



Dallas Area Rapid Transit (DART) recognizes and appreciates our most valuable assets – our Employees. One way our Agency clearly demonstrates its commitment to our Employees is through our outstanding benefit programs.

BENEFITS AT A GLANCE

- Medical Plans
 - Dental Plan
 - Vision Plan
 - Flexible Spending Accounts
 - Life and Accidental Death and Dismemberment
 - Paid Time Off and Holidays
 - Short-Term Disability
 - Long-Term Disability
 - DART Capital Accumulation Plan 401(k)
 - DART Retirement Plan Money Purchase Plan
 - Educational Assistance
- AFLAC:
 - Cancer/Specified-Disease
 - Critical Care & Recovery
 - Hospital Confinement Indemnity
 - Accident
 - Hospital Intensive Care



DART cannot exist without healthy employees, and the everyday Choices we make can help us live healthier, happier, and more fulfilling lives—both at work and at home. So, DART provides a confidential and secure Wellness Portal offering that helps you identify specific ways to improve your health and live a healthier lifestyle. Wherever you are in your health journey, the Wellness Portal has resources for you. We believe every employee should have guided opportunities that lead to improved physical and mental well-being, financial security, and a better quality of life overall. We offer many initiatives throughout the year to help guide you to a healthier lifestyle.

Medical Plans

	Accountable Care Plan	Accountable Care Flex Plan	Open Access DART Plan
Calendar Year Deductible			
Individual	\$500	\$2,250	\$1,600
Family	\$1,000	\$4,500	\$3,200
Calendar Year Out-of-Pocket Max*			
Individual	\$2,250	\$4,250	\$2,750
Family	\$4,500	\$8,500	\$5,500
Office Visit			
Primary Care	\$25 Copay	\$35 Copay	
Specialist	\$50 Copay	You pay 30% after deductible	You pay 15% after deductible
Urgent Care	\$50 Copay	\$100 Copay	\$100 Copay
Co-insurance (applies after deductible is met)			
Hospital Services			
Emergency Room Service	\$250 Copay	You pay 30% after deductible	You pay 15% after deductible
Preventative Care			
Routine Well-Care Visit and Services	100% Covered	100% Covered	100% Covered
Immunization and Vaccinations	100% Covered	100% Covered	100% Covered
Prescription Drug Plan (30-day supply)			
Generic	\$30 Copay	\$20 Copay	\$15 Copay
Preferred Brand	\$70 Copay	\$100 Copay	\$80 Copay
Non-Preferred Brand	\$100 Copay	You pay 30% after deductible upon appeal approval	You pay 15% after deductible upon appeal approval

* out of pocket maximum includes deductible, medical co-pays, co-insurance, and prescription expenses.

Dental Plans

Annual Contributions	In-Network**	Non-Network***
Calendar Year Deductible	\$50 per individual	\$100 per individual
	\$150 per family	
Calendar Year Maximum Benefit	\$1500 per individual	\$1500 per individual
Diagnostic and Preventive Care Benefits*	100%	80%
Restorative, Endodontic, Periodontal, Oral Surgery, and Prosthodontic Services	80%	60%
Crowns, Inlays/Onlays Services, Implants/Implant Repairs	50%	50%
Orthodontic Services		
Ortho Diagnostic Procedures and Treatment (Adults and Children)	50%	No benefit unless utilizing a Delta PPO provider
Lifetime Maximum Benefit	\$1500 per individual	\$1500 per individual

* Diagnostic and preventative care does not count towards annual maximum benefit

** 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 dentist and the program allowance for non-Delta Dental dentist.

EyeMed Vision Plan

Vision Plan Benefits	EyeMed Participating Providers	Non-Network
Eye Exam: (one every 12 months)	You pay \$20 Copay	You pay the full amount and the plan will reimburse you \$30
Eye lenses*: Benefit includes standard uncoated plastic	You pay \$20 Copay	You pay the full amount and the plan will reimburse you:
		\$20 for single-vision lenses
		\$30 for bifocal lenses
\$300 Allowance for Employee only: no charge		
For even plan years only (e.g. 2018), employees have a \$300 allowance for either eyeglass lenses, frames, contact lenses and fittings		The \$300 allowance is also available out-of-network
The eyeglass, lenses, eyeglass frames and contact lens benefit above apply to employees in the "odd plan years" (e.g. 2019) and apply to dependents every year.		
*You may use the eyewear benefit toward glasses or contact lenses every calendar year. Benefits cannot be used in conjunction with other discounts, promotions or prior orders.		

Flexible Spending Accounts (FSAs)

FSAs provide another tax-advantaged way to use paycheck deductions toward health expenses. DART offers Healthcare FSAs and permits participants to carry over up to \$500 into the next plan year. DART partners with HealthSCOPE to offer these accounts as well as Dependent/Elder Day Care FSAs for day care expenses.

Employee Per Pay Period Cost

Medical Plan Contributions

Accountable Care Plan		Accountable Care Flex Plan		Open Access DART Plan	
Employee Only	\$63.74	Employee Only	\$5.50	Employee Only	\$69.26
Employee & Spouse	\$129.99	Employee & Spouse	\$81.35	Employee & Spouse	\$159.77
Employee & Children	\$106.12	Employee & Children	\$54.93	Employee & Children	\$127.69
Family	\$181.42	Family	\$148.02	Family	\$220.83

Dental Plan Contributions

Delta Dental	Employee Cost per Pay Period
Employee Only	\$5.60
Employee & Spouse	\$9.68
Employee & Children	\$9.66
Family	\$14.94

Vision Plan Contributions

EyeMed Vision	Employee Cost per Pay Period
Employee Only	\$2.75
Employee & Spouse	\$5.49
Employee & Children	\$6.87
Family	\$7.56

DART-Provided Benefits

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

DART provides you with basic life insurance and basic accidental death & dismemberment at one (1) times your base annual salary or a minimum of \$50,000 coverage, whichever is greater, at no cost to you.

Paid Time Off (PTO)

Full-time employees accrue PTO beginning with your first paycheck. You may take PTO after completion of 6 months of employment. As an hourly full-time new hire employee, you can accrue up to 80 hours of PTO within the first year of employment. Salaried full-time employees you can accrue up to 136 hours of PTO within the first year of employment.

Disability

Through this coverage, DART provides you with income continuation in the event you are unable to work due to your own personal illness or injury. Short-Term Disability benefits are paid at 66 2/3% of your base bi-weekly pay.

Benefits begin after you have been disabled 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 when you are no longer disabled or when the short-term disability period ends (180 days maximum), or when you are transitioned to Long-Term Disability Benefits This can also be supplemented with your PTO. If your disability extends past 180 days, Long-Term Disability benefits are paid at 60% of your bi-weekly pay.

Employee Assistance Program (EAP)

DART provides every employee and their family members a free, confidential counseling and referral service that can help you deal with life's challenges.

Voluntary Benefits

Supplemental Life and AD&D Insurance

DART offers additional life and AD&D insurance you may purchase. The benefit is in multiples of your salary up to 5 times or \$500,000. Evidence of insurability is required for supplemental life insurance over 3 times your salary or \$400,000. You may also purchase additional insurance for your dependents.

Cancer/Specified-Disease

Benefits include Initial Diagnosis Benefit, Wellness Benefit, Radiation and Chemotherapy Benefit, Surgical/ Anesthesia Benefit, plus much more. Dependent children are covered at no additional cost.

Critical Care & Recovery (Specified Health Event)

Benefits include a First-Occurrence Benefit as well as Hospital Confinement and Continuing Care Benefits for a serious health event such as heart attack, stroke, or sudden cardiac arrest.

Hospital Confinement Indemnity

Benefits include Annual Hospitalization Confinement Benefit, Surgical Benefit, Invasive Diagnostic Exams Benefit, plus more.

Accident

Benefits include Emergency Treatment Benefit, Specific-Sum Injuries Benefit, Accidental Death Benefit, Initial Hospitalization Benefit, plus much more.

Hospital Intensive Care

Benefits include Daily Hospital Intensive Care Unit Confinement Benefit, Daily Step-Down Intensive Care Unit Confinement Benefit, Ambulance Benefit, and Major Human Organ Transplant Benefit.

Financial Benefits

DART Capital Accumulation Plan— 401(k)

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 (up to 6% of pay). Matching contributions begin after you complete 180 days of continuous full-time employment, and you become fully vested after 5 years of service.

DART's 457(b) Deferred Compensation Plan

This Plan is sponsored by ICMA-RC which offers employees another way to save and invest for retirement with pre-tax salary deductions.

Key features include of the 457(b) Deferred Compensation Plan:

- Employees can contribute up to the IRS maximum limit each year between the two plans.
- There is a 10% penalty for withdrawals made from your 401(k) account prior to age 59 ½, but no such penalties for early withdrawals from your 457(b) account.
- Loans are available on your 401(k) balance, but not available against your 457(b) balance.

DART Retirement Plan— Money Purchase Plan

Employees with more than 180 days of continuous full-time, regular employment are eligible to benefit from DART Retirement plan, a money purchased plan. DART contributes 7.7% of your eligible pay into a separate investment account administered by Vanguard.

Educational Assistance

After six months of employment, all full-time employees are eligible for reimbursement of qualified expenses related to pursuit of a degree. DART reimburses up to \$2,500 for full-time employees per fiscal year.

Unless otherwise stated, benefits listed here apply to full-time employees only. This document is not a contract of employment. The information included here is intended as a brief summary of benefits, and does not replace the legal plan documents or underlying insurance contracts. In case of a discrepancy between this summary and the legal plan document or contract, the legal plan document or contract will govern in all cases.