



Employee Benefits Guide

January 1 - December 31, 2026

DISCLAIMER: The material in this benefits guide is for informational purposes only and is neither an offer of coverage or legal advice. It contains only a partial description of plan or program benefits. It also does not constitute a contract. Please refer to the Summary Plan Descriptions, Certificates of Coverage, and other plan documents for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** Federal laws require that employers provide disclosure and annual notices to their plan participants. The City distributes all required notices under the Annual Notice Packet.

Welcome

The City of Grand Prairie is proud to support our employees' overall wellbeing with a variety of benefit options. This guide offers details on our 2026 offerings for you and your family.

Eligibility

You are eligible for benefits if you are a full-time employee. In some cases, part-time employees averaging 30 hours per week may also qualify for medical coverage. Eligible family members may be enrolled under certain plans you choose for yourself. You must provide documentation proving eligibility. Eligible family members include:

- » Your legally married spouse.
- » Your children who are your biological children, stepchildren, adopted children, or children for whom you have legal custody up to age 26. Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

New Hires: You must complete the enrollment process within 14 days of your date of hire. If you enroll on time, your benefits are effective on the first of the month following date of hire. If you fail to enroll on time, you will be automatically enrolled in City Paid Life, LTD and EAP, and you are required to make your beneficiary selections.

Annual Enrollment: Annual Enrollment is held in November. Changes made during Annual Enrollment are effective January 1. Our 2026 Plan Year runs January 1, 2026 through December 31, 2026.

Choose Carefully

Due to IRS regulations, you may only change your elections during an Annual Enrollment period unless you have a Qualifying Life Event (QLE) during the year. If a QLE occurs, you have 60 days from the qualifying event date to make changes. You must provide documentation of the event. The following are examples of the most common QLEs.

- » Marriage or Divorce
- » Birth or Adoption of a Child
- » Child Reaching Maximum Age Limit of 26
- » Lose or Gain Coverage Under Your Spouse's Employer

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the City to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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Please visit the
Benefits Portal for a
full library of
benefit materials:
<https://ravingfans/departments/hr/benefits>



Medical & Pharmacy



Medical Insurance is administered by BlueCross BlueShield of Texas (BCBSTX). The City offers two plans - a High Deductible Health Plan (HDHP) and a Copay Plan. Both Plans are Exclusive Provider Organizations (EPO), which means out-of-network benefits are not covered under either plan. Both plans provide you with a large network of medical providers throughout the nation. Pharmacy benefits are also administered by BCBSTX through Prime Therapeutics. BCBSTX provides a large network of pharmacies throughout the nation. 90-Day medications can be purchased at a reduced cost through their mail-order program Express Scripts. Please see below for the Medical Plan Summary:

	HDHP (EPO)	COPAY PLAN (EPO)
OFFICE VISITS		
Preventative	\$0	\$0
Primary	20% after deductible	\$35
Specialty	20% after deductible	\$60
Virtual Health	\$0	\$0
OTHER VISITS		
Lab Services	\$0 after deductible	\$0
Urgent Care	20% after deductible	\$75
Emergency Room	20% after deductible	\$300 copay, 20% after deductible
Outpatient	20% after deductible	20% after deductible
Inpatient	20% after deductible	20% after deductible
MEDICAL COINSURANCE		
% You Pay After Deductible	20%	20%
MEDICAL DEDUCTIBLE		
Single	\$3,500	\$1,750
Family	\$7,000	\$3,500
MEDICAL + PRESCRIPTION MAXIMUM OUT-OF-POCKET		
Single	\$6,000	\$6,000
Family	\$12,000	\$12,000
PRESCRIPTIONS		
Rx Deductible	Subject to plan deductible	\$200
Preventative	\$0	\$0
Tier 1 - Generic	20% after deductible	\$10
Tier 2 - Brand	20% after deductible	\$40
Tier 3 - Non-Preferred Brand	20% after deductible	\$65
Tier 4 - Specialty	20% after deductible	\$150

Benefits and Wellness Education Series

The City offers monthly lunch and learns and events throughout the year to provide you with opportunities to learn about the City's benefits and wellness program. The calendar of events can be found on the Benefits Portal.

Well onTarget (BCBS)

The Well onTarget Member Wellness Portal through BCBS provides you with tools to help you set and reach your wellness goals. The portal is user-friendly, so you can find everything you need quickly and easily. Explore your wellness world to find a wide variety of health and wellness resources including:

Health Tools and Trackers

The health tracker lets you record how much sleep you get, your stress levels, your blood pressure readings, and your cholesterol levels. It also offers a symptom checker and helps you decide if you should see a doctor.

Fitness Tracking

The fitness trackers show you where you are today compared to where you were when you started. You can also read the latest health news, check your activity progress, and more. These programs are interactive and include learning activities and content that focus on behavioral changes to reinforce healthier habits.

Blue Points Rewards

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points for gift cards for yourself or friends and family.

Tobacco User Surcharge

Employees enrolled in a Medical Plan must self-report as a tobacco user if they have used tobacco within the past 12 months. Tobacco users pay an extra \$15 per paycheck towards their medical premium. Enrolled employees have access to Tobacco Cessation programs under BCBSTX. Sign up for a program by visiting mybam.bcbstx.com or calling 877-806-9380. If you participate in a Tobacco Cessation Program or consistently use tobacco cessation products with an intent to quit, you may submit documentation to stop the \$15 surcharge.



Medical Extras

The extra medical programs listed below are available to employees and their family members enrolled in the City's medical plan.

MDLive



Virtual Health is provided by MDLive under BlueCross BlueShield of Texas (BCBSTX). MDLive offers on-demand and scheduled telehealth visits for non-emergency medical and mental health services, including virtual primary and urgent care, dermatology, psychiatry, and therapy. Doctors and therapists are available via phone or video. Visits are at no cost to you.



Lantern



Bundled surgery benefits are provided by Lantern. Lantern provides a personalized surgery concierge experience with dedicated care advocates, as well as access to high-quality care through a network of providers. Lantern combines services related to specific surgical procedures and bundles them under a single payment, which results in a more personalized experience and a cost savings - with reduced or no cost to you.



Teladoc Health



Chronic Condition Management is provided by Teladoc Health. Teladoc Health provides virtual personalized support for diabetes, hypertension, mental health, and weight management. Participants receive connected devices, expert coaching, and integrated digital tools to improve health - and it's at no cost to you.



Hinge Health



Virtual physical therapy is provided by Hinge Health. Hinge Health provides personalized, virtual physical therapy for musculoskeletal pain (back, joint, and muscle pain) through a mobile app, offering care plans and support from physical therapists and health coaches. This is at no cost to you.



Airrosti



Pain and injury treatment is provided by Airrosti. Airrosti is a non-surgical rapid recovery treatment program designed to eliminate pain and soft tissue injuries over 3-4 visits. Airrosti offers both in-person and virtual care. Under the HDHP, visits are subject to deductible and coinsurance. Under the Copay Plan, visits are a \$20 copay per visit.



Health Savings Account



The Health Savings Account (HSA) is provided by WEX. You may elect the HSA Account if you are enrolled in the Medical High-Deductible Health Plan (HDHP). Your contribution maximum amount is based on your Medical Plan Coverage Level. Your contribution is deducted from each paycheck on a pre-tax basis and loaded into your HSA account to use on qualified expenses. Your HSA account balance rolls over from year to year and can be taken with you if you change employers.

- » Employee Only Coverage Level - Maximum Plan Year Contribution: \$4,400
- » All Other Coverage Levels - Maximum Plan Year Contribution: \$8,750
- » Age 55 Catch-Up - Additional: \$1,000

Expenses include but are not limited to: Expenses under your Medical, Dental, and Vision Plans, in addition to certain over-the-counter medications and products.



Flexible Spending Accounts



Healthcare

The Healthcare Flexible Spending Account (FSA) is provided by TASC. Your total annual contribution is available for use starting on your eligibility date and may be used through December 31 of each year on qualified medical expenses. A 2 ½ month grace period is provided through March 15 of each year to assist you with spending any unused funds.

- » Minimum Plan Year Contribution: \$120
- » Maximum Plan Year Contribution: \$3,400

Expenses include, but are not limited to: Expenses under your Medical, Dental, and Vision Plans, in addition to certain over-the-counter medications and products.

Dependent Care

The Dependent Care Flexible Spending Account (FSA) is provided by TASC. Your contribution is loaded onto your TASC account as it is deducted from each paycheck and may be used through December 31 of each year on qualifying dependent care expenses. You have until March 31 of the following year to submit receipts for reimbursement. Unused funds are forfeited and do not roll over from year to year.

- » Minimum Plan Year Contribution: \$120
- » Maximum Plan Year Contribution: \$7,500

Expenses include:

- » Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-schools, or daycare centers.
- » Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.



Dental Insurance is provided by Cigna. The City offers two plans - a DHMO Plan and a PPO Plan. The PPO Plan offers flexibility with the ability to use out-of-network providers, though staying in network saves money. The DHMO is more restrictive requiring you to choose a primary dentist, however comes with lower premiums and out-of-pocket costs. Please see below for the Dental Plan Summary:

KEY DENTAL BENEFITS	DHMO PLAN	PPO PLAN
DENTAL MAXIMUMS (PER MEMBER)		
Class I + II + III + IX	Refer to Plan Summary	\$1,500
Class IV	Refer to Plan Summary	\$1,500 per lifetime
DENTAL COINSURANCE		
Class I - Preventative	Refer to Plan Summary	\$0
Class II - Basic Services	Refer to Plan Summary	20% after deductible
Class III - Major Services	Refer to Plan Summary	50% after deductible
Class IV - Orthodontia	Refer to Plan Summary	50% after deductible
Class IX - Implants	Refer to Plan Summary	50% after deductible
DENTAL DEDUCTIBLES (PER MEMBER)		
Class I + IV	Refer to Plan Summary	None
Class II + III + IX	Refer to Plan Summary	\$50
DENTAL WAITING PERIODS		
Class I + II + III + IV + IX	Refer to Plan Summary	None



Vision Insurance is provided by Superior Vision. The City offers two plans - a Basic Plan and an Enhanced Plan. The Basic Plan has lower premiums and offers exam only coverage. The Enhanced Plan expands benefit coverage to include exams, lenses, and frames. Please see below for the Vision Plan Summary:

KEY VISION BENEFITS (once every 12 months)	BASIC PLAN	ENHANCED PLAN
Vision Exam	\$10	\$10
Vision Materials	Not Covered	\$25
Standard Frames	Not Covered	\$150 allowance; 20% off balance
Contact Lenses Fitting	Not Covered	\$25
Contact Lenses (in lieu of glasses)	Not Covered	\$150 allowance; 20% off balance (conventional); 10% off balance over (disposable)

Accident

Accident Insurance is provided by Colonial. Accident Insurance provides cash benefits paid directly to you that help with out-of-pocket expenses - medical and nonmedical - associated with your treatment in the event of a covered accident.

Critical Illness

Critical Illness (CI) Insurance is provided by Colonial. CI Insurance provides cash benefits paid directly to you when you are diagnosed with a covered critical illness. The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness. Your cost is based on your age as of January 1 of each year and is calculated based on 5-year age brackets. Coverage is available at \$20,000. If you purchase coverage on yourself, you may also purchase coverage on your spouse at \$10,000. Children are automatically included under your coverage at \$10,000.

Employee Assistance Program ComPsych

The Employee Assistance Program (EAP) is provided by ComPsych. This program is employer paid. The EAP is a full-service program that includes eight (8) free counseling sessions per household member, per issue, per plan year, in addition to the services listed below. All services are confidential with no disclosure to your employer. The access code to enter the website is "GPTX".

24/7 Live Assistance

- » Eight (8) Free Counseling Sessions
- » Work/Life Support
- » Legal Guidance
- » Financial Support
- » Well-Being Coaching
- » Referral Services
- » Critical Incident Support
- » Management Consultation
- » Education and Outreach
- » Digital Tools and Support



Life Insurance

Life Insurance coverage is provided by The Standard. The City covers you at two (2) times your annual base salary, up to \$500,000, under the Life Insurance policy. This benefit is employer paid. A coverage reduction schedule begins at age 65.



Voluntary Employee Life with AD&D

Voluntary Employee Life with AD&D Insurance is provided by The Standard. This coverage is employee paid. Your cost is based on your age as of January 1 of each year and is calculated based on 5-year age brackets. You may elect coverage in \$10,000 increments, with a minimum of \$10,000 and a maximum of \$500,000. A coverage reduction schedule begins at age 65.

New Hires: The guaranteed issue amount is \$350,000. If you elect more than \$350,000, Evidence of Insurability (EOI) is required and subject to approval by the insurance company.

Voluntary Spouse Life with AD&D

Voluntary Spouse Life Insurance is provided by The Standard. If you purchase coverage on yourself, you may also purchase coverage for an eligible spouse. This coverage is employee paid. Your cost is based on your spouse's age as of January 1 of each year and is calculated based on 5-year age brackets. You may elect coverage in \$10,000 increments with a minimum of \$10,000 and a maximum of \$350,000, not to exceed 100% of your coverage. A coverage reduction schedule begins at age 65.

New Hires: The guaranteed issue amount is \$50,000. If you elect more than \$50,000, Evidence of Insurability (EOI) is required and subject to approval by the insurance company.

Voluntary Child Life

Voluntary Child Life Insurance is provided by The Standard. If you purchase coverage on yourself, you may also purchase coverage for eligible child(ren). This coverage is employee paid. Your cost is \$0.08 monthly for \$1,000 in coverage, and this cost remains the same regardless of the number of children covered. You may elect coverage in \$10,000 increments with a minimum of \$10,000 and a maximum of \$20,000, not to exceed 100% of your coverage. Evidence of Insurability (EOI) is not required.



Note: If both the Employee and Spouse are employees of the City, you may not purchase Spouse coverage for one another, nor may you both purchase child coverage.

Short-Term Disability

Short-Term Disability (STD) Insurance is provided by The Standard. This coverage is voluntary and employee paid. Coverage is offered at 60% of your weekly base salary with a maximum weekly benefit of \$2,500. Short-Term Disability is available after a 7-day waiting period and upon the exhaustion of your sick leave. There is no pre-existing condition limitation if elected during New Hire Enrollment. Disability coverage elected during Annual Enrollment will exclude coverage for any conditions you received treatment for in the previous 3-month period prior to the start of your coverage.

Long-Term Disability

Long-Term Disability (LTD) Insurance is provided by The Standard. The City covers you at 60% of your monthly base salary with a maximum monthly benefit of \$6,000. This coverage is employer paid. Long-Term Disability is available after a 180-day waiting period and upon the exhaustion of your sick leave. Long-Term Disability has a maximum duration of 24 months for a disability that keeps you from performing the essential functions of your own occupation. If you become disabled before age 62, benefits may continue beyond the 24-month period if it is determined you are unable to perform the essential functions of any occupation.

	STD	LTD
Benefits Provided	Up to 60% of your pre-disability earnings	Up to 60% of your pre-disability earnings
Weekly Maximum Benefit	\$2,500	\$6,000
Benefit Waiting Period	7 days and the exhaustion of your sick leave	180 days and the exhaustion of your sick leave
Maximum Benefit Period	180 days	As long as disabled or until SSRA
Taxability of Benefits	Non-taxable	Non-taxable
Who Pays?	Employee	City



Retirement

Pension



The City's Pension is provided by the Texas Municipal Retirement System (TMRS). You are automatically enrolled in TMRS upon hire. The City does participate in Social Security. You contribute 7% of your salary towards your pension. The City matches your funds at 2 to 1 upon your retirement. You are vested when you have five (5) years of service. Once vested, you may retire after 20 years of service or at age 60. TMRS invests your funds for you. Your funds and interest are reported on an annual statement each year.

The City also provides you with a Supplemental Death Benefit under TMRS. While employed, the City covers you at 1 times your annual base salary at no cost to you. Once retired, the City provides a flat \$7,500 Death Benefit. Should you work for another TMRS City following retirement from the City of Grand Prairie, the other City will become responsible for your \$7,500 Death Benefit.



457(b) Pre-Tax

The 457(b) Pre-Tax retirement plan is provided by MissionSquare. This plan is in addition to our Pension and provides you with another way to set aside income towards your retirement. This plan is voluntary. Contributions are deducted from your paycheck on a pre-tax basis. There is a \$10.00 minimum contribution per paycheck, and you may change your contribution at any time. There is no City match. You must select how your funds are invested. Your funds and interest are reported on quarterly statements each year.





2026 Employee Premiums | January 1 - December 31, 2026

Medical

	HDHP (EPO)		COPAY PLAN (EPO)	
PREMIUMS	Monthly	Semi-Monthly	Monthly	Semi-Monthly
Employee Only	\$35.00	\$17.50	\$85.00	\$42.50
Employee + Spouse	\$210.00	\$105.00	\$340.00	\$170.00
Employee + Child(ren)	\$125.00	\$62.50	\$245.00	\$122.50
Employee + Family	\$345.00	\$172.50	\$485.00	\$242.50

EMPLOYEE SURCHARGE	Monthly	Semi-Monthly	Monthly	Semi-Monthly
Tobacco	\$30.00	\$15.00	\$30.00	15.00

Dental

	DHMO PLAN		PPO PLAN	
PREMIUMS	Monthly	Semi-Monthly	Monthly	Semi-Monthly
Employee Only	\$7.26	\$3.63	\$40.94	\$20.47
Employee + Spouse	\$13.78	\$6.89	\$80.88	\$40.44
Employee + Child(ren)	\$15.98	\$7.99	\$84.86	\$42.43
Employee + Family	\$23.60	\$11.80	\$146.74	\$73.37

Vision

	BASIC PLAN		ENHANCED PLAN	
PREMIUMS	Monthly	Semi-Monthly	Monthly	Semi-Monthly
Employee Only	\$1.98	\$0.99	\$6.52	\$3.26
Employee + Spouse	\$3.94	\$1.97	\$13.10	\$6.55
Employee + Child(ren)	\$3.58	\$1.79	\$11.45	\$5.73
Employee + Family	\$5.90	\$2.95	\$19.22	\$9.61



Rates

Voluntary Life with AD&D

Employees must purchase Voluntary Life/AD&D on themselves in order to purchase coverage for family members. If both the Employee and Spouse are employees of the City, you may not purchase Spouse coverage for one another, nor may you both purchase child coverage. Child rates are flat rates regardless of the number of children.

EMPLOYEE & SPOUSE PREMIUMS PER \$1,000		
Age	Monthly	Semi-Monthly
< 30	\$0.08	\$0.04
30-34	\$0.10	\$0.05
35-39	\$0.11	\$0.06
40-44	\$0.17	\$0.09
45-49	\$0.27	\$0.14
50-54	\$0.43	\$0.22
55-59	\$0.68	\$0.34
60-64	\$1.05	\$0.53
65-69	\$1.80	\$0.90
70+	\$3.41	\$1.71

CHILD(REN) PREMIUM PER \$1,000 (\$20,000 MAX)		
Coverage	Monthly	Semi-Monthly
Life	\$0.08	\$0.04

Short-Term Disability

EMPLOYEE PREMIUM PER \$10		
	Monthly	Semi-Monthly
Employee Only	\$0.31	\$0.155

Critical Illness

If both the Employee and Spouse are employees of the City, you may not both purchase Spouse coverage for one another. Children are automatically included in your coverage at no extra cost.

EMPLOYEE & SPOUSE PREMIUMS PER \$20,000 \$10,000		
Employee's Age	EE Only Monthly	EE + Spouse Monthly
17-24	\$4.50	\$7.10
25-29	\$5.10	\$7.90
30-34	\$6.10	\$9.10
35-39	\$9.30	\$13.90
40-44	\$12.90	\$19.70
45-49	\$18.70	\$28.10
50-54	\$25.30	\$37.90
55-59	\$34.70	\$52.10
60-64	\$46.70	\$70.30
65-69	\$58.70	\$88.30
70-74	\$74.90	\$112.50

Accident Rates

EMPLOYEE PREMIUMS		
	Monthly	Semi-Monthly
Employee Only	\$13.82	\$6.91
Employee + Spouse	\$21.34	\$10.67
Employee + Child(ren)	\$27.50	\$13.75
Employee + Family	\$35.20	\$17.60



Contact Information

Benefit	Provider	Phone Number	Web Address
Medical	BlueCross BlueShield	855-357-5229	bcbstx.com
Pharmacy	PrimeRx	855-357-5229	myprime.com
Wellness	Well onTarget	877-806-9380	bcbstx.com
Medical Extras	MDLive	888-680-8646	mdlive.com/bcbstx
Medical Extras	Lantern	855-200-2099	lanterncare.com/for-members
Medical Extras	Teladoc Health	800-835-2362	teladochealth.com/smile/bcbstx-health
Medical Extras	Hinge Health	855-902-2777	hingehealth.com/gptx
Medical Extras	Airrosti	800-404-6050	airrosti.com
Savings Account	WEX	866-451-3399	wexinc.com
Spending Accounts	TASC	800-422-4661	tasconline.com
Dental	Cigna	800-244-6224	mycigna.com
Vision	Superior Vision	800-507-3800	superiorvision.com
Accident & Critical Illness	Colonial	800-325-4368	coloniallife.com
Employee Assistance Program	ComPsych	888-354-4327	guidanceresources.com
Life Insurance with AD&D	The Standard	800-628-8600	standard.com
Disability	The Standard	800-368-1135	standard.com
Pension	TMRS	800-924-8677	tmrs.com
457(b)	MissionSquare	800-669-7400	missionsq.org

Benefits Portal

Visit the Benefits Portal at <https://ravingfans/departments/hr/benefits> for additional information on our benefit plans and programs.



Benefits Questions

Email benefits@gptx.org or call:

972-237-8198

Police	Airport
City Manager's Office	Economic Development
General Services	Housing
Human Resources	Information Technology
Public Health & Environmental Quality	Planning & Development

972-237-8193

Fire	Engineering
Finance	Library
Management Services	Marketing
Municipal Court	Parks, Arts, & Recreation
Transportation	Solid Waste & Recycling

Wellness Questions

Email WOW@gptx.org or call 972-237-8192.



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