Open Enrollment 2027: Becoming One Allegiant

November 2–16

Open Enrollment 2027 marks another milestone as we integrate Allegiant and Sun Country — and there's a lot of good news:

- You will remain with TeamCare for your Medical, Dental, and Vision coverage.
- Your Employee Assistance Program (EAP), Legal, Pet Insurance, and Identity Protection coverage will stay with your current vendors.
- You'll see enhancements to Life Insurance and Disability.
- And, the costs for some of your benefits are going down.

Take a look inside to see what's new for you, and what you need to do.

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Open Enrollment is Coming



You Must Take Action to Have Coverage in 2027!

Your current TeamCare Medical, Dental, and Vision elections will continue into 2027. If you need to make changes to these benefits, go to myteamcare.org/login before Open Enrollment closes.

You must actively elect all other benefits. If you do not submit elections for these benefits through UKG and Nationwide (Pet Insurance only) before Open Enrollment closes on November 16, you will not have coverage for 2027 except for: company-paid Life and AD&D, LTD, and access to the EAP.
Your current coverage will not roll over.

You can enroll in:

- Medical, Dental, and Vision coverage via TeamCare
- FSAs
- Supplemental Life and AD&D Insurance
- Voluntary STD Insurance
- Accident and Critical Illness Insurance
- Legal Plans
- Identity Protection
- Pet Insurance

Quick tip

Look for these icons to quickly learn the following:

- **What's Staying the Same**
- **What's Changing**
- **What You Need to Know**
- **What You Need to Do**



Making Changes After Open Enrollment

Once the Open Enrollment period is closed, you can only make changes if you experience a Qualifying Life Event, such as marriage or divorce, birth or adoption, death of a dependent, or loss of other insurance coverage (such as your spouse losing their job-based coverage).

Get Ready to Enroll

- Review this guide carefully so you understand your options for 2027 and how they differ from your current benefits.
- Review the FAQs posted on the **Benefits page on G4Connect**.
- Attend one of our Open Enrollment webinars.

How to Enroll

For 2027, where you enroll depends on the benefit.

Medical, Dental, and Vision
Enroll through TeamCare at **myteamcare.org/login**, the same way you do today.

All other benefits except Pet Insurance
Enroll through **UKG**.

Pet Insurance
Pet Insurance must be purchased directly from Nationwide at **https://benefits.petinsurance.com/allegiantair**. It is not available through UKG.

Eligibility for Benefits

You are eligible for benefits if you are a full-time Team Member.

In addition, you may also add your spouse (you will need to provide your marriage certificate for validation), dependent children up to age 26, and/or disabled children over age 26 who are dependent on you financially.

Note that domestic partners are not eligible for Allegiant benefits.

HOW MUCH WILL IT COST?

You can view your costs for all types of coverage when you log in to UKG or review the rate sheets on the **Benefits page on G4Connect**.

2027 Benefits at a Glance: What's Changing?

Benefit	Current (2026) Coverage	Changes for 2027
HEALTH COVERAGE		
Medical, Dental, and Vision	TeamCare	No change
EMPLOYEE ASSISTANCE PROGRAM		
EAP	• ComPsych • Up to 5 sessions per issue per Team Member / dependent per year	Increasing available sessions to 6
SPENDING ACCOUNTS		
Flexible Spending Accounts (FSAs)	WEX	• No change • 2027 limits not yet announced
LIFE AND DISABILITY INSURANCE		
Basic Life and AD&D Insurance	MetLife	• New carrier: The Hartford • Benefit increasing from $150K to $250K for Pilots (benefit for Maintenance and Dispatch remains one times salary up to a maximum of $150,000)
Supplemental Life and AD&D Insurance	MetLife	• New carrier: The Hartford • Lower rates overall • Elect up to $300K (Team Member) / $25K (spouse) without providing medical evidence of insurability (EOI), even if you've declined to enroll or have been declined coverage in the past • Max election amount for you increasing from $500K to $750K
Voluntary STD Insurance	MetLife	• New Carrier: The Hartford • No change to benefit or rates
LTD Insurance	MetLife	• New carrier: The Hartford • Monthly maximum benefit increasing to 60% to up to $12K for Pilots and $10K for Maintenance and Dispatch
VOLUNTARY BENEFITS		
Accident and Critical Illness Insurance	Symetra	• New carrier: The Hartford • Lower rates
Legal Plans	MetLife	New Habeas Corpus benefit added
Identity Protection	Allstate Identity Protection	Lower rates
Pet Insurance	Nationwide Pet	No change



Health Benefits

You will continue to have the same options for Medical, Dental, and Vision coverage through TeamCare in 2027 and you will continue to enroll through TeamCare for these benefits. Visit **myteamcare.org/login** for details.

Employee Assistance Program (EAP)

Through our vendor, ComPsych, you can receive free, **confidential support day or night by calling 800-272-7255**. Representatives can assist you in finding resources and information on issues including:

- Mental health and well-being
- Personal and professional struggles
- Substance abuse
- Family life
- Financial information, limited legal support, and resources

This is available to Team Members and their household members or family. No Medical plan enrollment or sign-up is required. The benefit increases from five sessions annually per issue for each member of your household to six for 2027.



Flexible Spending Accounts (FSAs)

FSAs can help you pay for eligible health care and dependent care expenses by allowing you to save and spend money on a tax-free basis.

You can contribute to one or both of the following accounts:

- **The Health Care FSA** lets you pay eligible medical, dental, and vision expenses with pre-tax dollars.
- **The Dependent Care FSA** lets you set aside pre-tax dollars to pay for eligible child- or elder-care expenses while you (and your spouse, if applicable) work or look for work.

You can enroll in either account no matter which Medical plan you choose, or even if you don't enroll in a Medical plan at all.

The contribution limits for 2026 are $3,400 for the Health Care FSA and $7,500 ($3,750 per year if you are married and file a separate tax return) for the Dependent Care FSA. Contribution amounts for 2027 have not yet been announced.

FSAs

What's Staying the Same

- FSAs remain with WEX.
- Limits for 2027 have not yet been announced.

What You Need to Know

- You will forfeit any money left in your Health Care FSA when the 2027 grace period expires on March 15, 2028. You have until March 31, 2028 to submit claims.
- There is no grace period for the Dependent Care FSA; you will forfeit any money left in your account after December 31, 2027. You have until March 31, 2028 to submit claims.
- **ACTION NEEDED!** You must determine how much you want to contribute during Open Enrollment.

What You Need to Do

Enroll through **UKG** during the Open Enrollment period if you want to contribute in 2027.

Key Features of an FSA include:

Pre-Tax Contributions

Funds are deducted directly from your paycheck before taxes, which lowers your total taxable income.

Eligible Expenses

Covers copays, deductibles, prescriptions, and certain over-the-counter medical items but excludes monthly health insurance premiums.

Availability of Funds

- **Health Care FSA:** Entire amount elected for the year available as of January 1.
- **Dependent Care FSA:** Current account balance only.

Use-It-or-Lose-It Rule

Unused funds expire at the end of the plan year, although Allegiant offers a grace period until March 15, 2028 for the Health Care FSA, allowing Team Members to incur expenses until this date that can be paid for by the 2027 FSA. Claims must be submitted by March 31, 2028.

There is no grace period for the Dependent Care FSA.

Portability

Funds do not roll over or go with you if you change jobs or retire.

Comparing the FSAs

The table below shows the key difference between the FSAs.

	HEALTH CARE FSA	DEPENDENT CARE FSA
Medical plan enrollment	Enrollment in a TeamCare Medical plan, or if you waive medical coverage	Available regardless of Medical plan enrollment
Maximum total annual contribution	$3,400[1]	$7,500 per household ($3,750 for married individuals filing separately)[1]
Can you change your contribution at any time	No, changes are only allowed during Open Enrollment or due to a Qualified Life Event	No, changes are only allowed during Open Enrollment or due to a Qualified Life Event
Use account to pay for...	All eligible health care expenses	Eligible dependent care expenses; Not to be used for health care expenses for dependents
"Use it or lose it" by end of calendar year?	Yes, you will forfeit any amount left in your account after the grace period ends on March 15, 2028	Yes, you will forfeit any remaining balance at the end of the year (December 31, 2027)
Money is always yours to keep (even if you leave Allegiant)?	No	No
Access to contributions	Entire amount elected for the year available as of January 1	Current account balance only

[1] *2026 limit; 2027 limit not yet released*





Life and AD&D

Because life can suddenly take an unexpected turn, it's good to know you're covered if the worst occurs. **Allegiant provides company-paid Life, and AD&D coverage at no cost to you.** You also have the option of purchasing additional life insurance through The Hartford for yourself, your spouse, and/or your dependents.

Life and AD&D Insurance

What's Staying the Same	You will continue to have access to both Basic (company-paid) and Supplemental (Team Member-paid) options.
What's Changing	• The Hartford is our new vendor. • Benefit maximums are increasing for some Team Members. • You'll pay less for Supplemental coverage.
What You Need to Know	• Basic Life and AD&D is automatically provided to you and does not require enrollment. • You will be able to elect a higher level of coverage (up to specific maximums) for Supplemental Life for you and your spouse without having to provide medical EOI, even if you've declined to enroll or have been declined coverage in the past. • You'll make one election for both Supplemental Life and AD&D. • **ACTION NEEDED!** If you don't make an election, you will only have Basic Life and AD&D insurance coverage for 2027.
What You Need to Do	Enroll through **UKG** during the Open Enrollment period if you want coverage in 2027.



Basic Life and AD&D Insurance

Allegiant provides Team Members with company-paid Basic Life insurance and AD&D coverage of $250,000 for Pilots and one times salary up to $150,000 for Maintenance and Dispatch Team Members.

Supplemental Life and AD&D Insurance

You also have the option to purchase supplemental coverage for yourself, your spouse and your child(ren):

- Yourself in increments of $10,000 up to a maximum of $750,000
- Your spouse in increments of $5,000 up to a maximum of $250,000
- Your child(ren):
  - Birth to 6 months: $500
  - 6 months to 26 years: in increments of $1,000 up to a maximum of $10,000

WHAT IS MEDICAL EVIDENCE OF INSURABILITY (EOI)?

EOI is documentation or proof of good health that an insurance company requires to evaluate risk before approving specific coverage levels. This could include a health questionnaire, a medical exam, and/or a review of your health records.

For 2027 Open Enrollment only: You can elect up to $300,000 for yourself and $25,000 for your spouse without having to provide medical EOI, even if you've declined to enroll or have been declined coverage in the past.

Disability



Disability Insurance

What's Staying the Same	You will continue to have access to company-paid LTD and Voluntary STD (Team Member-paid) benefits.
What's Changing	• The Hartford is our new vendor. • LTD benefit maximums are increasing.
What You Need to Know	• LTD is automatically provided to you and does not require enrollment. • **ACTION NEEDED!** If you don't make an election, you will not have STD insurance coverage for 2027, only LTD insurance.
What You Need to Do	Enroll through **UKG** during the Open Enrollment period if you want coverage in 2027.

Disability insurance provides a portion of your salary if you are unable to work due to a medical disability.

Voluntary STD

STD Insurance can help replace part of your income if you are unable to work due to childbirth, illness, or a non-work-related injury. The cash benefit can help you pay for monthly living expenses.

Our STD plan pays 60% of your weekly base pay, up to $2,500 per week, after a 14-day waiting period. Benefit payments may continue for up to 11 weeks. This coverage can provide a financial cushion while you're out of work. This coverage is fully Team Member-paid.

LTD

LTD Insurance can help replace part of your monthly income if you are unable to work for an extended period of time due to a covered illness or injury. The cash benefit can create stability during an unstable time and help you pay for anything you choose, including rent or mortgage payments, medical deductibles, and groceries.

After a 90-day waiting period, the plan pays benefits as follows:

- **Maintenance and Dispatch:** 60% of your monthly earnings, up to $10,000 per month
- **Pilots:** 60% of your monthly earnings, up to $12,000 per month

Additionally, the pilots' "own occupation" provision includes a "Loss of License" benefit. If you lose your FAA license due to a covered injury or illness, you will receive full disability benefits until the FAA-mandated retirement age.

The LTD plan also allows pilots to choose whether premiums are paid pre-tax or post-tax. Under the post-tax option, Allegiant pays the premiums and includes them in your gross income on your W-2; any benefits you receive as a claimant are then tax-free.

Voluntary Benefits

Voluntary Benefits

What's Staying the Same

- All Voluntary Benefits are fully Team Member-paid.
- There are no vendor changes for Legal, Identity Protection, and Pet Insurance.
- Rates for Legal will not change.
- Pet Insurance offers a customization option so your rates may/may not change depending on the coverage you elect.

What's Changing

- The Hartford is our new vendor for Accident and Critical Illness.
- You'll pay less for Identity Protection, Accident, and Critical Insurance.
- Legal has been enhanced to include Habeas Corpus at no additional cost.

What You Need to Know

ACTION NEEDED! If you do not make an election, you will not have any of these benefits for 2027.

What You Need to Do

- Enroll for all Voluntary Benefits except Pet Insurance through **UKG** during the Open Enrollment period if you want coverage in 2027.
- Pet Insurance is purchased directly from Nationwide at **https://benefits.petinsurance.com/allegiantair**.



Accident and Critical Illness Insurance

Critical Illness and Accident Insurance are intended to supplement — **not replace** — your Medical plan and provide a cash benefit should you experience a covered accident or critical illness.

You'll receive a lump-sum payment which can be used for out-of-pocket medical expenses or everyday expenses like rent, childcare, and groceries. These benefits are offered through The Hartford.

Accident Insurance

Accident Insurance pays cash benefits for covered services following an accidental injury to offset unexpected, out-of-pocket costs that are not covered by medical and disability benefits. The plan includes benefits for:

- Initial and follow-up care
- Urgent care
- Emergency room visits
- Ambulance transportation
- Diagnostic testing
- Hospitalization
- Therapy
- Fractures, dislocations, surgery, and other covered services

It also includes a $50 Health Screening or Accident Prevention Benefit once per policy year that includes immunizations.

Critical Illness Insurance

Critical Illness Insurance provides financial protection for you and your family if you are diagnosed with a serious illness, including cancer or stroke. It pays a cash benefit of up to $20,000 following the diagnosis of a covered illness or condition to pay for whatever you choose, including everyday living expenses like bills and groceries, and travel expenses related to treatment. This can help cover expenses that aren't covered by your health plan.

The plan includes a $100 Health Screening Benefit once per policy year, including eligible screenings and immunizations. Medical questions are not required for eligibility.

Legal Plans

With MetLife legal plans, you have access to expert guidance and tools to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step. If you purchase this coverage, you have access to the plan's network of attorneys for help with many legal issues, including:

- Money matters
- Home and real estate
- Wills and estates
- Family and personal
- Civil lawsuits
- Elder care
- Traffic and other misdemeanors
- Habeas Corpus

Identity Protection

Through Allstate Identity Protection, you can purchase coverage to protect you and your family from online threats. The Pro+Cyber plan includes:

Allstate Scam Protection℠

End-to-end defense including web protection, scam takedowns, and more. Plus, get up to $50K reimbursement for losses related to scams, including social engineering and cryptocurrency fraud.[1]

Identity, financial, and credit protection

Three-bureau credit, financial, and high-risk transaction monitoring plus credit and identity tools.

Identity restoration

Dedicated specialist help paired with expense reimbursement and resolution tracker.

Cybersecurity

Mobile and desktop device protection tools plus network security, VPN, and password manager.

Family coverage

Protection for the whole family "under roof and wallet," from kids to family members 65+.

Digital safety

Dark web and social media monitoring plus family digital safety tools through Bark,[2] including content monitoring, location tracking and screen time management.

Reimbursement

Up to $5M reimbursement for eligible identity theft expenses, including up to $1M stolen funds reimbursement and up to $100K for cyberbullying-related expenses.[3]

[1] Cyber insurance, which includes data recovery, cyber extortion, cyber crime, and cryptocurrency coverage is underwritten by Houston Casualty Company, a Tokio Marine HCC Company. Please refer to the actual policy for all the terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

[2] Bark is a third-party service subject to their own terms, conditions, and availability. Family plan required.

[3] Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Pet Insurance

You can purchase insurance for your furry friends through Nationwide's My Pet Protection Choice. Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.[1]

Please note: Pet Insurance must be purchased directly from Nationwide at **https://benefits.petinsurance.com/allegiantair**. It is not elected through UKG.

	ACCIDENT & ILLNESS	ACCIDENT, ILLNESS & WELLNESS	CUSTOMIZABLE
Annual deductible	$250	$250	$100-500
Reimbursement level	80%	80%	50%, 70% or 80%
Accident coverage	Yes	Yes	Yes
Annual maximum	$5,000	$5,000	$2,500 or $5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	Yes	Yes	Yes
Illness coverage	Yes	Yes	Optional
Annual maximum	$5,000	$5,000	$2,500 or $5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	Yes	Yes	Yes
Hereditary & congenital coverage	Yes	Yes	Optional when purchased with illness coverage
Annual maximum	$5,000	$5,000	$2,500 or $5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	Yes	Yes	Yes
Wellness coverage (for dogs & cats)	No	Yes	Optional
Annual maximum	NA	$450	$450 or $800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV / FIV test, flea control or heartworm prevention, and more	No	Yes	Yes
Spay / neuter or dental[2] and one additional test[3]	No	No	Yes

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.

[2] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date.

[3] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG) [4] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.



Contacts

Please contact Allegiant HR at **702-589-8080** or **Benefits@Allegiantair.com** for overall benefit questions. Contact TeamCare for questions about your Medical, Dental, and Vision benefits.

BENEFIT	VENDOR	PHONE	WEBSITE OR EMAIL
Medical, Dental, and Vision	TeamCare	800-832-6227	**myteamcare.org/login**
FSA	WEX	866-451-3399	**https://benefitslogin.wexhealth.com/Login.aspx**
Employee Assistance Program	ComPsych	800-272-7255	**www.guidanceresources.com**
Life, Disability, Accident, and Critical Illness Insurance	The Hartford	**Life:** 888-563-1124 **Disability:** 833-301-5615 **Supp. Health:** 866-547-4205	**Disability:** http://www.thehartford.com/mybenefits **Supp. Health Claims:** http://www.myhealthhub.app/thehartford
Legal Plans	MetLife	800-821-6400	**www.members.legalplans.com**
Identity Protection	Allstate	800-789-2720	**www.myaip.com**
Pet Insurance	Nationwide Pet	877-738-7874	**https://benefits.petinsurance.com/allegiantair**