coverage levels are guaranteed. If you decide to apply during a later enrollment period, you may have to answer medical questions.

|                      |   |
|----------------------|---|
| <b>You</b>           | Choose \$10,000, \$20,000, or \$30,000 of coverage.   |
| <b>Your Spouse</b>   | Spouses from age 17 and up can get \$5,000, \$10,000, or \$15,000 of coverage if you purchase coverage for yourself.  |
| <b>Your Children</b> | Dependent children from newborns to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses, plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome, and spina bifida. The diagnosis must occur after the child's coverage effective date. |

## How Much Does It Cost?

| Monthly Premium for \$1,000 of coverage |             |         |
|---|-------------|---------|
| AGE                                     | NON-TOBACCO | TOBACCO |
| 0-24                                    | \$0.56      | \$0.56  |
| 25-29                                   | \$0.63      | \$0.63  |
| 30-34                                   | \$0.92      | \$0.92  |
| 35-39                                   | \$1.29      | \$1.29  |
| 40-44                                   | \$1.86      | \$1.86  |
| 45-49                                   | \$2.56      | \$2.56  |
| 50-54                                   | \$3.43      | \$3.43  |
| 55-59                                   | \$4.47      | \$4.47  |
| 60-64                                   | \$5.61      | \$5.61  |
| 65-69                                   | \$6.23      | \$6.23  |
| 70-99                                   | \$10.86     | \$10.86 |

### Cost of Coverage example

Example: The cost of \$1,000 of coverage for a 50 year old non-tobacco user would be \$3.43 + \$2.40 = \$5.83.

Wellness benefit premium of \$2.40 is in addition to the base premium. Actual billed amounts may vary.

For illustrative purposes only.

## Group Accident Insurance

Accidents happen when you least expect it. With accident insurance through Unum, you can stay ahead of the out-of-pocket expenses that may occur due to a non-work related injury. Accident insurance provides a lump-sum payment based on the accident/injuries sustained - either on or off the job - so you can be prepared financially.

The benefit is paid directly to you, and you decide the best way to spend it. Whether it's to pay medical expenses, the mortgage, car payments, or even utility bills, you decide. Other advantages of accident insurance include:

- You'll receive cash benefits for expenses that may not be covered under your medical insurance.
- There are no health questions to answer.
- You can insure your spouse and children.
- There is no limit to the amount of accidents you can claim under the policy.

For more information on Group Accident Insurance, go to <https://flimp.live/DART2022UnumBenefits>.

### Who Can Get Coverage?

| You           | If you're actively at work.*  |
|---------------|---|
| Your Spouse   | Can get coverage as long as you have purchased coverage for yourself.                             |
| Your Children | Dependent children from birth until their 26th birthday, regardless of marital or student status. |

NOTE: Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

### How Much Does it Cost?

| Your Monthly Premium  | Plan 1  |
|-----------------------|---------|
| Employee              | \$14.40 |
| Employee + Spouse     | \$25.37 |
| Employee + Child(ren) | \$32.41 |
| Family                | \$43.38 |



## Hospital Indemnity

Hospital expenses can add up quickly. With hospital indemnity insurance through Unum, you will have the peace of mind and financial protection you need to cover your out-of-pocket costs from a hospitalization. You have the choice between two options: High Plan or Low Plan. While the High Plan has higher monthly premiums, it pays a larger lump-sum benefit for hospitalization.

If you are admitted to the hospital, a cash benefit is paid directly to you based on a pre-set benefit schedule for things like intensive care and daily hospital confinement, regardless of the actual cost of treatment. Keep in mind that there are some conditions that are not covered under this plan.

For more information on Hospital Indemnity Insurance, go to <https://flimp.live/DART2022UnumBenefits>.

### Who Can Get Coverage?

| You           | If you're actively at work.  |
|---------------|--|
| Your Spouse   | Ages 17 and up.  |
| Your Children | Dependent children until their 26th birthday, regardless of marital or student status. |

NOTE: Employees must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

### How Much Does It Cost?

| Hospital Insurance Monthly Rates |                   |                     |         |
|----------------------------------|-------------------|---------------------|---------|
| Employee                         | Employee + Spouse | Employee + Children | Family  |
| \$29.65                          | \$60.25           | \$39.97             | \$70.57 |

For illustrative purposes only. Actual cost may vary. Coverage becomes effective on the first day of the month in which payroll deductions begin.





## Whole Life Insurance

Whole life insurance provides death benefits to your beneficiaries if you pass away. You can keep whole life insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole life insurance also builds cash value at a guaranteed rate of 3.75%. You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due. This insurance also offers a living benefit, waiver of premium, and a chronic care accelerated benefit rider.

For more information on Whole Life Insurance, go to <https://flimp.live/DART2022UnumBenefits>.

### Who Can Get Coverage?

Coverage is guaranteed up to the stated amount. If you don't sign up now but decide to apply later, you may have to answer medical questions.

|                      |  |
|----------------------|--|
| <b>You</b>           | Choose \$15,000, \$25,000, \$35,000.   |
| <b>Your Spouse</b>   | Spouses can get \$10,000, or \$20,000 of coverage during this enrollment.                      |
| <b>Your Children</b> | Dependent children from 14 days to age 26 can get \$10,000 of coverage during this enrollment. |

### Why Should I Buy Coverage Now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

## How Much Does it Cost?

### Lifetime Premium

You'll have coverage as long as you make your payments. Your premiums are spread out over your lifetime.

| <b>\$15,000 Coverage</b> |             |                             |
|--------------------------|-------------|-----------------------------|
| ISSUE AGE                | WEEKLY COST | GUARANTEED CASH VALUE AT 65 |
| 25                       | \$3.15      | \$5,796                     |
| 35                       | \$4.27      | \$5,174                     |
| 45                       | \$6.84      | \$4,196                     |
| <b>\$25,000 Coverage</b> |             |                             |
| 25                       | \$5.24      | \$9,660                     |
| 35                       | \$7.12      | \$8,623                     |
| 45                       | \$11.39     | \$6,994                     |
| <b>\$35,000 Coverage</b> |             |                             |
| 25                       | \$7.33      | \$13,524                    |
| 35                       | \$9.96      | \$12,073                    |
| 45                       | \$15.94     | \$9,792                     |

### Paid-up at 70

If you're between 15 and 50, you can pay an adjusted premium so your payments end when you turn 70. Then you'll continue to keep coverage, with no more payments due.

| <b>\$15,000 Coverage</b> |             |                             |
|--------------------------|-------------|-----------------------------|
| ISSUE AGE                | WEEKLY COST | GUARANTEED CASH VALUE AT 65 |
| 25                       | \$3.34      | \$6,662                     |
| 35                       | \$5.08      | \$6,407                     |
| 45                       | \$8.77      | \$5,928                     |
| <b>\$25,000 Coverage</b> |             |                             |
| 25                       | \$5.56      | \$11,104                    |
| 35                       | \$8.47      | \$10,678                    |
| 45                       | \$14.62     | \$9,879                     |
| <b>\$35,000 Coverage</b> |             |                             |
| 25                       | \$7.78      | \$15,545                    |
| 35                       | \$11.85     | \$14,949                    |
| 45                       | \$20.46     | \$13,831                    |

Sample amounts shown above are for non-tobacco users.

# ADDITIONAL BENEFITS AND RESOURCES

## Employee Assistance Program

Let's be real. Work and personal challenges can affect every aspect of your life; DART automatically provides you and your family with an Employee Assistance Program (EAP) at no cost to you through New Directions. Call 800-624-5544 any time of the day or night for confidential assistance with nearly any personal matter you may be experiencing. Licensed counselors can provide you with access to financial consultation, parenting and family services, and career resources.

Visit the web site: [eap.ndbh.com](http://eap.ndbh.com).

Use company code *DART* to find other helpful tools and resources.

## Tuition Reimbursement Program

DART encourages you to further your education and skills. The tuition reimbursement program will reimburse you for tuition, required books, and mandatory fees for pre-approved, job-related courses and certifications at an accredited educational institution.

To participate in this program, you must submit a degree or certification plan through the Tuition Reimbursement workflow on InfoStation. The plan must be approved by both your manager and Human Resources before you register for any course. Once the degree plan is approved, you must submit each class before the class begins for your manager's approval. Without approvals, reimbursements will not be made.

You will only be reimbursed for eligible out-of-pocket costs up to the current maximum of \$2,500 per fiscal year. If you leave DART within two years of reimbursement from DART, you will be responsible for repaying all or part of the reimbursement you received. DART follows federal guidelines about withholding income taxes from tuition reimbursement payments, so employees should consider the tax implications of payments that may be received.

Reimbursement is based on the following schedule:

### If you earn a grade of A or B:

- 100% of allowable total costs up to \$1,500
- 50% of allowable total costs up to an additional \$1,000

### If you earn a grade of C or Pass in a Pass/Fail structure:

- 75% of allowable total costs up to \$1,500
- 37.5% of allowable total costs up to an additional \$1,000

No reimbursement will be made for grades lower than a C.

For more information, call the Employee Resource Center at 214-749-3239 or email [ResourceCenter@dart.org](mailto:ResourceCenter@dart.org).

## DART Transportation Pass

As an active full-time employee, you and one family member can access DART's transportation services for free.

- Employee ID requests are handled through DART Police. Employees must fill out an online service request on InfoStation: Workflow > Online Service Request > DART Police > ID/Security Access Cards.
- Dependent ID requests are handled through DART Police. Employees must fill out an online service request on InfoStation: Workflow > Online Service Request > DART Police > Dependent ID. Once the request has been submitted, the dependent will need to bring some form of ID to have their picture ID made at DART Headquarters, Monday or Thursdays from 9 am - 2 am CST.

## Observed Holidays

- New Year's Day
- Martin Luther King's Birthday
- President's Day (Washington's Birthday)
- Memorial Day
- Juneteenth Holiday
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

# RETIREMENT PLANS

DART offers several retirement options that will assist you in building your nest egg for retirement. Your options include:

- DART Capital Accumulation Plan 401(k)
- DART Retirement Plan (MPP)
- 457(b) Deferred Compensation Plan

## DART Capital Accumulation Plan - 401(k): Vanguard plan #092263

DART's 401(k) plan is an easy way for you to automatically set aside money for your retirement. You can contribute from 2% to 50% of your pay, and DART will contribute 50 cents to your account for every dollar you contribute to the plan, both pre-tax and Roth (up to 6% of pay). You are eligible to receive DART's matching contribution after you complete 180 days of continuous full-time employment.

After 30 days, DART automatically enrolls all newly hired, full-time regular employees in the 401(k) plan at a contribution rate of 4% of pay on a pre-tax basis. Contribution rates are increased automatically each January until a 6% contribution rate is reached. New employees who do not want to be automatically enrolled must contact Vanguard within the first 30 days to opt out.

**Pre-tax contributions:** DART deducts your contribution from your paycheck and transfers it into the 401(k) Plan before withholding taxes. When you begin to take distributions, you will pay normal income tax on those distributions based on your tax bracket at the time of the distribution.

**Roth (after-tax) contributions:** Your contributions are made to the 401(k) Plan after DART withholds taxes. While you get no current-year tax deduction for Roth contributions, you may withdraw your contributions and their earnings tax-free at retirement. Before you switch to Roth contributions, consult your tax advisor to see which deductions or credits might be lower or eliminated.

For more information, visit [www.vanguard.com](http://www.vanguard.com) or speak to a Vanguard representative at 800-523-1188 (Monday through Friday, 7:30 am to 8 pm).

### Vesting

You are always 100% vested in the funds you contribute to your 401(k). You become vested in DART's matching contributions after completing five eligible years of service. A vesting year is defined as any calendar year in which you complete 1,000 or more full-time hours of service with DART.



## **DART Retirement Plan: Vanguard plan #091083**

Employees with more than 180 days of continuous full-time, regular employment are eligible to benefit from the DART Retirement Plan, a money purchased plan administered by Vanguard. DART contributes 7.7% of your eligible pay into a separate investment account. You become vested in this plan after five years of service.

**NOTE: Certain former employees of the Dallas Transit System participate in the DART Employees' Defined Benefit Retirement Plan; this plan is closed to new participants.**

## **457(b) Deferred Compensation Plan**

DART's 457(b) Deferred Compensation Plan, sponsored by MissionSquare Retirement, offers you another way to save and invest for retirement with pre-tax salary deductions.

- Employees may contribute up to the IRS maximum limit each year between the Capital Accumulation Plan and the 457(b) Deferred Compensation Plan.
- There are no penalties for early withdrawals from your 457(b) account. (Federal income taxes may apply).

To enroll in the 457(b) plan, visit [www.missionsq.org](http://www.missionsq.org) and select the *Enroll Now* option (DART plan number: 302450). Follow the easy steps to set up your account and select your investments.

**NOTE: DART does not match 457(b) Plan contributions.**





# IMPORTANT CONTACTS

| Benefit   | Provider   | Group Number  | Telephone  | Website  |
|---|--|---|--|--|
| Eligibility & Enrollment  | DART Human Resources   | N/A   | 214-749-3239<br>Fax: 214-749-3636  | <a href="http://infostation.dart.org">infostation.dart.org</a><br>Email: <a href="mailto:ResourceCenter@dart.org">ResourceCenter@dart.org</a>                      |
| Medical Coverage<br>Pharmacy  | BCBSTX<br>Express Scripts, Inc.<br>(ESI)<br>Accredo (Specialty Pharmacy) | DART<br>DART  | 888-289-9860<br>844-569-2829<br>Fax: 888-237-9791<br>800-922-8279<br>Fax: 888-302-1028 | <a href="http://www.bcbstx.com">www.bcbstx.com</a><br><a href="http://express-scripts.com">express-scripts.com</a><br><a href="http://accredo.com">accredo.com</a> |
| FSA & HRA Account Management  | HSA Bank   | DART  | 800-357-6246   | Email: <a href="mailto:askus@hsabank.com">askus@hsabank.com</a>  |
| Dental Coverage   | Delta Dental   | 1287  | 800-521-2651   | <a href="http://deltadentalins.com">deltadentalins.com</a>   |
| Vision Coverage   | EyeMed   | 9701137   | 866-723-0514   | <a href="http://eyemed.com">eyemed.com</a>   |
| Life and AD&D Insurance<br>EOI Questions Portability<br>or Conversion | Securian   | 34763<br>(Term Life)<br>34764<br>(Voluntary AD&D)   | 866-293-6047   | <a href="http://www.securian.com">www.securian.com</a>   |
| Family Medical Leave  | Risk Management<br>ESIS, Inc.  | N/A   | 214-749-5300,<br>Option #1, or<br>214-749-3121   | Email: <a href="mailto:IDMleaveteam@esis.com">IDMleaveteam@esis.com</a><br><a href="http://esis-spherical.force.com/eep/">esis-spherical.force.com/eep/</a>        |
| Short-Term Disability   | Risk Management<br>ESIS, Inc.  | N/A   | 214-749-5300,<br>Option #1, or<br>214-749-3121   | Email: <a href="mailto:IDMleaveteam@esis.com">IDMleaveteam@esis.com</a><br><a href="http://esis-spherical.force.com/eep/">esis-spherical.force.com/eep/</a>        |
| Long-Term Disability  | OneAmerica   | N/A   | 214-749-5300,<br>Option #5, or<br>214-749-3121   | <a href="http://oneamerica.com/">oneamerica.com/</a>   |
| Employee Assistance Program   | New Directions   | N/A   | 800-624-5544   | <a href="http://eap.ndbh.com/">eap.ndbh.com/</a><br>Company code: DART   |
| Wellness Program  | DART Human Resources   | N/A   | 214-749-3239   | <a href="http://infostation.dart.org">infostation.dart.org</a><br>Email: <a href="mailto:ResourceCenter@dart.org">ResourceCenter@dart.org</a>                      |
| Voluntary Products  | Unum   | 430475<br>(Accident)<br>R0822593<br>(Hospital Indemnity)<br>R0833145<br>(Critical Illness)<br>RA0833145<br>(Whole Life) | 800-445-0402   | <a href="http://unum.com">unum.com</a>   |
| Tuition Reimbursement   | Office of Organization Effectiveness                                     | N/A   | 214-749-3239   | Email: <a href="mailto:ResourceCenter@dart.org">ResourceCenter@dart.org</a>  |
| Payroll   | Finance  | N/A   | 214-749-2647   | Email: <a href="mailto:payroll@dart.org">payroll@dart.org</a>  |
| ID Badge Office   | DART Headquarters  | N/A   | 214-749-3691   |  |
| Retirement Plans  |  |   |  |  |
| • DART Capital Accumulation Plan 401(k)                               | Vanguard   | 092263  | 800-523-1188   | <a href="http://vanguard.com">vanguard.com</a>   |
| • DART Retirement Plan  | Vanguard   | 091083  | 800-523-1188   | <a href="http://vanguard.com">vanguard.com</a>   |
| • 457 Deferred Compensation Plan                                      | MissionSquare Retirement   | 302450  | 800-669-7400   | <a href="http://www.missionsq.org">www.missionsq.org</a>   |



This guide is intended to describe the eligibility requirements, enrollment procedures and coverage effective dates for the benefits offered by DART. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this guide is a tool to answer most of your questions, full details of plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.