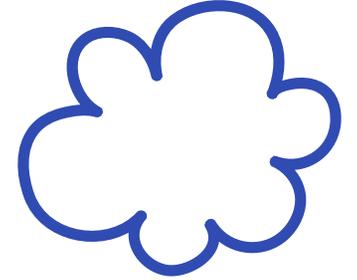
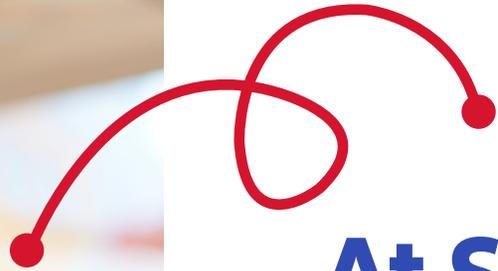


2023 Benefits & Perks Guide





At Southwest, we recognize your passion for life.

So, we're here to provide benefits and perks that help you and your family live healthy and well. From comprehensive medical coverage and a generous retirement savings plan to travel privileges and everything in between—we've got you covered.

Let's take a look.



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This guide provides highlights. Additional exclusions and limitations may apply. Details are located in the Summary Plan Description. From your desktop computer, log in to workperks.swalife.com, then go to the **Reference Center >Reference Center >Legal Documents**.



Know who you can cover

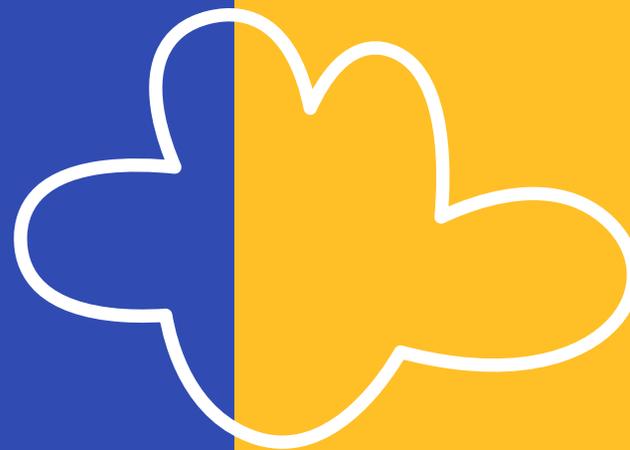
You may enroll your eligible family members in many of Southwest's benefits.

To add your family member(s), go to workperks.swalife.com to begin. You must provide required documentation to add new dependents. Find all the details and a list of the necessary documentation in the Health & Welfare Summary Plan Description (SPD) on the home page of WorkPerks. If you provide any false information, Southwest may deny or terminate your benefits, and take disciplinary action up to and including termination of employment.

Eligible family members include:

- Spouse as defined by federal tax law.
- Natural child, stepchild, legally adopted child, child placed for adoption, or child for whom you have a legal obligation (up to the end of the month in which the child turns age 26).
- **For the BenefitsPlus Program only:** Committed partner, as defined in the Health & Welfare Summary Plan Description.

You may only add or remove a family member outside of the New Hire or annual enrollment period if you have a qualifying life event (e.g., the birth of a child, marriage, or divorce). You must report life events within 30 days of when they happen. You can do this by accessing workperks.swalife.com >**Change My Benefits**.



Health and welfare benefits

You can choose from two benefit programs—the **Regular Plan Program** or the **BenefitsPlus Program**.

Both offer medical and other coverages, but the level of benefits differs. The BenefitsPlus Program is more comprehensive, while the Regular Plan Program offers some of the same benefits, but not all. Here's a quick look at how they compare. The means the benefit is offered as part of the program. The means benefits vary significantly by eligibility, coverage, and salary.

	Regular Plan Program ¹	BenefitsPlus Program
Medical & prescription coverage	Regular Medical Plan	Choice Plus Plan, Choice Plan C, Health Savings Plan, Waive medical coverage
Low paycheck deductions		
Preventive care coverage Preventive drugs, annual physicals, newborn care, flu shots and immunizations, and other preventive care	No coverage	
Teladoc (telemedicine)		
Supplemental Hospital and Critical Illness Plans		
Waive medical (you receive \$50 per month)		
Company contribution to Health Savings Account (HSA)		Health Savings Plan Only \$200-\$375
Alight Healthcare Concierge Service		
Healthcare and Dependent care Flexible Spending Accounts		
Dental coverage		
Vision coverage		
Clearskies (Employee Assistance Program)		
Company-Paid Long-Term Disability		
Optional Long-Term Disability		
Company-Paid Basic Life Insurance		
Optional Life Insurance		
Optional Spouse/Committed Partner Life Insurance		
Optional Child Life Insurance		
Accidental Death & Dismemberment Insurance		
Auto, home, and pet insurance		

¹ The Regular Plan Program is not currently available to Employees working or living in Hawaii or working at SFO.



BenefitsPlus Program



Medical

If you choose the BenefitsPlus Program, you have three medical plan options.

Each plan is administered by **Cigna or Aetna**, depending on where you live. You can find out who your administrator is by going to myswamedical.com and entering the ZIP code of your permanent residence (as it's listed on workday.swalife.com). All of the plans cover the same services, like doctor visits, hospital stays, and lab work, and also cover 100% of in-network preventive care. The difference is in how much is deducted from your paycheck and how much you pay for care when you need it. The Health Savings Plan is the only plan that comes with a tax-advantaged Health Savings Account (HSA) with money from Southwest. Here's a look at **what you'll pay** when you need care.

	Choice Plus Plan		Choice Plan C		Health Savings Plan	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Preventive care	0%	50%	0%	50%	0%	40%
Annual deductible						
Individual	\$500	\$1,800	\$1,000	\$2,400	\$1,500	\$1,500
Family	\$1,250	\$4,500	\$2,500	\$6,000	\$3,000 ²	\$3,000 ²
Coinsurance	20%	50%	20%	50%	20%	40%
Copays						
Teladoc	\$5	Copayments not available	Not applicable; see deductible and coinsurance			
Convenience care clinic	\$15					
Office visit	\$25					
Specialist	\$40					
Urgent care	\$40					
Emergency room	\$250					
Annual out-of-pocket maximum						
Individual	\$4,300	\$16,125	\$4,800	\$18,000	\$6,000	\$8,250
Family ³	\$8,600	\$32,250	\$9,600	\$36,000	\$12,000	\$16,500

¹ Out-of-network benefits are paid based on eligible charges. You are responsible for any amount that exceeds eligible charges, even after you meet your out-of-pocket maximum.

² In the Health Savings Plan, the family deductible must be met before any family member begins receiving benefits; one family member or multiple family members may meet this limit.

³ If you enroll in Family coverage in the Health Savings Plan, there is an individual in-network out-of-pocket maximum of \$7,350. This maximum is the most that would have to be paid out-of-pocket for any covered individual in the family.



Words to know

Preventive care

The amount you pay for specified preventive care services, such as an annual physical, well baby visits, and recommended preventive screenings.

Annual deductible

The amount you pay before Southwest starts sharing costs with you.

Coinsurance

The percentage you pay after meeting your deductible.

Copays

The flat dollar amount you pay for certain services.

Annual out-of-pocket maximum

The most you pay for medical services in a plan year, including your deductible, copays, and coinsurance; Health Savings Plan includes prescriptions.



Prescription drugs

All the medical plans include prescription drug coverage administered by CVS Caremark.

However, each plan works a little differently. Here's **what you'll pay** for prescription drugs based on the medical plan you choose.

	Choice Plus Plan			Choice Plan C			Health Savings Plan		
	30-day retail	90-day retail	90-day mail order	30-day retail	90-day retail	90-day mail order	30-day retail	90-day retail	90-day mail order
Annual deductible									
Individual	\$50			\$150			Included in medical deductible		
Family	\$100			\$300			Included in medical deductible		
Coinsurance or copay									
Generic	\$10	\$30	\$25	10% (\$10 min/ \$35 max)	7% (\$35 min/ \$98 max)	7% (\$25 min/ \$88 max)	20%	20%	20%
Preferred brand	25% (\$25 min/\$50 max)	25% (\$60 min/\$150 max)	20% (\$45 min/\$125 max)	25% (\$25 min/ \$100 max)	20% (\$63 min/ \$250 max)	20% (\$48 min/ \$220 max)	20%	20%	20%
Non-preferred brand	45% (\$40 min/\$150 max)	45% (\$75 min/\$400 max)	45% (\$60 min/\$375 max)	45% (\$50 min/ \$175 max)	45% (\$135 min/ \$400 max)	45% (\$125 min/ \$375 max)	20%	20%	20%
Specialty drug (30-day only)	PrudentRx Opt-In: \$0			PrudentRx ² Opt-In: \$0			20% After Annual Deductible	Not applicable	Not applicable
	PrudentRx Opt-Out: 30% After Annual Deductible	Not applicable	Not applicable	PrudentRx Opt-Out: 30% After Annual Deductible	Not applicable	Not applicable			
	Group B (\$20 min/\$150 max) After Annual Deductible	Not applicable	Not applicable	25% (\$20 min/\$150 max) After Annual Deductible	Not applicable	Not applicable			
Specified preventive drug	Not applicable			Not applicable			20% ¹		
Diabetic testing supplies (i.e. testing strips) Diabetic devices (i.e. external insulin pumps and supplies (no deductible ²))	0%			0%			0% ¹		
Annual out-of-pocket maximum									
Individual	\$2,050			\$1,550			Included in medical deductible		
Family	\$4,100			\$3,100			Included in medical deductible		

¹ Deductible waived for certain preventive medications and testing supplies.

² Only Choice Plus Plan and Choice Plan C are eligible for PrudentRx.

What you need to know

- There is no prescription drug coverage if you fill at an excluded pharmacy, like Walgreens. To find a pharmacy, visit [caremark.com](https://www.caremark.com) and use the **Pharmacy Locator tool**.
- If you take a maintenance medication, you may purchase a 90-day supply at a CVS retail pharmacy or through CVS mail order. Or, if you wish to use another of the 58,000+ pharmacies in the network, you can fill a 30-day supply. If you choose to refill every month, it will probably cost a little more for the smaller volume prescription. Go to [caremark.com](https://www.caremark.com) or call **(800) 378-0755** for more details.
- Some medications require prior authorization before the plan will pay for these drugs. To initiate a prior authorization, you or your doctor can call **(800) 378-0755**.
- The plans do not cover certain items including over-the-counter medications or their equivalents, drug products used for cosmetic purposes, vitamins and minerals (except prenatal), experimental drug products and any drug used experimentally, and foreign medications or drugs not approved by the U.S. Food and Drug Administration.
- **Get the app!** Download the CVS Caremark app to refill or request new prescriptions, track your orders, view your prescription history, and more.



Monthly cost for medical coverage

Your cost for coverage under any of the medical plans is deducted from your paycheck on a before-tax basis. This lowers your taxable income, saving you money.

	Choice Plus Plan		Choice Plan C		Health Savings Plan	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Employee Only	\$91.00	\$91.00	\$73.00	\$73.00	\$21.00	\$21.00
Employee + Spouse/ Committed Partner	\$287.00	\$468.53	\$181.00	\$429.13	\$41.00	\$350.60
Employee + Children	\$236.00	\$374.15	\$153.00	\$340.09	\$31.00	\$268.20
Employee + Family	\$426.00	\$814.60	\$269.00	\$755.57	\$52.00	\$652.73
No Medical	If you elect No Medical, \$50 will be added to your paycheck monthly.					

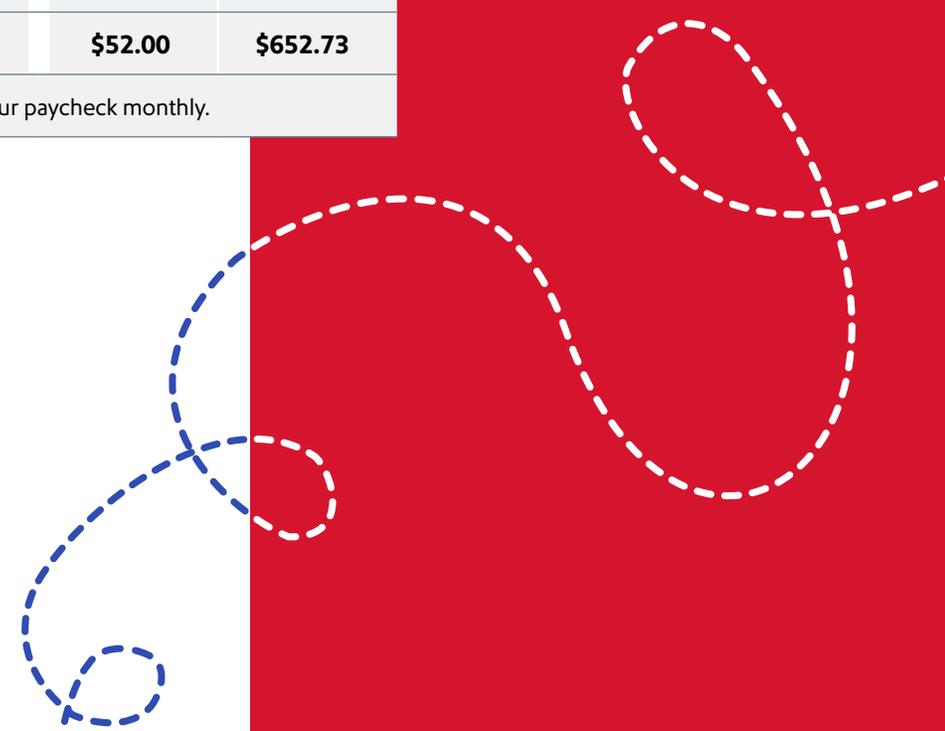
Finding an in-network provider

If Cigna is your administrator, you can find in-network providers [here](#).

If Aetna is your administrator, you can find in-network providers [here](#).

ID cards

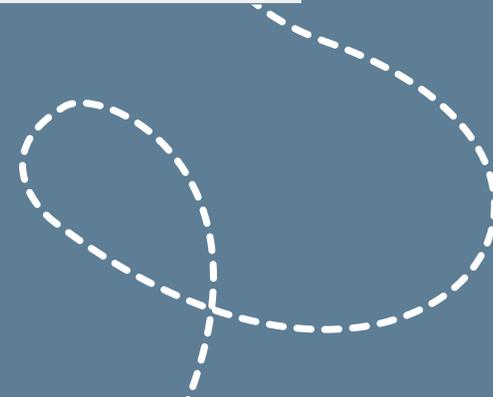
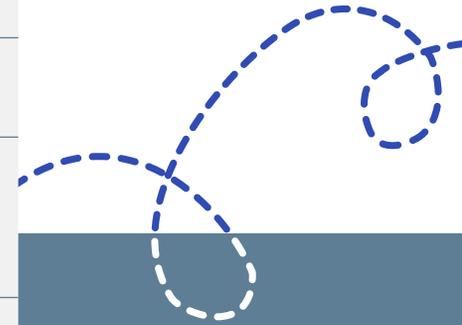
Keep an eye out for medical ID cards that will be sent to your permanent residence (as it's listed on workday.swalife.com).



Hawaii, SFO, and SJU Employees

If you work or live in Hawaii, SJU or work at SFO, you have some different options when it comes to your benefits. Take a look and go to workperks.swalife.com >Reference Center >Reference Center >Health Benefits to get all the details.

	SJU	SFO	Hawaii
Medical plan options	BenefitsPlus Program: Triple S Regular Program: Regular Plan	BenefitsPlus Program: Kaiser HMO (default)	BenefitsPlus Program: HMSA PPO (default) Kaiser HMO
Prescription drug coverage	Included in medical plan	Included in medical plan	Included in medical plan
Dental plan options	Optional Basic	Optional Basic DeltacareHMO	Optional Basic DeltacareHMO
Vision plan options	EyeMed Vision	EyeMed Vision	EyeMed Vision
Health accounts	N/A	Dependent Care FSA Health Care FSA	Dependent Care FSA Health Care FSA



Hawaii–HMSA Hawaii PPO and Kaiser HMO

If you live or work in Hawaii, you can choose either the HMSA Hawaii PPO or the Kaiser HMO.

Here’s what you pay when you need care.

	HMSA Hawaii PPO (in-network only)	Kaiser HMO (in-network only)
Preventive care	0%	0%
Annual deductible		
Individual	\$0	\$0
Family	\$0	\$0
Coinsurance/copays		
Office visit	\$14	\$20
Specialist	\$14	\$20
Urgent care	\$14	\$20
Emergency room	20%	\$100
Annual out-of-pocket		
Individual	\$2,500	\$2,500
Family	\$7,500	\$7,500

Here’s what you pay for prescription drugs.

	HMSA Hawaii PPO (in-network only)		Kaiser HMO (in-network only)	
	31-day supply	90-day mail order	31-day supply	90-day mail order
Generic	\$7	\$11	\$15	\$30
Preferred brand	\$30	\$65	\$50	\$100
Non-preferred brand	\$75	\$200	\$50	\$100
Specialty	\$200	N/A	\$200	N/A
Out-of-pocket maximum (Individual and Family)	Combined with medical		Combined with medical	



Hawaii—HMSA Hawaii PPO and Kaiser HMO

Monthly cost for coverage

Your cost for medical coverage is deducted from your paycheck on a before-tax basis. This lowers your taxable income, saving you money. Here's what you'll pay each month based on who you cover.

	HMSA Hawaii PPO		Kaiser HMO	
	Full-time	Part-time	Full-time	Part-time
Employee Only	\$32.00	\$16.00	\$26.00	\$13.00
Employee + Spouse/Committed Partner	\$255.00	\$345.70	\$202.00	\$289.43
Employee + Children	\$211.00	\$245.98	\$174.00	\$234.15
Employee + Family	\$355.00	\$575.68	\$311.00	\$565.86
No Medical	If you elect No Medical, \$50 will be added to your paycheck monthly.			



SFO–Kaiser HMO

If you enroll in the Kaiser HMO, here's what you pay when you need care.

	Kaiser HMO
Annual deductible	
Individual	\$750
Family	\$1,500
Hospital inpatient (services rendered in the hospital and maternity)	20% coinsurance after plan deductible
Primary care, urgent care, and specialty	\$30 /visit (deductible does not apply)
Well child, preventive care visits, and routine prenatal	\$0
Outpatient surgery	20% coinsurance after plan deductible
Therapies (PT, OT, ST)	\$30 after plan deductible
X-rays and lab tests	\$10 per encounter after plan deductible
Advanced imaging (CT, MRI, PET)	20% coinsurance up to a max of \$150 after plan deductible
Ambulance and emergency room	\$150 per trip after plan deductible
Annual out-of-pocket	
Individual	\$3,000
Family	\$6,000
Maximum individual benefit	Unlimited

	Kaiser HMO
Mental Health	
Inpatient psychiatric care	20% coinsurance after plan deductible
Outpatient individual therapy visits	\$30
Outpatient group therapy visits	\$15
Substance use services	
Inpatient detoxification	20% coinsurance after plan deductible
Outpatient individual therapy visits	\$30
Outpatient group therapy visits	\$5





SFO–Kaiser HMO Prescription drugs

Here's what you'll pay for prescription drugs.

	Kaiser HMO (outpatient prescription drugs)	
	Retail (up to 30-day supply)	Mail order (up to 100-day supply)
Generic brand	\$10	\$20
Preferred brand	\$35	\$70
Non-preferred brand	\$35	\$70
Specialty	\$35	\$70

SFO–Kaiser HMO Monthly cost for coverage

All rates, regardless of level of coverage or part-time/full-time status, are \$0.



SJU–Triple S Plan

If you enroll in the Triple S Plan, preventive care is covered 100%. Here's what you pay when you need other care.

	Triple S
Coinsurance/copays	
Generalist	\$10
Specialist	\$15
Sub-specialist	\$15
X-rays, laboratories, and diagnostic tests	20%
Emergency room	
Sickness	\$80
Accident	\$25
Major medical	
Individual	\$100/20%
Family	\$300 per family/20%
Annual out-of-pocket	
Individual	\$6,350 (combined with pharmacy)
Family	\$12,700 (combined with pharmacy)





SJU-Triple S Plan Prescription drugs

Here's what you'll pay for prescription drugs.

	Triple S Plan	
	30-day retail	90-day mail order
Annual deductible		
Individual	\$50	\$50
Family	\$100	\$100
Generic brand	\$10	\$30
Preferred brand	\$20	\$45
Non-preferred brand	\$30	\$60
Specialty drug (Specialty products will be dispensed only through the ABARCA Network)	25% (\$200 max)	N/A
Annual out-of-pocket		
Individual	\$6,350 (combined with medical)	\$6,350 (combined with medical)
Family	\$12,700 (combined with medical)	\$12,700 (combined with medical)

SJU-Triple S Plan Monthly cost for coverage

Your cost for medical coverage is deducted from your paycheck on an after-tax basis.

Here's what you'll pay each month based on who you cover.

	Triple S Plan	
	Full-time	Part-time
Employee Only	\$54.34	\$54.34
Employee + Spouse/ Committed Partner	\$108.70	\$184.48
Employee + Children	\$108.70	\$184.48
Employee + Family	\$135.86	\$249.52
No medical	If you elect No Medical, \$50 will be added to your paycheck monthly.	



Support for your health

In addition to the medical coverage you can elect each year, Southwest offers benefits that help you get the care you need and stay healthy year round.



Alight Healthcare Concierge Service

Alight can help make sure you're getting high-quality healthcare at the best price. They provide pricing estimates on healthcare services, provider recommendations, and can even help reconcile your healthcare bills. Be sure to reach out before you schedule any treatment or procedure.

Health Savings Plan members

You're automatically enrolled in Alight for free!

Choice Plus Plan or Choice Plan C members

You can elect Alight for only **\$4 per month**.

Get started

Contact Alight at **(855) 769-4383** or email **SWA@alight.com**.

Talk to a nurse

Evie Newton, our Dedicated Nurse, is available Monday-Friday from 8 a.m. to 5 p.m. CT at **(214) 792-7986** or **evie.newton@wnco.com**. Evie's goal is to provide preventive and general health education to you and your family members. She provides consultation to assess and refer you to the appropriate resources as needed. Additional information about Evie and other physical health resources may be found on **SWALife >Employee Services >My Life Events >Physical Health**.

Teladoc

Get the care you need, when you need it! Teladoc is an affordable, convenient way to get medical help 24/7. Their board-certified physicians can diagnose, recommend treatment, and prescribe medication for many common medical issues, such as:

- Cold and flu symptoms
- Bronchitis
- Allergies
- Ear infections
- Pink eye
- Urinary tract infections
- Respiratory infections
- Sinus problems

Health Savings Plan and Choice Plan C members

Pay \$30 per session until you meet your deductible. Once you meet your deductible, you pay 20% (which is \$6).

Choice Plus Plan members

Pay \$5 per session.

Get started

There's no need to enroll in Teladoc. If you enroll in a BenefitsPlus Program medical plan, this benefit is automatic! Just call **(888) 368-8799** or download the Teladoc app for quick access to a doctor by phone or video when you need care.

Support for your health (continued)

Quit for Life

Quit for Life is a tobacco cessation program provided to all Employees and Spouses/Committed Partners who are enrolled in a BenefitsPlus Program. The program includes a Quit Coach to help you make a plan and stick to it, and eight weeks of nicotine patches or gum at no additional cost.

Each enrollee receives abundant support along the way via phone, video, chat, or text. Real-time digital access to program incentives and trackers.

Get started

Contact Quit for Life at **(866) 784-8454** or visit **quitnow.net**.

Livongo

Livongo is available at no cost to Employees and their covered dependents that meet the program's criteria and are enrolled in the BenefitsPlus Program (Choice Plus Plan, Choice Plan C, and Health Savings Plan) or Regular Plan Program. All other medical plans are not eligible to participate.

Livongo provides you with tools, insights, and expert support to help you reach your health goals. There are two main areas where Livongo can support:

- Healthy living and diabetes prevention
- Diabetes management

With Livongo all participants will have access to:

- **Technology:** Track and manage health on the go by automatically logging data in a private dashboard and easy-to-use app.
- **Personalized insights:** Get real-time tips and personalized feedback to help learn and improve.
- **Expert coaching:** Talk to a Livongo health coach for advice on nutrition, weight loss, and more whenever extra support is needed.

Depending on the selected program, you will also have access to the following additional benefits at no cost:

Healthy living and diabetes prevention includes:

- smart scale,
- unlimited coaching, and
- guidance on healthy habits

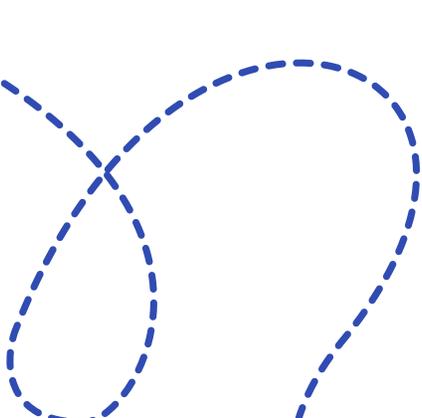
Diabetes management includes:

- unlimited test strips,
- a connected blood glucose meter, and
- personalized insights

Programs include trends and support on participant's secure Livongo account and mobile app but do not include a tablet or phone.

Get started

Contact Livongo at **(800) 945-4355** or visit **go.livongo.com/SWA/now**, registration code is SWA.



Tax savings accounts

Southwest offers three types of accounts that let you save money tax-free: the Dependent Care Flexible Spending Account (FSA), the Healthcare FSA, and the Health Savings Account (HSA).

Here's how these accounts work.

	Dependent Care FSA	Healthcare FSA	HSA
How does it work?	<p>FSA's are designed to help you budget money to pay for certain eligible healthcare and dependent care expenses during the year.</p> <p>The money you set aside in an FSA is not subject to payroll taxes, which could help you save money. MyChoice, a Businessolver product, administers the FSA's.</p>		<p>The HSA allows you to set aside before-tax money to pay for eligible healthcare expenses for yourself and your dependents.</p> <p>If you prefer, you can invest the money and use it for future healthcare expenses.</p>
Who's eligible to contribute?	<p>Employees enrolled in the BenefitsPlus Program.</p>	<p>Employees enrolled in the BenefitsPlus Program who are NOT enrolled in the Health Savings Plan.</p>	<p>Employees enrolled in the Health Savings Plan who meet the federal tax law eligibility rules for having an HSA.</p>
How much can I contribute per year?	<p>Minimum: \$120 Maximum: \$5,000</p> <p>\$2,500 if you are married and file separate federal tax returns.</p> <p>You can only use funds that are currently in your account.</p>	<p>Minimum: \$120 Maximum: \$3,050</p> <p>Your total annual elected amount is available for use on Jan. 1.</p>	<p>Up to \$3,850 for employee-only coverage</p> <p>Up to \$7,750 for family coverage</p> <p>These limits apply to your contributions and any Company-paid contributions.</p> <p>If you are at least 55 years old during the year, you can contribute an extra \$1,000.</p> <p>You can only use funds that are currently in your account.</p>

Note: Tax savings accounts are not available if you work at SJU.

Tax savings accounts (continued)

	Dependent Care FSA	Healthcare FSA	HSA
How much does the Company contribute?	\$0	\$0	Employee only: \$200 Employee + spouse/committed partner: \$300 Employee + children: \$300 Employee + family: \$375 (You must be enrolled in the Health Saving Plan as of Jan. 1, 2023, and complete the eligibility questions during enrollment and give Southwest permission in the WorkPerks tool by Sept. 30, 2023, to open your account.)
What can the money be used for?¹ Keep in mind, money used for non-eligible expenses is taxable and subject to a tax penalty	Eligible expenses, including: <ul style="list-style-type: none"> Licensed nursery schools Licensed daycare centers for children and disabled adults Go to irs.gov for a full list of eligible expenses.	Eligible medical, dental, and vision out-of-pocket expenses, including: <ul style="list-style-type: none"> Deductibles Copayments Coinsurance Some over-the-counter medications Other eligible healthcare expenses Go to irs.gov for a full list of eligible expenses.	Eligible expenses, including: <ul style="list-style-type: none"> Medical Prescription drug Dental Vision Go to irs.gov for a full list of eligible expenses.
How do I access the money?	Manually file claims for eligible expenses by going to workperks.swalife.com > MyChoice Accounts View My Account . (There is no debit card associated with this account.)	You'll receive a debit card to use for all eligible expenses. Or you can file a claim for reimbursement.	Once your account is open, you'll receive a debit card from Empower HSA to use for eligible expenses.
Can I roll over unused money?	No. You can use the money for claims incurred until Dec. 31, 2023, and you must submit all claims for reimbursement by Mar. 31, 2024. Any remaining balance is forfeited.	No. You can use the money for claims incurred until Dec. 31, 2023, and you must submit all claims for reimbursement by Mar. 31, 2024. Any remaining balance is forfeited.	Yes. You can roll your entire unused balance over from year to year.
Can I take my money with me if I leave the Company or retire?	No. Unused dollars are forfeited.	No. Unused dollars are forfeited.	Yes. Your HSA, including Company contributions, belongs to you.

¹ Committed Partner healthcare expenses are not usually eligible for the Healthcare FSA or the HSA.

Dental

You have three plan options for dental coverage—Optional, Basic, and the DeltaCare DHMO. Delta Dental administers all plans, and you'll save money on services if you stay in-network. Here's a look at how the plans compare.



	Optional	Basic	DeltaCare DHMO ¹
Annual deductible	You pay \$50 per person	You pay \$50 per person	Not applicable
What the plan pays			
Annual maximum benefit	\$2,000 per person	\$1,500 per person	Not applicable
Preventive treatment (e.g., cleanings, oral exams, X-rays two times a year) No deductible, and costs do not apply to your deductible or annual maximum benefit	100%	100%	Exams: \$0 Cleanings: \$5 Bitewing X-rays: \$0 Panoramic X-rays: \$0
Dental sealants No deductible	100% One application per tooth every five years for the first and second molars up to age 15	Not covered	\$15 Limited to permanent molars up to age 15
Basic treatment (e.g., tooth extractions, root canals) After deductible	80%	75%	Fillings: \$8–\$95 Simple tooth extraction: \$10 Root canals: \$125–\$365
Major treatment (e.g., crowns, bridges, dentures) After deductible	80%	60%	Crowns: \$185–\$395 Bridges: \$295–\$395 Complete dentures: \$365
Orthodontia Braces for all ages	80% up to a lifetime maximum benefit of \$2,000 per person	60% up to a lifetime maximum benefit of \$1,500 per person	Interceptive: \$1,150 Limited: \$1,350 Comprehensive: \$1,900 Comprehensive adult: \$2,100
Special services (e.g., impacted wisdom teeth) No deductible and does not apply to your annual maximum benefit	80%	80%	Varies by state. Contact your dentist for an estimate.
Night guards No deductible and does not apply to your annual maximum benefit	Covered up to \$200 , replaceable every 5 years	Not covered	Night guard: \$105 Limited to 1 every 3 years

¹ The DeltaCare DHMO plan does not have coinsurance, deductibles, and maximums. Benefits refer to specific dental codes.

Note: Amount only includes covered charges. Refer to Dental Program (Section 7) of the Summary Plan Description for a list of covered charges.



Monthly cost for dental coverage

	Optional		Basic		DeltaCare DHMO	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Employee Only	\$13.00	\$13.00	\$4.00	\$4.00	\$2.00	\$2.00
Employee + Spouse/ Committed Partner	\$31.00	\$37.81	\$8.00	\$21.08	\$4.00	\$11.57
Employee + Children	\$35.00	\$42.77	\$8.00	\$24.50	\$4.00	\$13.41
Employee + Family	\$48.00	\$62.63	\$11.00	\$38.15	\$6.00	\$25.60

Finding an in-network provider if you choose Optional or Basic

Visit deltadentalins.com/southwest or call (866) 204-5502 to find in-network providers.

Finding an in-network provider if you choose the DHMO

You will need to select a primary care dentist from the DeltaCare® USA Network. Search dentists at deltadentalins.com/southwest to see a list of providers. Contact Delta Dental with your selection. When assigning or changing dentists, requests must be received by the 21st of the month to be effective the first day of the following month. If you do not select a dentist, one will be assigned to you.

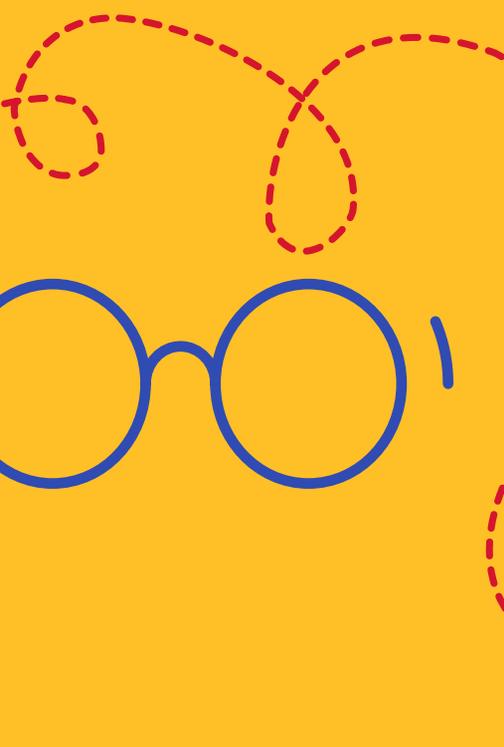
ID cards

ID cards are not required for service; however, you may print a paper Dental ID card by registering on deltadentalins.com/southwest.



Vision

Vision coverage is available through EyeMed with a network of providers and vision care centers. Here's a look at how it works.



Vision		
	In-network	Out-of-network
Exam with dilations (as necessary; once every calendar year)	\$10 copay per person	Up to \$40
Contact lens fit and follow-up		
Standard contact lenses	\$40 copay	Not applicable
Premium contact lenses	10% off the retail price	Not applicable
Contact lenses (materials only; once every calendar year)		
Conventional	\$0 copay; \$150 allowance paid by EyeMed; 15% off balance over \$150	Any amount over the \$150 allowance
Disposable	\$0 copay; \$150 allowance paid by EyeMed; 15% off balance over \$150	Any amount over the \$150 allowance
Medically necessary	\$0 copay; paid in full by EyeMed	Any amount over the \$210 allowance
Retinal imaging	Maximum of \$39	Not applicable
Frames (once every other calendar year)	\$0 copay; \$130 allowance paid by EyeMed; 20% off balance over \$130	Any amount over the \$45 allowance
Standard plastic lenses (Once every calendar year)		
Single vision, bifocal, trifocal, lenticular	\$10 copay	Any amount over the \$40, \$60, or \$80 allowance
Standard progressive lens	\$75	Up to \$60
Laser vision correction (LASIK or PRK from U.S. Laser Network)	15% off retail price 5% off promotional price	Not applicable



Monthly cost for vision coverage

	Vision
Employee Only	\$5.74
Employee + Spouse/ Committed Partner	\$10.88
Employee + Children	\$11.46
Employee + Family	\$16.84

Finding an in-network provider

Visit eyemedvisioncare.com/swa or call (855) 219-4451 to find in-network providers.

ID cards

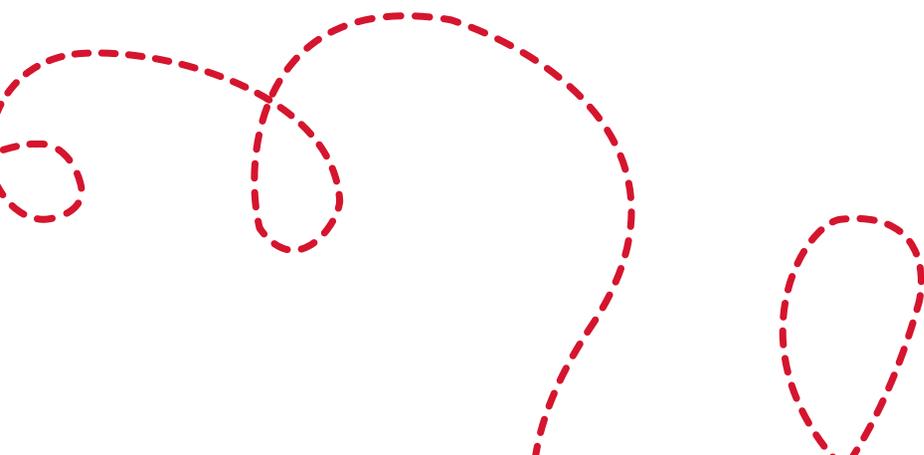
It is not necessary to have an ID card to receive services; however, EyeMed will provide each new participant with two ID cards.



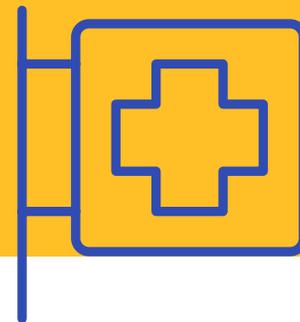
Get Freedom Pass and save!

Freedom Pass is now included with your vision coverage from EyeMed! The program includes:

- No cost for any frame, any brand, and any price point if purchased at Target Optical; use code 755288 at the time of purchase.
- Use ContactsDirect.com and get \$20 off purchase and free shipping.



Additional benefits



Supplemental Hospital Plan

This benefit does not replace medical coverage. It provides a **cash benefit** if you or a family member have a hospital stay. You can use the cash for any expense—not just medical bills.

If you buy the plan, you'll be eligible for **up to \$1,500 in payments per year for you and each qualified family member**, with an additional benefit of up to \$1,000 if admitted to an intensive care unit. You get \$750 as soon as you or a qualified family member is confined to the hospital. For each additional day in a regular hospital room during the year, you get \$250 (up to three days). For each day in an intensive care unit room, you get \$250 (up to four days).

There is no prerequisite for coverage, but the plan won't cover certain hospitalizations. For a list of exclusions, visit **enrollment.visit-aci.com/southwest**.

Monthly rates for your coverage level are in the online enrollment tool, WorkPerks. Rates range from \$8.70 to \$30.16 per month, depending on your coverage level. If you have questions, contact CHUBB at **(800) 964-7096** or go to **enrollment.visit-aci.com/southwest**.

Critical Illness Plan

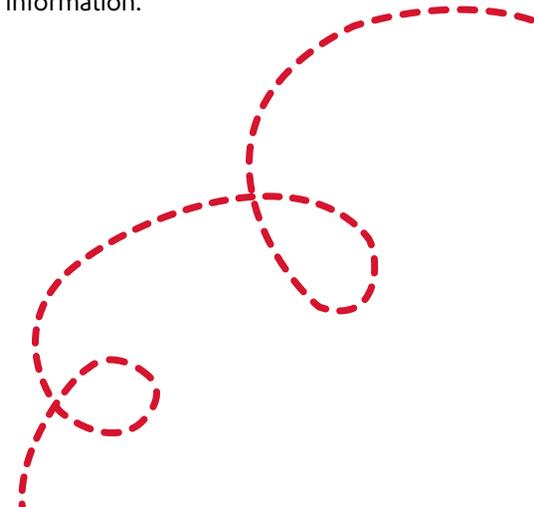
This plan provides a **cash benefit** if you experience one (or more) of several covered illnesses, including a cancer diagnosis, heart attack, or stroke. You can use the cash for any expense—not just medical bills.

The plan is guaranteed for you and your entire immediate family, and medical history is not required. Coverage levels you may elect include a benefit of:

- \$10,000
- \$20,000
- \$30,000

Plan rates are based on the coverage amount you elect, your age, and whether you smoke. Find rates in the online enrollment tool, WorkPerks.

Contact MetLife at **(888) 275-0865** for more information.



Short-Term Disability

Noncontract, Meteorology, and Source of Support (SOS) Employees are automatically enrolled in coverage at no cost. This coverage pays you a portion of your income for a limited time if you can't work because of an injury or illness.

Noncontract Employees

Who's eligible?

- New Hires after 90 days of employment
- Part-time Employees must work an average of at least 10 hours per week in the six months leading up to the date of disability
- Full-time Employees must work an average of at least 20 hours per week in the six months leading up to the date of disability

What are the weekly benefit payments?

Payments begin after the waiting period and are:

- Weeks two through seven: **100%** of your average daily base pay as of the date of disability¹
- Week eight to 90th day on leave: **80%** of your average daily base pay

What is the benefit waiting period?

Seven consecutive calendar days, the first week of leave

Are the benefit payments taxable?

Yes.

Meteorology and Source of Support (SOS) Workgroups

Who's eligible?

- New Hires after 90 days of employment
- Part-time Employees must work an average of at least 10 hours per week in the six months leading up to the date of disability
- Full-time Employees must work an average of at least 20 hours per week in the six months leading up to the date of disability

What are the weekly benefit payments?

Week two to 90th day on leave: **60%** of your average daily base pay as of the date of disability¹

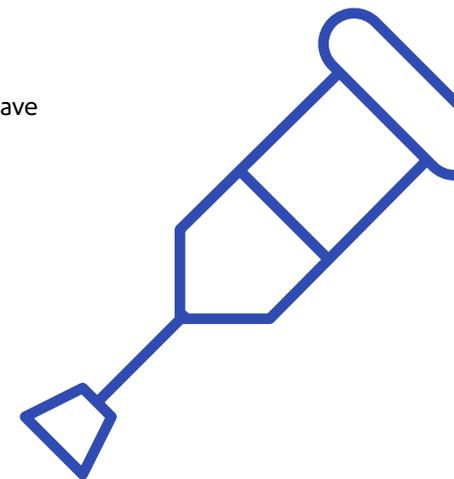
What is the benefit waiting period?

Seven consecutive calendar days, the first week of leave

Are the benefit payments taxable?

Yes.

¹The short-term disability benefit for eligible Employees based in California, Connecticut, New Jersey, New York, Rhode Island, Hawaii, Washington state, and Puerto Rico may differ due to certain state-provided disability benefits.





Long-Term Disability (LTD)

LTD pays you a portion of your income for a limited time if you experience a serious, long-term injury or illness that causes you to miss work for an extended period.

You're automatically enrolled in basic LTD coverage at no cost to you. You can also elect optional LTD coverage through the taxable benefit or non-taxable benefit. You can view the rates for each option in the online enrollment tool, WorkPerks.

	Basic	Optional taxable benefit	Optional non-taxable benefit
Who's eligible?	All Employees except Pilots ¹		
Do I pay for coverage?	No	Yes, with after-tax paycheck deductions	Yes, with after-tax paycheck deductions
What is the monthly benefit? ²	40% of base monthly pay ³	60% of base monthly pay ³	60% of base monthly pay ³
What is the minimum monthly benefit?	10% of gross benefit or \$100, whichever is greater	10% of gross benefit or \$100, whichever is greater	10% of gross benefit or \$100, whichever is greater
What is the maximum monthly benefit?	\$10,000	\$10,000	\$10,000
What is the benefit waiting period?	Noncontract, Meteorology, and SOS Employees: 90 days All other Employees: 180 days	90 days	90 days
Are the benefit payments taxable?	Yes	A portion is taxable	No

¹ Pilots are covered by a separate Loss of License Plan. See Pilot Loss of License Summary Plan Description for details on workperks.swalife.com >Reference Center >Reference Center >Pilots Loss of License.

² Benefit is reduced by income from other sources.

³ For definitions of eligibility and base monthly pay, visit the definitions section of the appropriate programs certificate, which can be located on workperks.swalife.com >Reference Center >Reference Center >Disability Benefits.





Accidental Death and Dismemberment (AD&D)

AD&D insurance pays a benefit if you or a covered family member dies or suffers an injury in an accident. Southwest provides AD&D insurance for Employee only, at one time your annual base pay (a minimum of \$50,000, up to a maximum of \$1 million). You can also purchase additional AD&D insurance, before-tax, to help protect you and your family from financial hardship if the unexpected happens.

Monthly paycheck deductions

Employee only (per \$1,000 of coverage)

- \$.017 (up to 10 times Employee's annual salary; maximum of \$2,000,000)

Employee + family (per \$1,000 of coverage)

- \$.029 (up to 10 times Employee's annual salary; maximum of \$2,000,000)

Keep beneficiaries up to date!

It's important to keep your beneficiaries up to date for AD&D insurance. You can only add, remove, or change your beneficiaries online at metlife.com/myBenefits.



Related benefits

You have more benefits in the event of an accident that involves a seat belt, airbag, or workplace felonious assault. Special reimbursements are available to help pay for childcare centers, child education, and spouse/committed partner education.

Employees enrolled in AD&D insurance coverage also have travel assistance at no extra cost through AXA Assistance USA, Inc. When you travel more than 100 miles away from home, you have access to a full-time concierge service to help you and your family with certain travel, financial, and medical services, 24/7. For more details and to print an ID card, go to [SWALife >Employee Services >Benefits & Perks >Travel Insurance and Commuter Transit](#).

Life insurance coverage

Life insurance, administered by MetLife, pays a benefit if you or a covered family member dies. Southwest provides basic life insurance for Employee only, at one time your annual base pay (a minimum of \$50,000, up to a maximum of \$1 million). Coverage amounts over \$50,000 for basic life will result in imputed income. You can also purchase additional coverage for yourself, your Spouse/Committed Partner, and your children.

	Basic Life	Optional Life (paid for by you)
Employee	One time your annual base pay (minimum of \$50,000, up to a maximum of \$1 million)	One to 10 times your annual base pay, up to \$2.95 million See next page for your cost for coverage.
Spouse/Committed Partner	No coverage	\$10,000, \$20,000, \$30,000, \$50,000, \$100,000, \$150,000, or \$250,000 See next page for your cost for coverage.
Children ¹	No coverage	\$10,000 per child for a monthly premium of \$.53 \$20,000 per child for a monthly premium of \$1.06

¹ Eligible children include any children from at least 20 weeks gestation to age 26 who is a/an disabled child, foster child, adopted child, or child living in your home as your grandchild, your stepchild, or the child of your spouse/committed partner. Additional provisions with stillborn apply. Please see the Insurance Certificate on workperks.swalife.com >Reference Center >Reference Center >Life Insurance and Accidental Death and Dismemberment.

If you elect certain levels of life insurance, you may be required to complete a **statement of health (SOH) form** after your election. If you increase life insurance coverage at a later date for yourself or your Spouse/Committed Partner, you will be required to complete a new SOH form at that time.

Keep beneficiaries up to date!

It's important to keep your beneficiaries up to date for life insurance. You can only add, remove, or change your beneficiaries online at metlife.com/myBenefits.

Important note

Do not pay for benefits that you will not be able to use! Paycheck deductions for child life insurance **do not stop automatically** when your child turns 26. However, the coverage does stop even if deductions continue to be taken from your paycheck. Review your insurance coverage and be sure to drop coverage if your child(ren) are older than 26. A third party provides child life insurance coverage, and refunds will **not** be issued.





Monthly cost for basic life insurance imputed income

Coverage amounts of basic life insurance over \$50,000 result in imputed income. Here is how you can calculate your imputed income amount.

Imputed Income Rate Table	
Age as of Dec. 31, 2023	Per \$1,000 of coverage
0	\$0.050
25	\$0.060
30	\$0.080
35	\$0.090
40	\$0.100
45	\$0.150
50	\$0.230
55	\$0.430
60	\$0.660
65	\$1.270
70	\$2.060
75	\$2.060

Calculating your imputed income



Here's how to calculate the monthly imputed income for basic life insurance on the deductions per \$1,000 of coverage insurance based on the deductions per \$1,000 of coverage to the left.

Example

Age	45
Age banded rate from table 1	\$0.150
Basic life amount	\$125,000 (1 times annual base salary)
Optional life insurance election	10 times salary
Taxable Amount	\$75.00 (\$125,000 minus \$50,000 = \$75,000 divided by \$1,000 = \$75.00)
Taxable Imputed Income (per month)	\$11.25 (\$0.150 times \$75.00)



Monthly cost for life insurance coverage

Here's what you'll pay for optional and Spouse/Committed Partner life insurance.

Age band	Employee coverage (per \$1,000 of coverage)	Spouse/Committed Partner coverage (per \$1,000 of coverage)
<25	\$.025	\$.042
25-29	\$.025	\$.042
30-44	\$.032	\$.053
45-49	\$.057	\$.095
50-54	\$.089	\$.147
55-59	\$.165	\$.273
60-64	\$.287	\$.473
65-69	\$.555	\$.914
70+	\$.892	\$.1.47



Calculating your cost

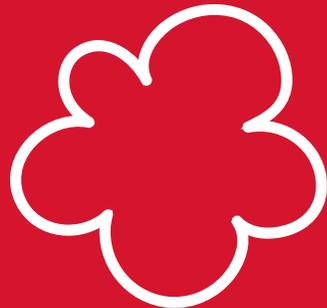
Here's how to calculate the monthly cost for optional life insurance based on the deductions per \$1,000 of coverage to the left.

Example

Age	45
Employee optional life paycheck deduction (per \$1,000)	\$.057
Salary	\$50,000
Optional life insurance election	10 times salary
Optional life insurance coverage amount	\$500,000 (\$50,000 times 10)
Employee optional life paycheck deduction (per month)	\$28.50 (\$500,000 divided by \$1,000=500; 500 times \$.057)



Regular Plan Program



Medical

If you choose the Regular Plan Program, you get automatic medical coverage.

There is a provider network in the Regular Plan, but it works differently in some ways than the provider network in BenefitsPlus. For example, your benefits coverage is 80% in the Regular Plan whether you see a network provider or an out-of-network provider. But, if you see an out-of-network provider, you are financially responsible for any amounts the provider may charge more than the amount paid by the Regular Plan. This is called “balance billing,” but it can be avoided by using network doctors, hospitals, and facilities. Use your medical plan administrator’s website to determine if your physician, hospital, or other provider is in-network, or call your administrator.

Here’s a look at **what you pay** when you need care.

	Regular Plan
Annual deductible¹	
Individual	\$200
Family	\$300
Coinsurance	20%
Preventive care	Not covered
Newborn care	Not covered
Infertility treatment	Not covered
Mental, emotional, behavioral, and chemical abuse/dependency benefits Preauthorization is required for many services, treatments, and hospital stays. ²	20% (both inpatient and outpatient)
Annual out-of-pocket maximum³	\$2,500
Lifetime maximum	No limit

¹ Eligible charges incurred in October, November, and December that count against the deductible will also be applied to the deductible for the following year.

² Refer to the Summary Plan Description on workperks.swalife.com >Reference Center >Reference Center >Legal Documents for preauthorization rules.

³ In the Regular Plan, you may be required to pay any amount that exceeds the eligible charge, as determined by the claims administrator, even after you reach your annual out-of-pocket maximum.



Words to know

Annual deductible

The amount you pay before Southwest starts sharing costs with you.

Coinsurance

The percentage you pay after meeting your deductible; preauthorization is required for many services, treatments, and stays.²

Annual out-of-pocket maximum

The most you’ll pay for eligible expenses in a plan year.

Lifetime maximum

The most you’ll pay for medical services in a lifetime.



Prescription drugs

The Regular Plan includes prescription drug coverage administered by CVS Caremark.

Here's what you'll pay for prescription drugs.

	Regular Plan
Annual deductible	
Individual	\$200
Family	\$300
Coinsurance or copay	
Generic	0% after deductible
Preferred brand	20% after deductible
Non-preferred brand	20% after deductible
Specialty drug (30-day only)	20% after deductible
Diabetic testing supplies Diabetic devices – external insulin pumps and supplies <i>(Omnipod brand excluded from coverage in this plan.)</i>	20% after deductible
Infertility	Not covered

What you need to know

- There is no prescription drug coverage if you fill at an excluded pharmacy, like Walgreens. To find a pharmacy, visit caremark.com and use the **Pharmacy Locator tool**.
- If you take a maintenance medication, you may purchase a 90-day supply at a CVS retail pharmacy or through CVS mail order. Or, if you wish to use another of the 58,000+ pharmacies in the network, you can fill a 30-day supply. If you choose to refill every month, it will probably cost a little more for the smaller volume prescription. Go to caremark.com or call **(800) 378-0755** for more details.
- **Get the app!** Download the CVS Caremark app to find pharmacies, refill or request new prescriptions, track your orders, view your prescription history, and more.



Monthly cost for medical coverage

Your cost for medical coverage under the Regular Plan is deducted from your paycheck on a before-tax basis. This lowers your taxable income, saving you money.

	Regular Plan	
	Full-time	Part-time
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$0.00	\$745.94
Employee + Children	\$0.00	\$559.45
Employee + Family	\$0.00	\$1,429.72

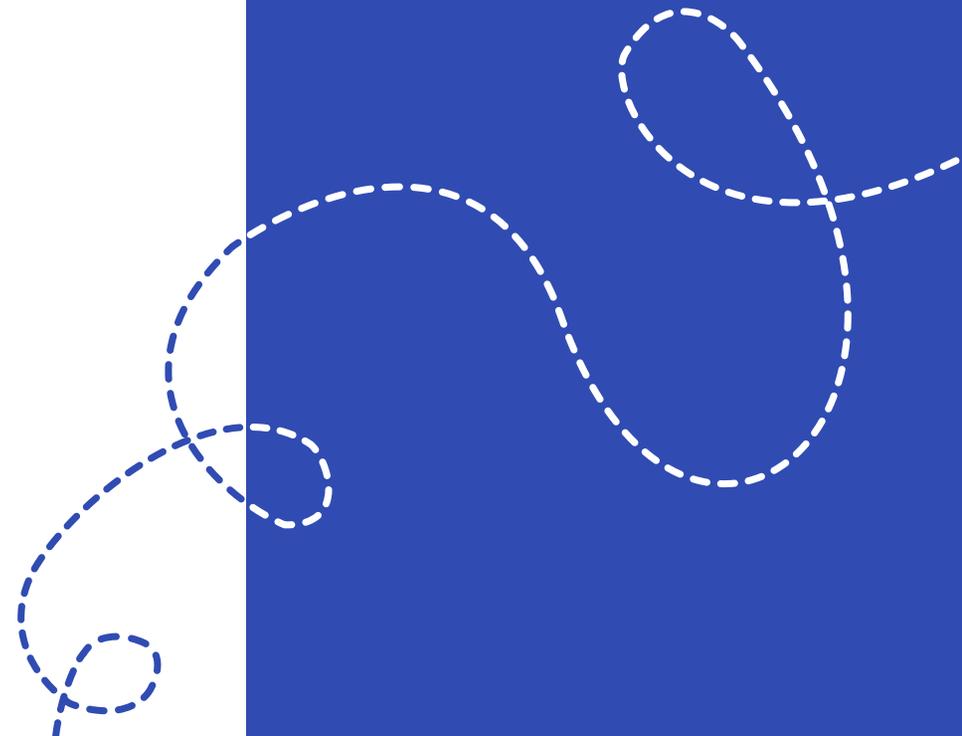
Finding an in-network provider

If Cigna is your administrator, you can find in-network providers [here](#).

If Aetna is your administrator, you can find in-network providers [here](#).

ID cards

Keep an eye out for medical ID cards that will be sent to your permanent residence (as it's listed on workday.swalife.com).



Support for your health

Livongo

Livongo is available at no cost to Employees and their covered dependents that meet the program's criteria and are enrolled in the BenefitsPlus Program (Choice Plus Plan, Choice Plan C, and Health Savings Plan) or Regular Plan Program. All other medical plans are not eligible to participate.

Livongo provides you with tools, insights, and expert support to help you reach your health goals. There are two main areas where Livongo can support:

- Healthy living and diabetes prevention
- Diabetes management

With Livongo all participants will have access to:

- **Technology:** Track and manage health on the go by automatically logging data in a private dashboard and easy-to-use app.
- **Personalized insights:** Get real-time tips and personalized feedback to help learn and improve.
- **Expert coaching:** Talk to a Livongo health coach for advice on nutrition, weight loss, and more, whenever extra support is needed.

Depending on the selected program, you will also have access to the following additional benefits at no cost:

Healthy living and diabetes prevention includes:

- smart scale,
- unlimited coaching, and
- guidance on healthy habits

Diabetes management includes:

- unlimited test strips,
- a connected blood glucose meter, and
- personalized insights

Programs include trends and support on participant's secure Livongo account and mobile app but do not include a tablet or phone.

Get started

Contact Livongo at **(800) 945-4355** or visit **go.livongo.com/SWA/now**, registration code is SWA.



Talk to a nurse

Evie Newton, our Dedicated Nurse, is available Monday-Friday from 8 a.m. to 5 p.m. CT at **(214) 792-7986** or **evie.newton@wnco.com**. Evie's goal is to provide preventive and general health education for you and your family members. She provides consultation to assess and refer you to the appropriate resources as needed. Additional information about Evie and other physical health resources may be found on **SWALife >Employee Services >My Life Events >Physical Health**.



Dental

When you enroll in the Regular Plan, you and your family members are automatically enrolled in basic dental coverage through Delta Dental. You can get care from any dentist you choose, but you'll save money if you stay in-network. Here's a look at how the plan works.

	Dental
Annual deductible	\$50 per person
What the plan pays	
Annual maximum benefit	\$1,000 per person
Preventive treatment (e.g., cleanings, oral exams, X-rays two times a year) No deductible and costs do not apply to your deductible or annual maximum benefit	100%
Dental sealants No deductible	Not covered
Basic treatment (e.g., tooth extractions, root canals) After deductible	75%
Major treatment (e.g., crowns, bridges, dentures) After deductible	60%
Orthodontia Braces for all ages	60% up to a lifetime maximum benefit of \$1,000 per person
Special services (e.g., impacted wisdom teeth) No deductible and does not apply to your annual maximum benefit	80%

Note: Amount only includes covered charges. Refer to the Dental Program (Section 7) of the Summary Plan Description for a list of covered charges.





Monthly cost for dental coverage

	Dental	
	Full-time	Part-time
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$0.00	\$37.02
Employee + Children	\$0.00	\$44.41
Employee + Family	\$0.00	\$73.99



Finding an in-network provider

Visit deltadentalins.com/southwest or call (866) 204-5502 to find in-network providers.

ID cards

ID cards are not required for service; however, you may print a paper Dental ID card by registering on deltadentalins.com/southwest.

Vision

You can elect vision coverage through EyeMed with a network of providers and vision care centers if you're in one of the following work groups: Aircraft Appearance Technicians, Customer Service Agents, Dispatchers, Flight Simulator Technicians, Mechanics, Pilots, Customer Representatives, Material Specialists, and SOS.

Vision		
	Member Cost	Plan Reimbursement
Exam with dilations (as necessary; once every calendar year)	\$10 copay per person	Up to \$40
Contact lens fit and follow-up		
Standard contact lenses	\$40 copay	Not applicable
Premium contact lenses	10% off the retail price	Not applicable
Contact lenses (materials only; once every calendar year)		
Conventional	\$0 copay; \$105 allowance paid by EyeMed; 15% off balance over \$105	Any amount over the \$105 allowance
Disposable	\$0 copay; \$105 allowance paid by EyeMed; You pay any balance over \$105	Any amount over the \$105 allowance
Medically necessary	\$0 copay; paid in full by EyeMed	Any amount over the \$210 allowance
Retinal imaging	Maximum of \$39	Not applicable
Frames (once every other calendar year)	\$0 copay; \$130 allowance paid by EyeMed; 20% off balance over \$130	Any amount over the \$45 allowance
Standard plastic lenses (Once every calendar year)		
Single vision, bifocal, trifocal, lenticular	\$10 copay	Any amount over the \$40, \$60, or \$80 allowance
Standard progressive lens	\$75	Up to \$60
Laser vision correction (LASIK or PRK from U.S. Laser Network)	15% off retail price 5% off promotional price	Not applicable



Monthly cost for vision coverage

	Vision
Employee Only	\$4.46
Employee + Spouse	\$8.48
Employee + Children	\$8.94
Employee + Family	\$13.12

Finding an in-network provider

Visit eyemedvisioncare.com/swa or call (855) 219-4451 to find in-network providers.

ID cards

It is not necessary to have an ID card to receive services; however, EyeMed will provide each new participant with two ID cards.



Get Freedom Pass and save!

Freedom Pass is now included with your vision coverage from EyeMed! The program includes:

- No cost for any frame, any brand, and any price point if purchased at Target Optical; use code 755288 at the time of purchase.
- Use **ContactsDirect.com** and get \$20 off purchase and free shipping.



Short-Term Disability

Noncontract, Meteorology, and Source of Support (SOS) Employees are automatically enrolled in coverage at no cost. This coverage pays you a portion of your income for a limited time if you can't work because of an injury or illness.

Noncontract Employees

Who's eligible?

- New Hires after 90 days of employment
- Part-time Employees must work an average of at least 10 hours per week in the six months leading up to the date of disability.
- Full-time Employees must work an average of at least 20 hours per week in the six months leading up to the date of disability.

What are the weekly benefit payments?

Payments begin after the waiting period and are:

- Weeks two through seven: **100%** of your average daily base pay as of the date of disability¹
- Week eight to 90th day on leave: **80%** of your average daily base pay

What is the benefit waiting period?

Seven consecutive calendar days, the first week of leave

Are the benefit payments taxable?

Yes.

Meteorology and Source of Support (SOS) Workgroups

Who's eligible?

- New Hires after 90 days of employment
- Part-time Employees must work an average of at least 10 hours per week in the six months leading up to the date of disability.
- Full-time Employees must work an average of at least 20 hours per week in the six months leading up to the date of disability.

What are the weekly benefit payments?

Week two to 90th day on leave: **60%** of your average daily base pay as of the date of disability¹

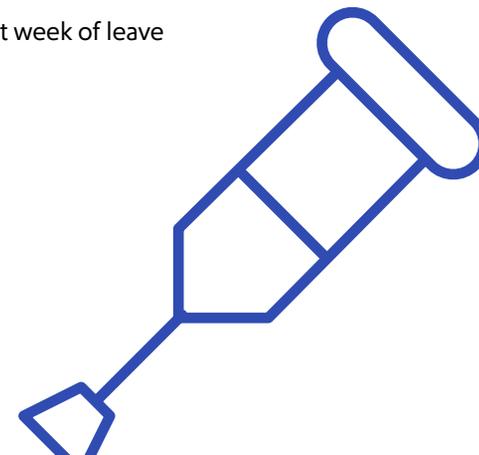
What is the benefit waiting period?

Seven consecutive calendar days, the first week of leave

Are the benefit payments taxable?

Yes.

¹ The short-term disability benefit for eligible Employees based in California, Connecticut, New Jersey, New York, Rhode Island, Hawaii, Washington state, and Puerto Rico may differ due to certain state-provided disability benefits.



Long-Term Disability (LTD)

LTD is designed to provide salary replacement if you experience a serious, long-term injury or illness that causes you to miss work for an extended period.

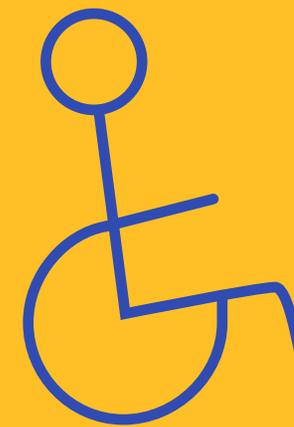
All Employees except Pilots have the option to purchase LTD insurance. Unlike the BenefitsPlus Program, you are **NOT** automatically provided LTD in the Regular Plan Program.

	Coverage level
What is the monthly benefit?¹	
Customer Service, Ramp Operations, Freight, Provisioning, Customer Representatives (includes Agents and Supervisors), Flight Attendants, Skycaps	50% of base monthly pay ³
All other eligible Employees ²	60% of base monthly pay ³
What is the minimum monthly benefit?	
All other eligible Employees ²	\$50 per month
What is the maximum monthly benefit?	
Customer Service, Ramp Operations, Freight, Provisioning, Customer Representatives (includes Agents and Supervisors), Flight Attendants, Skycaps	\$3,000 per month
Flight Attendants	\$5,000 per month
All other eligible Employees ²	\$10,000 per month
What is the benefit waiting period?	
Flight Attendants	180 days
All other eligible Employees ²	90 days
Are the benefit payments taxable?	No

¹ Benefit is reduced by income from other sources.

² Pilots are covered by a separate Loss of License Plan. See Pilot Loss of License Summary Plan Description for details go to workperks.swalife.com >Reference Center >Reference Center >Pilots Loss of License.

³ For definitions of eligibility and base monthly pay, visit the appropriate programs certificate, which can be located on workperks.swalife.com >Reference Center >Reference Center >Disability Benefits.



Your cost for coverage

Rates for LTD coverage are based on your base monthly pay and your job classification as of the day before your disability. You can find rates in the online enrollment tool, WorkPerks.

Life insurance

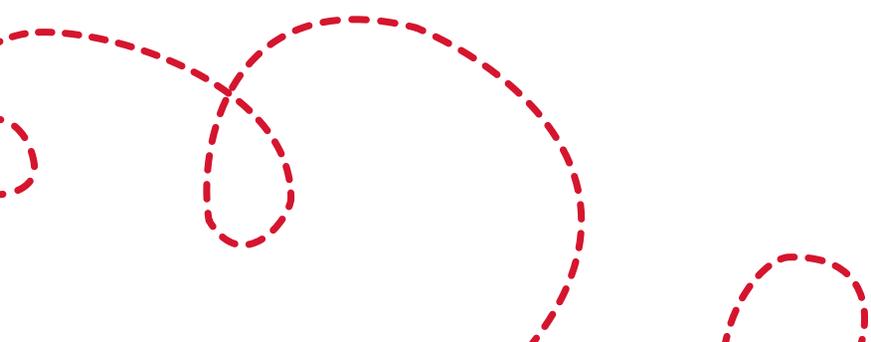
Life insurance, administered by MetLife, pays a benefit if you or a covered family member dies. Basic life insurance is paid for by Southwest. You can purchase additional coverage for yourself, your spouse, and your children.



Basic Life	Amount of coverage
Employee annual base salary	
Less than \$10,000	\$10,000
\$10,000 but less than \$15,000	\$15,000
\$15,000 but less than \$20,000	\$20,000
\$20,000 but less than \$30,000	\$30,000
\$30,000 and over	\$50,000

Optional Life	Amount of coverage
Employee	
Pilots and Corporate Officers	\$50,000, \$100,000, or \$150,000 See next page for your costs for coverage.
All other Employees	The same amount as your basic coverage See the next page for your costs for coverage.
Spouse	\$10,000 for a monthly paycheck deduction of \$1.88
Children	\$5,000 per child for a monthly paycheck deduction of \$0.30

If you enroll in this optional life insurance, you'll automatically receive Accidental Death and Dismemberment (AD&D) for yourself in the same amount. The Employee + Family AD&D option is not available in this Program. You may review your applicable monthly rates for AD&D insurance in the online enrollment tool, WorkPerks.





Monthly cost for life insurance coverage

Here's what you'll pay for optional life insurance for yourself.

Age Band	Employee (per \$1,000 of coverage)
<25	\$.052
25-29	\$.052
30-44	\$.059
45-49	\$.094
50-54	\$.136
55-59	\$.238
60-64	\$.400
65-69	\$.757
70+	\$1.207

If you elect certain levels of life insurance, you may be required to complete a **statement of health (SOH) form** after your election. If you increase life insurance coverage at a later date for yourself or your spouse, you will be required to complete a new SOH form at that time.

Keep beneficiaries up to date!

It's important to keep your beneficiaries up to date for life insurance. You can only add, remove, or change your beneficiaries online at metlife.com/myBenefits.

Important note

Do not pay for benefits that you will not be able to use! Paycheck deductions for child life insurance **do not stop automatically** when your child turns 26. However, the coverage does stop even if deductions continue to be taken from your paycheck. Review your insurance coverage and be sure to drop coverage if your child(ren) are older than 26. A third party provides child life insurance coverage, and refunds will **not** be issued.





Accidental Death and Dismemberment (AD&D)

AD&D insurance pays a benefit if you die or suffer an injury in an accident. If you enroll in optional life insurance, you automatically receive optional AD&D insurance for yourself in the same amount. You can't enroll in AD&D coverage for your spouse or children.

Keep beneficiaries up to date!

It's important to keep your beneficiaries up to date for AD&D insurance. You can only add, remove, or change your beneficiaries online at [metlife.com/myBenefits](https://www.metlife.com/myBenefits).

Basic AD&D	Amount of coverage
Employee annual base salary	
Less than \$10,000	\$10,000
\$10,000 but less than \$15,000	\$15,000
\$15,000 but less than \$20,000	\$20,000
\$20,000 but less than \$30,000	\$30,000
\$30,000 and over	\$50,000

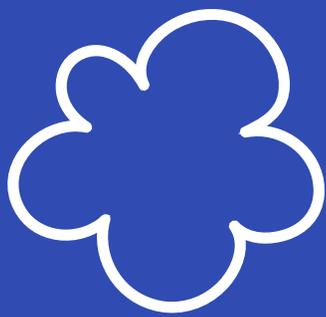
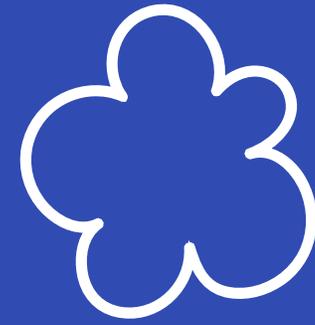
Optional AD&D	Amount of coverage
Employee	The same amount as your optional life insurance coverage

Effective the day you turn 70 years of age, the coverage amount for the applicable accidental death and dismemberment **will be automatically reduced by 50%**, and your deductions adjusted accordingly.



Your cost for coverage

Rates for optional AD&D insurance can be found on the online enrollment tool, WorkPerks.



Other benefits



RETIREMENT BENEFITS

401(k)

No matter where you are in life, it's never too early to start preparing for your future.

To help, Southwest offers a 401(k) plan. Employees are eligible to participate in the Southwest Airlines Co. 401(k) Plan any time on or after the first of the month following 30 consecutive days of service. New Hires and rehires are **automatically enrolled** in the 401(k) plan at a 3% contribution rate. Unless you make an active election for another investment option, the contributions are invested in the Target Retirement Trust that is closest to your assumed age 65 retirement date.

If you are a Pilot

You are covered under a separate retirement savings plan administered by SWAPA. If you have questions about your plan, contact SWAPA at **(800) 969-7972** or reach out to Schwab Participant Services at **(800) 724-7526**, 7 a.m. to 11 p.m. CT, Monday-Friday.

Contributions

You may contribute **1% to 50% of your eligible earnings** to the 401(k) plan on a before-tax or Roth after-tax basis. The IRS sets limits on the amount you may contribute each year. For 2022,¹ the limits are:

- \$20,500 for total pre-tax and Roth after-tax contributions, if you are under age 50.
- An additional \$6,500 for catch-up contributions, if you are at least age 50 or older during the 2022 plan year.

Before-tax and Roth contributions

Before-tax contributions are withheld from your eligible earnings **before** federal income tax and state taxes (if applicable) are deducted from your paycheck. You pay taxes on before-tax contributions when you take a distribution.

Roth² contributions are withheld from your eligible earnings **after** federal income taxes and state taxes (if applicable) are deducted from your paycheck. If you meet certain age and holding period requirements, distributions of Roth contributions are tax-free.

Company Match

The 401(k) plan offers a generous dollar-for-dollar match **up to 9.3% of your eligible earnings**. Both Roth after-tax contributions and before-tax contributions are eligible for the 401(k) Company Match. Southwest makes all Company contributions on a before-tax basis. You can find more information about your 401(k) on [SWALife >Employee Services >Benefits & Perks >401\(k\) Plan](#) or at [freedomtoretire.com](#).

¹ Limits are set by the IRS and are subject to change annually. If you work in Puerto Rico, your contributions limits may be different.

² Roth contributions are not available if you work at SJU.

See more.



RETIREMENT BENEFITS

401(k) (continued)

Investments

The plan offers you the flexibility to choose from a **diverse selection** of core investment options as well as Target Retirement Trusts and a self-directed brokerage window.

Rollovers

If you have qualified retirement accounts from a previous employer, you may be able to rollover those funds to your Southwest Airlines Co. 401(k) account. For more information about initiating a rollover, contact Empower Retirement at **(866) 588-2728**.

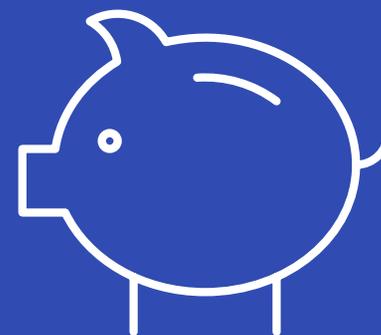
Vesting

Vesting is a term that describes ownership of your account. You are always **100% vested** in your 401(k) contributions (before-tax and Roth after-tax) as well as the earnings on your contributions. The 401(k) Company match vests at a rate of **20% per year for five years**. To meet each year's vesting requirement, you must be credited with at least 1,000 hours during the year. You are credited with 190 hours of service for each month in which you complete at least one hour of service (or one trip, in the case of Flight Attendants). Therefore, six months of service are typically required to receive vesting credit for each year ($190 \times 6 = 1,140$).

Get retirement planning guidance

Through Empower, you have access to speak with a Retirement Plan Counselor (RPC). The goal of an RPC is to help you feel more empowered to make informed financial decisions by understanding the short-term and long-term effects. They can help you strategize steps to achieve your financial goals. If you have questions or would like to set up a one-on-one meeting, you can use this link: southwest.empowermytime.com.

Personal interactions with your RPC are completely confidential.





RETIREMENT BENEFITS

ProfitSharing Plan

We want to share success with our Employees. That's why we offer the ProfitSharing Plan, which rewards you for your contributions to Southwest's profitability.

Eligibility

You are eligible to participate in the ProfitSharing plan on your hire date.

Contribution eligibility

To receive a contribution, you must be credited with 1,000 vesting hours during the plan year. You are credited with 190 hours of service for each month in which you complete at least one hour of service (or one trip, in the case of Flight Attendants and Pilots). Therefore, you must work at least one day in six different months to receive the 1,000-hour credit needed to be eligible for a contribution.

Investments

The investment options in the ProfitSharing plan mirror those in the Southwest Airlines 401(k) plan. Additionally, the ProfitSharing plan includes the Southwest Airlines Company Stock Fund as an investment option.

Vesting

Vesting is a term that describes ownership of your account. You become vested in the Employer contributions to the ProfitSharing plan at a rate of 20% per plan year in which you accumulate 1,000 vesting hours.

You can find more information about ProfitSharing on **SWALife >Employee Services >Benefits & Perks >ProfitSharing** or at freedomtoretire.com.



INVESTMENT BENEFIT

Employee Stock Purchase Plan (ESPP)

With the ESPP, Employees can purchase Southwest Airlines common stock through payroll deductions at a 10% discount from the stock's fair market value on the purchase date.

Fidelity Investments® is our plan administrator for the ESPP. All ESPP activity (enrolling, changing, or stopping your payroll deduction) is managed directly with Fidelity. It is important to consider tax implications before enrolling in the ESPP. Consult your tax advisor to determine if the ESPP is right for you.



Eligibility

Employees are eligible to participate in the ESPP after six months of continuous service (special rules may apply).

Note: Puerto Rico residents are subject to the Puerto Rico Internal Revenue Code and urged to consult their tax advisor regarding the particular tax consequences of participating in the ESPP.

Accessing Fidelity

To participate in the ESPP, enroll through Fidelity's website netbenefits.com.

If you are new to Fidelity, click the **Register as a new user** link and follow the step-by-step instructions to establish your username and password, open your Fidelity account, and enroll in the ESPP by entering the amount you would like deducted from each paycheck. Please note, phone enrollment is not allowed.

If you already have an existing individual brokerage account with Fidelity, log in to Fidelity's website, and click the **Enroll** link within the "Employee Stock Purchase Plan" section to enter the amount you would like deducted from each paycheck.

You can manage changes to your payroll deduction using Fidelity's website, netbenefits.com or you can speak to a Fidelity Representative at **(800) 544-9354** between the hours of 5:00 p.m. Sunday and midnight Friday ET (excluding New York Stock Exchange holidays).

You can find more information about the ESPP on [SWALife >Employee Services >Benefits & Perks >Employee Stock Purchase Plan \(ESPP\)](#).

Time Off

Comprehensive program for Employees to relax and recharge, or take time off when needed.

Noncontract Employees

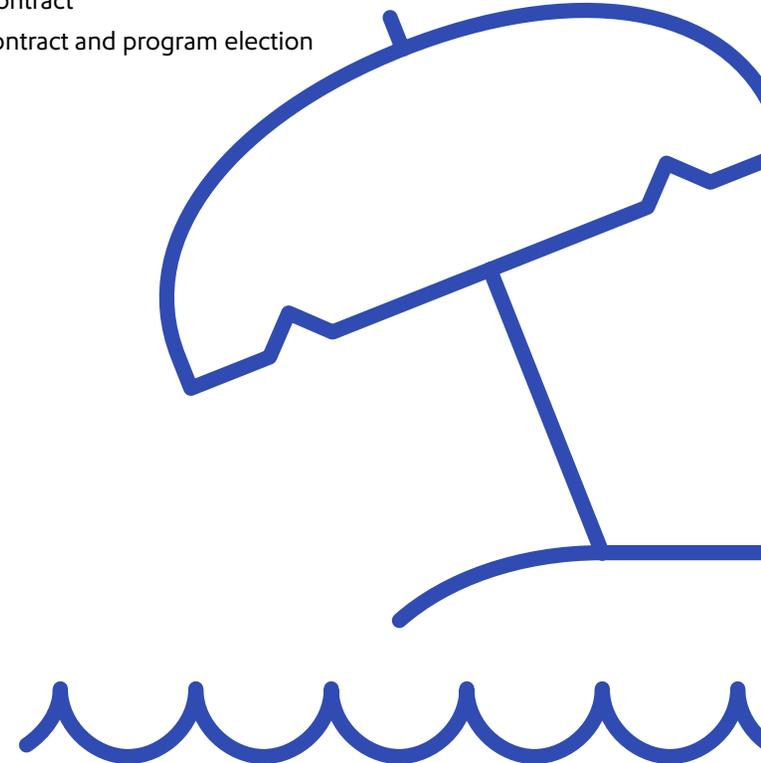
- Paid time off (PTO) *see chart below*
 - Day 1: Receive 20 hour PTO allotment
 - Day 61: Regular accruals begin
- Holidays
 - 10, includes one floating holiday to use when you please
- Short-term disability
 - One week waiting period
 - Pays 100% of average daily base pay for weeks two through seven
 - Pays 80% of average daily base pay for weeks eight through 90th day on leave
- Company-paid parental leave
 - 90 day waiting period to be eligible
 - Six weeks within 12 months of birth/adoption
- Long-term disability

Contract Employees

Those covered by a collective bargaining agreement (CBA).

- Vacation - varies by contract
- Sick time - varies by contract
- Holiday pay - varies by contract
- Short-term disability - varies by contract
- Long-term disability - varies by contract and program election
- Loss of License - Pilots only

**	PTO Monthly Accrual In hours	PTO 12-Month Accrual In hours	PTO Accrual Cap In hours
Hire Date	10.00 (~1.25 days*)	120 (~15 days*)	184 (~23 days*)
1st Anniversary	10.67 (~1.33 days*)	128 (~16 days*)	192 (~24 days*)
2nd Anniversary	11.33 (~1.42 days*)	136 (~17 days*)	208 (~26 days*)
3rd Anniversary	12.00 (~1.50 days*)	144 (~18 days*)	216 (~27 days*)
4th Anniversary	12.67 (~1.58 days*)	152 (~19 days*)	232 (~29 days*)
5th Anniversary	13.33 (~1.67 days*)	160 (~20 days*)	240 (~30 days*)
10th Anniversary	16.67 (~2.08 days*)	200 (~25 days*)	304 (~38 days*)
18th Anniversary	20.00 (~2.50 days*)	240 (~30 days*)	360 (~45 days*)



*Days=8 hour days

** This table represents the minimum PTO accrual rate for Noncontract Employees based upon years of service. Accrual rates are adjusted for certain Employees based on position and level of experience required.



Travel Privileges

As a Southwest Employee, you are eligible for many travel perks including flight privileges, discounts on parking, rental cars, cruises, and more, along with travel support when you're away from home.

Eligibility

You

If you are an active full-time or part-time Employee, you are eligible for unlimited, fee-waived, space-available travel on any Southwest flight.¹ Eligibility begins on the first day of employment. Once you have been employed for six months with Southwest Airlines, you and your Eligible Travelers may purchase nonrevenue, standby travel on other airlines that we have agreements with through myIDTravel.

Travelers of Employees

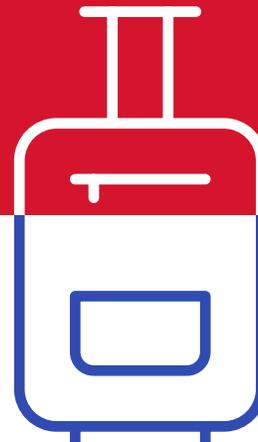
Unlimited space-available travel privileges on all Southwest Airlines operated routes² are available to your Eligible Travelers as soon as your documentation and eligibility are verified and loaded into the system (typically less than 30 days once submitted). The following Eligible Travelers are validated electronically through the Travel Services database:

- Spouses
- Eligible Dependent Children
- Parents/Step-Parents¹
- Committed/Registered Partners
- Retirees
- Travel Companions

No exceptions can be made for individuals who do not fall into one of these categories.

¹ Refer to the Employee Travel Privilege Policies for additional information (including eligibility requirements and possible tax consequences) for Dependent Children, Committed/Registered Partners, and Travel Companions.

² Travel to/from Cuba is not permitted due to government regulations.



TRAVEL PRIVILEGES

Car, Shuttle, and Parking Discounts

Check out these discounts that are available to you when you travel.



The Parking Spot

The Parking Spot offers Southwest Employees deep discounts at convenient locations system wide. Be sure to sign up using Corporate Account Code Sout0138 and download the mobile app to earn points on your next stay!

Learn more at [SWALife >Travel \(Main\) >Leisure Travel Discounts >Ground Transportation >Cars, Shuttles & Parking.](#)

Rental cars

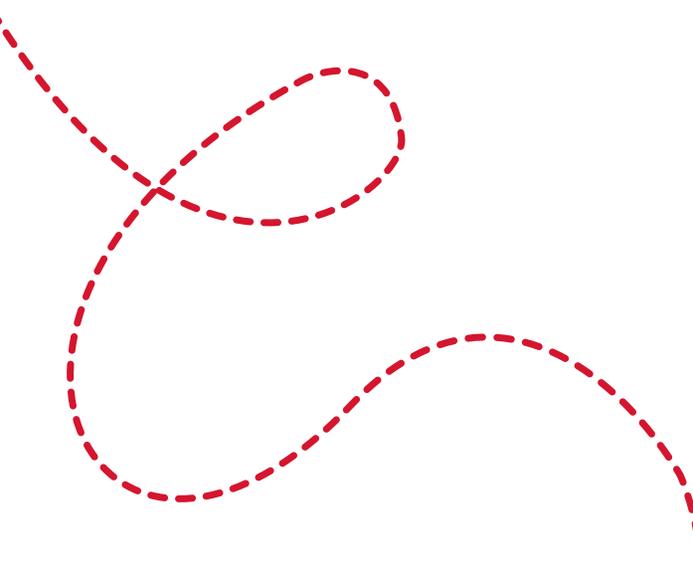
Book your next rental car on [southwest.com/luvcar](#) to have discounts applied directly and receive 600 Rapid Rewards Points. This also contributes to our ProfitSharing!

These rates are for the Employee only and cannot be shared with friends or family.

	Discount	Code
Avis	Up to 25% off	AWD: A394800
Budget	Up to 20% off	BCD: T504400
Dollar	10% off	Promo Code: WN213
Hertz	5-15% off	CDP: 1858645
Thrifty	10% off	Promo Code: WN213

Enterprise Corporate #: XZ09D07

National Account #: XZ09D07



TRAVEL PRIVILEGES

Travel Discounts

You can take advantage of substantial discounts available to the airline industry through our interline travel agencies.



Interline Travel Agencies

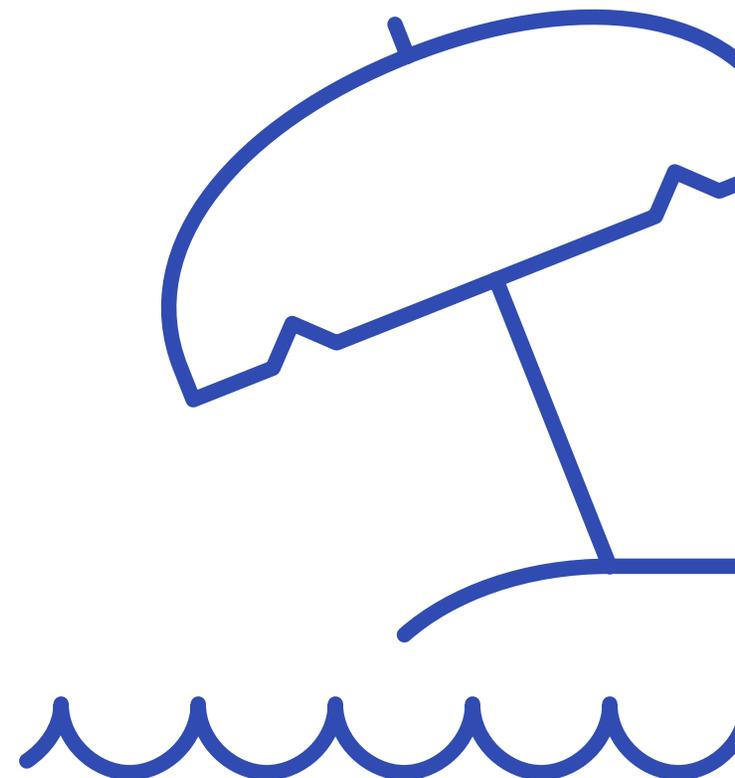
Interline Travel Agencies provide special discounted rates on a variety of all-inclusive resorts, cruises/river cruises, hotel stays, car rentals, travel insurance, and more! Be sure to visit these trusted vendors—Airway Vacations, ID90 Travel, Perx.com, and Open Skies Interline Vacations—to learn more about their services as well as special deals.



Southwest Vacations and Funjet Vacations

All Southwest Airlines Employees can take advantage of great discounts on Southwest Vacations and Funjet Vacations.

Refer to the Perks & Discounts page on SWALife (SWALife > Life & Career > Perks & Discounts).



TRAVEL PRIVILEGES

Travel Support

Southwest offers many programs that can help when you're away from home.

Commuter Transit Program

If you use public transportation to get to work, Health Equity (formerly WageWorks) allows you to pay for your transit expenses through automatic, before-tax paycheck deductions. You can also sign up to get your transit pass delivered to your home each month.

Learn more at getwageworks.com/southwest.

Travel abroad vaccination discounts

If you're planning on traveling abroad where vaccinations may be required, discounts are available. You and your family members who are enrolled in a medical plan with CVS Caremark prescription coverage can receive up to 40% off the wholesale price of the following vaccinations: Japanese Encephalitis, Rabies, Yellow Fever, Anthrax, and Typhoid (injection only).

Visit one of the locations within the CVS broad vaccination network. (Go to caremark.com/wps/portal for locations.)

Note: Not all pharmacies carry all vaccines. Contact the pharmacy you intend to visit in advance to make sure they have the vaccine you need. Then, just show your CVS Caremark prescription drug card. You'll get the discount automatically at the time of payment.

Know before you go! Visit wwwnc.cdc.gov/travel to find out which vaccinations and proof of vaccination you'll need.

International business travel insurance

Employees traveling internationally on Company Business have access to an international travel service plan that provides emergency and urgent medical benefits and assistance through MetLife Expatriate Benefits. For more details go to **SWALife >Employee Services >Benefits & Perks >Travel Insurance and Commuter Transit**.

Here's the plan info you'll need to know:

- **Member Services:** (302) 661-8400 (reverse charges accepted) 24 hours a day, 7 days a week
- **Group Name:** Southwest Airlines Co.
- **Policy Number:** IBTM003941
- **Effective Date:** Jan. 1, 2015
- **Website:** [MetLifeWorldwide.com](https://www.metlifeworldwide.com)
 - Click "eBenefits Login."
 - Click the "IBTM Login" button.
 - Acknowledge the terms and conditions and click "Save."
 - Click the "Submit Claims" link to initiate the claim submission process.

Clear Skies Employee Assistance Program (EAP)

Our EAP, Clear Skies, provides many services for you and your family members. It is a confidential resource provided at no cost to you.

Call (800) 742-8911 or visit swaclearskies.com for more information.

The EAP can help with:

- Managing everyday challenges or serious problems
- Finding a better work-life balance
- Learning better time management
- Finding childcare options, locating housing, or care for an aging parent
- Finding pet sitters
- Managing a chronic illness
- And more!

What you have access to through CuraLinc

In-person counseling and telebehavioral counseling offering

- **Licensed professionals:** More than 25,000 U.S. providers and more than 24,000 global providers, including marriage and family therapists, counselors, and social workers
- **Provider diversity:** Find the right fit by age, race, gender identity, LGBTQ+ status, or religion
- **Evidence-based practices:** Therapy with a solution focus, cognitive behavior therapy, and mindfulness-based therapy

Text therapy

Simply create a profile and choose your focus area to match with a coach and begin texting immediately.

Digital behavioral health (dCBT)

Find evidence-based content and practical resources that can help foster meaningful behavior change. Use it as a stand-alone method or as an in-treatment resource.

Coaching

Accredited coaches and licensed counselors are available to help you maximize your wellbeing through:

- Meditation
- Sleep fitness
- Mindfulness

Interactive toolkits

Find information and resources about:

- Meditation and mindfulness
- Mental health first aid
- Sleep fitness
- Resiliency

Work-life benefits

Get unlimited expert consultations and referrals for:

- Dependent care
- Financial issues
- Retirement coaching
- Identity theft
- Legal issues
- And more!



Download the eConnect app to get confidential support and guidance on the go from a licensed counselor via live chat, access program services, find quick links to key information and explore expert content and resources –all from the convenience of your phone or tablet.



Other perks

Southwest offers additional benefits that can help you in many life circumstances.



Auto and home insurance

If you're enrolled in the BenefitsPlus Program, you can purchase auto and home insurance through Farmers Insurance Auto & Home at discounted rates with payroll deductions. Contact Farmers Insurance at **800-438-6381** to request quotes and enroll anytime during the year. Home insurance is not available to Employees living in Florida, Massachusetts, and Puerto Rico.

Pet insurance

If you're enrolled in the BenefitsPlus Program, you can purchase pet insurance through Nationwide Pet Insurance with payroll deductions to cover your pet's wellness care needs and significant medical incidents. Contact Nationwide Pet Insurance at **(877) 738-7874** for more information or go to **benefits.petinsurance.com/southwest** to enroll anytime during the year.

See more.





Other perks (continued)

Power of attorney

If you want to grant rights authorizing another person to act for you regarding Southwest's ProfitSharing, 401(k) plans, and health plans, you must complete the Southwest Airlines Co. Limited Form Power of Attorney for Employee Benefits. The form may be found on [SWALife >Employee Services >My Life Events >Preparing for Your or Your Loved One's End of Life](#).

Will preparation

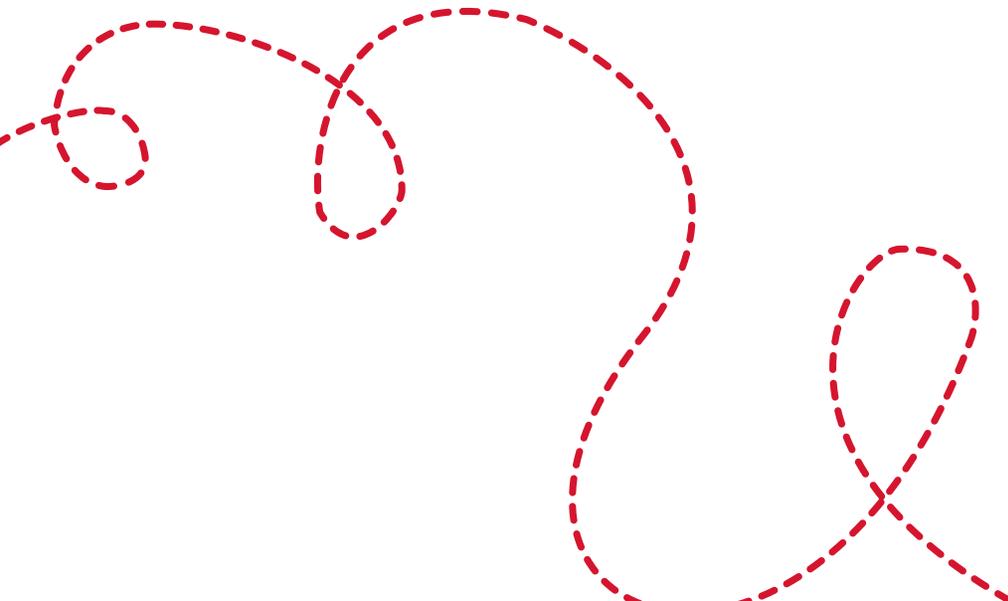
MetLife provides a will preparation service at no additional cost to Employees enrolled in optional life insurance. This service covers attorney fees for preparing and updating a will when using a participating attorney. To find out more about this service, contact MetLife Legal Plans Inc., at **(800) 821-6400** (use group number "96676").

Protect yourself and your family

Be sure to review your current income protection elections, including critical illness, supplemental hospital, long-term disability, and accidental death and dismemberment (AD&D) insurance. You'll want to have enough coverage next year to protect against a loss of income if you become injured or ill and aren't able to work. Annual enrollment is your opportunity to add or change these coverages.

Prepare for the unexpected

Visit [SWALife >Employee Services >My Life Events >Preparing for Your or Your Loved One's End of Life](#) for information on resources like will preparation and accelerated benefit options, as well as what to do in the event of a death in your family. Be sure to tell your family where all your important paperwork and passwords are located and to contact your Leader in the event of your death so they can get the support and resources they need from Southwest.





Other perks (continued)

Discounts

PerkSpot provides you with access to discounts from various merchants – including discounts exclusive to Southwest Employees.

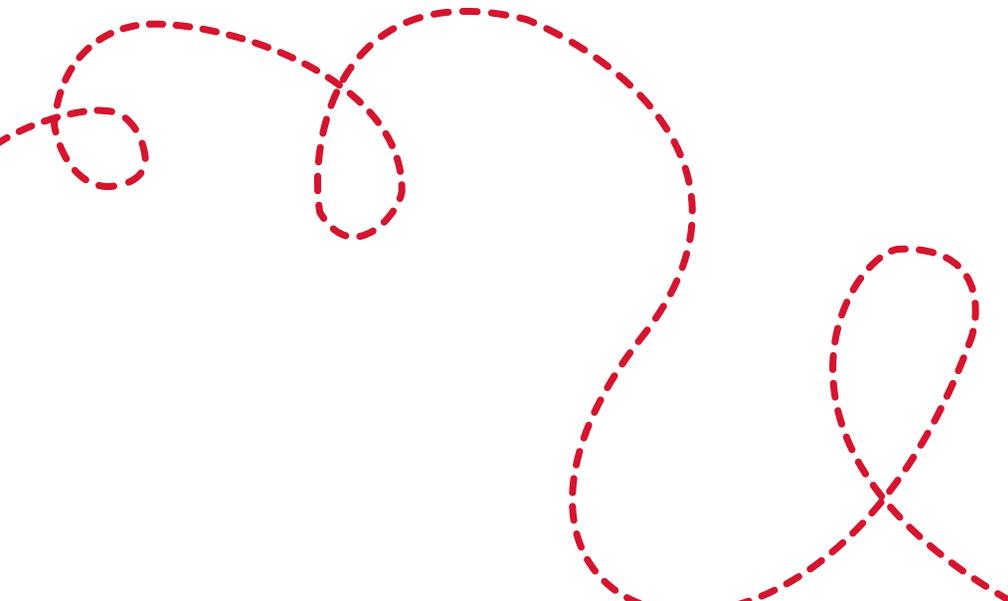
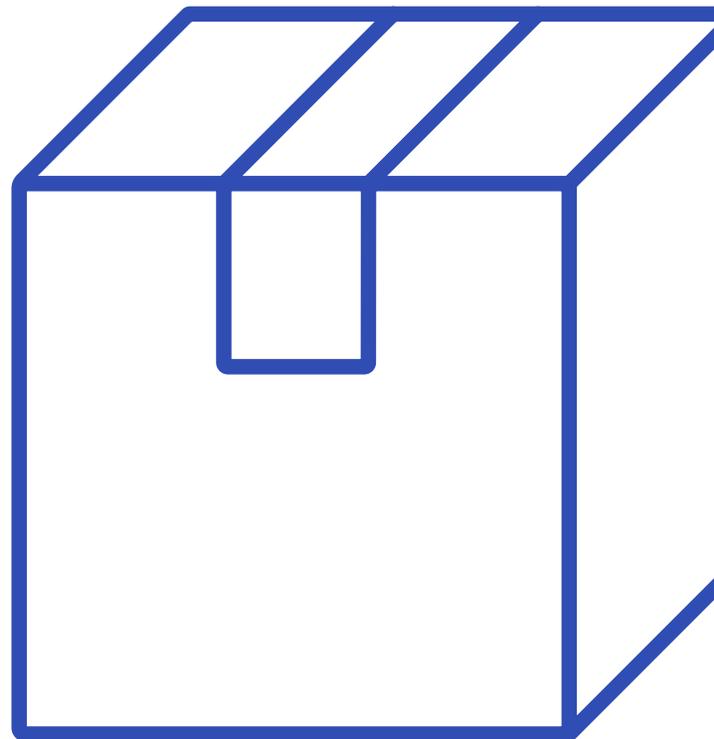
(SWALife > Life & Career >Perks & Discounts)

Shipping Programs

Southwest Airlines Cargo is pleased to offer Employees the ability to ship personal packages. This space-available freight service is offered to Employees at deeply discounted pricing.

After six months with the Company, Southwest Airline Employees can ship personal items on FedEx using a 75% discount. Shipments are on a space available, door-to-door service on domestic and international routes.

Refer to the Perks & Discounts page on SWALife.
(SWALife > Life & Career >Perks & Discounts)





BenefitsPlus Program

Regular Plan Program

Other Benefits

Contacts



Contacts



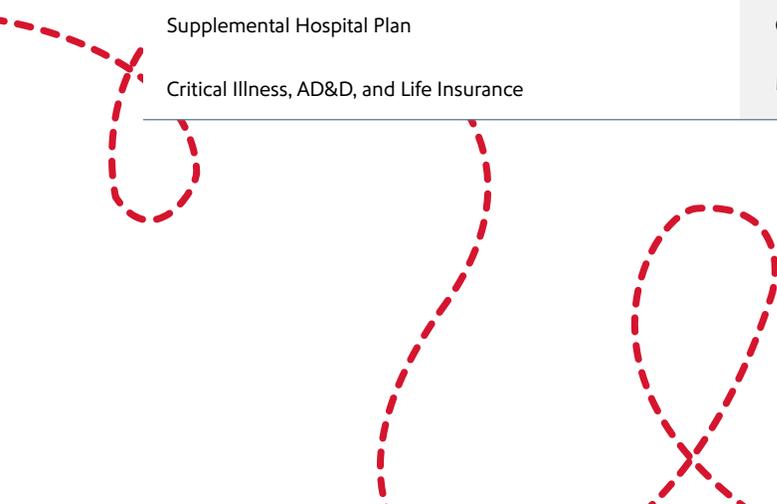
Contacts

	Administrator name	Phone number	Website or email
Health & welfare benefit plans			
Medical	Cigna	(888) 588-4792	myCigna.com Mobile app: myCigna
	Aetna	(833) 361-0227	aetna.com Mobile app: Aetna Health
Prescription and specialty drugs	CVS Caremark	(800) 378-0755	caremark.com Mobile app: CVS Caremark
HI–HMSA PPO–Medical and Prescription	HMSA	(800) 776-4672	hmsa.com
HI–Kaiser HMO–Medical and Prescription	Kaiser Permanente	Oahu: (800) 432-2000 Maui/Molokai/Lanai: (808) 243-6000 Hawaii Island: (808) 334-4400 Kauai: (808) 246-5600	kp.org
SFO–Kaiser HMO–Medical and Prescription	Kaiser Permanente	(800) 464-4000	kp.org
SJU–Medical and Prescription	Triple S	(800) 981-3241	ssspr.com
Dedicated Nurse	Evie Newton	(214) 792-7986	evie.newton@wnco.com
Concierge service	Alight	(855) 769-4383	member.alight.com SWA@alight.com
Telemedicine	Teladoc	(888) 368-8799	teladoc.com/southwest Mobile app: Teladoc



Contacts (continued)

	Administrator name	Phone number	Website or email
Health & welfare benefit plans (continued)			
Quit For Life Tobacco Cessation Program	Optum	(866) 784- 8454	quitnow.net
Livongo Diabetes and Weight Management Program	Livongo	(800) 945-4355	go.livongo.com/SWA/now Registration code SWA
Health Savings Account (HSA)	Empower HSA administered by Optum Bank	(800) 331-5455	freedomtoretire.com
Flexible Spending Accounts (FSA) – Healthcare and Dependent Care	MyChoice	(317) 333-6618	workperks.swalife.com >click your name at top right hand side of page >MyChoice Accounts
Dental	Delta Dental	(866) 204-5502	deltadentalins.com/southwest Mobile app: Delta Dental Mobile
Vision	EyeMed Vision Care	(855) 219-4451	eyemedvisioncare.com/swa Mobile app: EyeMed Members
Supplemental Hospital Plan	CHUBB	(800) 964-7096	enrollment.visit-aci.com/southwest
Critical Illness, AD&D, and Life Insurance	MetLife	(888) 275-0865	metlife.com/myBenefits





Contacts (continued)

	Administrator name	Phone number	Website or email
Health & welfare benefit plans (continued)			
Short-Term Disability (Noncontract, Meteorology, and SOS Employees only) Long-Term Disability (LTD)	Lincoln Financial	(800) 213-5549	mylincolnportal.com Company code: SWALOVE
Clear Skies Employee Assistance Program (EAP)	CuraLinc	(800) 742-8911	swaclearskies.com Mobile app: eConnect Username: clearskies
Retirement benefit plans			
Employee Stock Purchase Plan (ESPP)	Fidelity	(800) 544-9354	netbenefits.com
Retirement—401(k) and ProfitSharing	Empower	(866) 588-2728 (866) LUV-2SAV	freedomtoretire.com





Contacts (continued)

	Administrator name	Phone number	Website or email
Travel support			
Commuter Transit Program	HealthEquity (formerly WageWorks)	(877) 924-3967	wageworks.com/southwest
Travel assistance (BenefitsPlus Program; if enrolled in AD&D)	AXA Assistance USA, Inc.	Within the US: (800) 454-3679 Outside the US: (312) 935-8783	metlife.com/travelassist Login: axa Password: travelassist
International business travel (Business travel only)	MetLife	(302) 661-8400 Policy number: IBTM003941	MetLifeWorldwide.com
Other perks			
Auto & home insurance	Farmers Insurance	(800) 438-6381	Farmers.com
Pet insurance (BenefitsPlus Program)	Nationwide Pet Insurance	(877) 738-7874	benefits.petinsurance.com/southwest
Will preparation (if enrolled in Optional Life)	MetLife Legal Plans, Inc.	(800) 821-6400 Group number: 96676	legalplans.com

Learn more about your Southwest benefits.

From your desktop computer, log in to workperks.swalife.com, then begin a chat or email with a Benefits Expert.

Call **(877) 792-4792** Monday-Friday 7 a.m. to 7 p.m. CT and say "benefits" or press 2, then say "health and wellness" or press 1.

The fine print

By using plan benefits and coverage, and making elections (either online or default elections):

- (1) You and your family members agree to all relevant plan provisions and applicable laws, and
- (2) You authorize Southwest Airlines to reduce your wages by the amount appropriate to your chosen benefits (including your default elections).

LEGAL NOTICE: REGULAR PLAN BENEFIT PROGRAM IS A “GRANDFATHERED HEALTH PLAN”

The Southwest Airlines Co. Welfare Benefit Plan believes the medical portion of the Regular Plan Program is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage already in effect when that law was enacted. Being a grandfathered health plan means that coverage under the Regular Plan Program may not include certain consumer protections of the Affordable Care Act that apply to other plans, such as the BenefitsPlus Program, for example, the requirement for the provision of preventive health services without any cost-sharing. But grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, such as eliminating of lifetime limits on benefits. Questions about which protections apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your Benefits Experts by calling **(877) 792-4792** and saying “benefits” or select option 2, then saying “health and wellness.” You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **(866) 444-3272** or dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

SUMMARY OF BENEFITS AND COVERAGE

Your health benefits represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. The plan offers several health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, a Summary of Benefits and Coverage gives vital information in a standard format for each option to help you compare what is available to you. The Summary of Benefits and Coverage is available on the online enrollment tool, WorkPerks. You may find it at workperks.swalife.com, then go to the **Reference Center >Legal Documents**.

This guide provides highlights. Additional exclusions and limitations may apply. Details are located in the Summary Plan Description. From your desktop computer, log in to workperks.swalife.com, then go to the **Reference Center >Reference Center >Legal Documents**. If there is any inconsistency between this guide, the SPD, or any other communication regarding the plan and the plan documents or insurance certificates, then the plan documents or insurance certificates will control.

Paper copies of the Summary of Benefits and Coverage, plan documents, and insurance certificates are available, free of charge, by requesting via email or chat while logged into WorkPerks or by calling **(877) 792-4792** and saying “benefits” or press 2, then saying “health and wellness” or press 1.

You will find more details on your enrollment options by visiting workperks.swalife.com.

For questions:

- Log in to WorkPerks to chat or email your Benefits Experts.
- Toll-free phone: **(877) 792-4792** and say “benefits” or press 2, then say “health and wellness” or press 1.

Self-identifying

Southwest Employees are encouraged to voluntarily self-identify their military, military spouse, veteran, and disability status, even if that status is “I don’t have a disability.” We use this information for government reporting purposes, which can help Southwest compete for lucrative Government Contracts, and also to offer programs and support for Employees. To voluntarily self-identify, visit workday.swalife.com, then type “Change Self-Identification of Disability” in the Search bar, then select Change Self-Identification

of Disability. The form gives some examples of medical conditions that can be considered disabilities, and that can be helpful to you to know which selection to make. If you need an accommodation to perform the required job duties of your position, please contact the Accommodations and Career Transitions (ACT) Team at **(214) 792-6943** or ACT.Team@wnco.com. Please keep in mind that voluntarily self-identifying a disability is not the same as requesting accommodation.