



## OPEN ENROLLMENT WHAT'S NEW FOR 2023

We are pleased to share these enhancements to our benefits package effective Jan. 1, 2023:

OLD
<ul style="list-style-type: none"> <li>▪ BCBSTX Medical</li> <li>▪ Alight Advocacy Services</li> <li>▪ MDLive through BCBSTX</li> <li>▪ Davis Vision</li> </ul>



NEW
<ul style="list-style-type: none"> <li>▪ Cigna Medical</li> <li>▪ Cigna One Guide (Advocacy Services)</li> <li>▪ MDLive through Cigna</li> <li>▪ EyeMed</li> </ul>

### NEW PROGRAMS INCLUDED WITH CIGNA

**Cigna One Guide:** 24/7 concierge service for assistance with your benefits coverage (Medical and RX), claims questions, and advocacy.

**Cigna Health Information Line:** 24/7/365 access to LIVE nurse advocates, via chat or phone.

**Comprehensive Cancer Program:** Receive white glove assistance from an assigned Case Manager to navigate your care.

**Omada:** Identifies employees who are at risk for chronic diseases such as diabetes, high blood pressure, obesity, and provides coaching and support to help improve overall health.

### Summary of biggest changes

As a part of our commitment to provide the best support for your well-being, we made significant changes to your 2023 health care benefits which will ease administration and will be seamless to you. **We are transitioning from Blue Cross and Blue Shield of Texas (BCBSTX) to Cigna for our health insurance and from Davis Vision to EyeMed for our vision provider.**

**Vision care will be separate from medical coverage in 2023.** To give retirees more flexibility, vision coverage will be a separate election this year. You may enroll in vision coverage for yourself and your covered dependents, even if you do not enroll in one of the medical plans.



# MORE ABOUT OUR NEW BENEFITS

As we transition to Cigna, the current medical plans will operate the same as the plans we have today, but the names will change. The HCA, EPO, and PPO plans will now be called Health Reimbursement Account (HRA), Open Access Plus In-Network (OAPIN), and Open Access Plus (OAP), respectively. If you enroll in medical or vision coverage for 2023, you will receive a new ID card in the mail.

## MEDICAL PLANS OVERVIEW

PLAN FEATURE	CIGNA HRA		CIGNA OAPIN	CIGNA OAP	
	Network	Non-Network	Network	Network	Non-Network
ANNUAL DEDUCTIBLE					
<b>Per Individual</b>	\$1,500	\$3,000	N/A	\$300	\$800
<b>Per Family</b>	\$3,000	\$6,000	N/A	\$750	\$1,750
ANNUAL OUT-OF-POCKET LIMIT					
<b>Per Individual</b>	\$3,500	\$7,000	\$2,200	\$2,300	\$4,500
<b>Per Family</b>	\$7,000	\$9,000	\$5,500	\$5,750	\$11,250
COINSURANCE/COPAYS					
<b>Preventive Care</b>	0%	40%*	\$0 copayment	0%	40%*
<b>Office Visits</b>	20%*	40%*	\$30 copayment	20%*	40%*
<b>Specialist Office Visits</b>	20%*	40%*	\$60 copayment	20%*	40%*
<b>Outpatient Surgery</b>	20%*	40%*	\$200 copayment	20%*	40%*
<b>Hospitalization/Inpatient Surgery</b>	20%*	40%*	\$500 copayment	20%*	40%*

\*After Deductible

Prescription drug coverage is included with all three medical plans at the same cost. This benefit is administered by Cigna and its pharmacy vendor, Express Scripts.

PRESCRIPTION DRUGS – MANDATORY GENERIC*	HRA, OAPIN, AND OAP	
	RETAIL – YOU PAY	MAIL ORDER – YOU PAY
<b>Tier 1 – Generic Drugs</b>	\$5 copayment	\$10 copayment
<b>Tier 2 – Brand-name Drugs (on the Preferred Drug List)</b>	\$30 copayment	\$60 copayment
<b>Tier 3 – Brand-name Drugs (not on the Preferred Drug List)</b>	\$60 copayment	\$120 copayment
<b>Tier 4 – Specialty Drugs (injection, infused, or oral)</b>	\$100 copayment (30-day supply)	\$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.

PLAN FEATURE	MEDICARE SUPPLEMENT PLAN - AGE 65 & OVER**	
	NETWORK	NON-NETWORK
ANNUAL DEDUCTIBLE		
Per Individual	\$300	\$800
ANNUAL OUT-OF-POCKET LIMIT		
Per Individual	\$1,500	\$2,700
COINSURANCE		
Preventive Care	0%	40%*
Office Visits	20%*	40%*
Specialist Office Visits	20%*	40%*
Outpatient Surgery	20%*	40%*
Hospitalization/Inpatient Surgery	20%*	40%*

\*After Deductible

\*\*Prescription Coverage is not available under this plan.

## EYEMED OFFERS

- Glasses and contact lens coverage each calendar year
- Additional retail and online locations to purchase eyewear
- Enhanced benefits available through PLUS Provider locations to maximize your benefits
- Lasik 15% off retail or 5% off promo price; call **1-800-988-4221** for more information
- Know Before You Go: An online/mobile shopping tool that allows users to see the final price before purchase
- 40% off any additional purchases after your first purchase of glasses or contacts (Unlimited offer throughout the year)
- International networks in case of emergency for fast replacement pairs when traveling or outside of the country





# PREMIUMS

## MEDICAL

HRA	MONTHLY PREMIUM
Retiree	\$774.77
Retiree + Child(ren)	\$1,625.19
Retiree + Spouse/DP	\$1,930.04
Retiree + Family	\$2,789.63
OAPIN	
Retiree	\$960.44
Retiree + Child(ren)	\$2,017.16
Retiree + Spouse/DP	\$2,411.42
Retiree + Family	\$3,456.67
OAP	
Retiree	\$1,379.92
Retiree + Child(ren)	\$2,814.84
Retiree + Spouse/DP	\$3,392.48
Retiree + Family	\$4,843.46

Rates do not include offset from any retiree medical subsidy.

MEDICARE SUPPLEMENT PLAN - AGE 65 AND OVER	
Retiree Only	\$315.00
Spouse Only	\$315.00
Retiree + Spouse	\$630.00

Post 65 - Subsidy does not apply

## VISION

	MONTHLY PREMIUM
Retiree	\$6.18
Retiree + Child(ren)	\$13.00
Retiree + Spouse/DP	\$12.35
Retiree + Family	\$18.09

DP = Domestic Partner





# OPEN ENROLLMENT IS OCT. 24 - NOV. 7

YOUR BENEFIT ELECTIONS WILL BE EFFECTIVE JAN. 1, 2023.



## READY TO ENROLL?

We are offering a passive enrollment this year which means you do not have to return your form unless you want to make a change or cancel coverage. Your medical plan will simply continue and you will be enrolled in the vision plan. The new premium will take effect Jan. 1, 2023.

For questions or assistance, contact:

[retirees@dfwairport.com](mailto:retirees@dfwairport.com) or **972-973-1124**

## REMINDERS

- If you and/or your dependents elect to terminate medical and/or vision coverage, you may not reenroll later.



# END-OF-THE-YEAR CHECKLIST

## USE THE CHECKLIST BELOW FOR THINGS TO DO BY DEC. 31, 2022.

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### CHECK CIGNA'S SITE AS SOON AS POSSIBLE

- ☐ Go to [www.Cigna.com](https://www.Cigna.com) to:
    - ☐ Check if your health care providers will be in network
    - ☐ Check if your prescriptions and retail pharmacy are in network
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### ORDER PRESCRIPTION REFILLS

- ☐ Order prescription refills through Blue Cross and Blue Shield of Texas before Dec. 31, 2022 to ensure you have enough during the transition to Cigna.
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## FAQ

### What if my provider is not in the Cigna network?

- If your provider is not in the Cigna network, ask them for referrals to in-network providers, if possible. Go to [www.Cigna.com](http://www.Cigna.com) or call Cigna One Guide at **1-888-806-5042** to find a new provider accepting new patients to ensure the transfer of any medical records.

### What if I'm receiving ongoing medical treatment and my provider is not in the Cigna Network?

- Contact Cigna One Guide at **888-806-5042** to learn about Transition of Care (TOC) and Continuity of Care (COC) through Cigna. TOC/COC will allow you to continue services for a specified period (determined by Cigna) whether your provider is in or out of network. If you have a qualifying medical condition, you may apply for TOC/COC within 30 days of Jan. 1, 2023.

### How do I transfer my mail-order prescriptions to Cigna Home Delivery?

- Contact Cigna at **1-800-835-3784**, #3. Have the following information available when you call:
  - 1 Name and Cigna ID number
  - 2 Prescription name and dosage
  - 3 Payment information

### What if my prescriptions are excluded?

- Work with your provider early to determine alternative medications that will work best for you. Contact Cigna One Guide at **1-888-806-5042** for additional assistance.

### How can I find out if my vision provider is in network?

- You can go to [www.eyemed.com](http://www.eyemed.com), then select Find an Eye Doctor from the Members & Consumers drop down menu. From the Choose Your Network drop down menu, select Insight Network. If you do not have online access, you are able to contact EyeMed Customer Care at **1-844-409-3402** during Open Enrollment. After Jan. 1, 2023, they can be reached at **1-844-409-3401**.



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# SAVE THE DATE



OCT. 24 - NOV. 7, 2022

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DFW

# 2023