

Benefits Summary July 1, 2018 – June 30, 2019

The Norfolk Airport Authority offers an extensive list of benefits to their employees. Employees are eligible for benefits the first of the month following 60 days after date of hire. (Annual leave is available to employees after 90 days of employment.)

<u>Annual Leave (Full-Time)</u>		Annual Leave (Fire Personnel)	
0-4 years:	8 hrs/mo	0-4 years:	11.20 hrs/mo
5-9 years:	10 hrs/mo	5-9 years:	14 hrs/mo
10-14 years:	12 hrs/mo	10-14 years:	16.8 hrs/mo
15-19 years:	13 hrs/mo	15-19 years:	18.2 hrs/mo
20-24 years:	14 hrs/mo	20-24 years:	19.6 hrs/mo
25+ years:	15 hrs/mo	25+ years:	21 hrs/mo
<u>Sick Leave (Full-Time)</u>		<u>Sick Leave (Fire Personnel)</u>	

8 hours/mo

11.20 hours/mo

*Part-time employees receive 1/2 of full time benefits for both annual and sick leave.

New Year's Day	Labor Day	
Martin Luther King Day	Veteran's Day	
President's Day	Thanksgiving Day	
Memorial Day	Christmas Eve	
Independence Day	Christmas Day	

HEALTH INSURANCE:

Medical Plan – For full-time employees only: Choice of one of the following plans: (with out-of-network coverage provision)

- POS High Deductible Plan .
- POS High Deductible w/ Health Spending Account (HSA) •
- HMO High Deductible w/ Health Spending Account (HSA)

Tricare Supplement – Selman Company offers a one-of-a-kind supplemental benefit that wraps around Standard, Extra, and Prime to pick up covered out-of-pocket expenses for the insured. You and your dependents may be eligible to participate in the Tricare Supplement Plan if:

- You are retired from the military
- A spouse of a retired military or active duty service member
- Enrolled in TRICARE Reserve Select (TRS)
- A spouse of a disabled veteran and have CHAMPVA

FSA Opt Out Plan - Company paid monies placed into a Medical FSA account. Available with proof of other health insurance.

Dental Insurance: Dental PPO

- You can see any dentist you desire (Discounts are available if you utilize the Dental PPO network)
- o Preventive services paid at 100% of "usual and customary charges"
- o Basic Services covered at 80% and Major Services covered at 50% after deductible

Vision Insurance

- Base plan coverage consists of: •
 - \$20 co-pay every plan year
 - Well Vision Exam every 12 months •
 - Prescription Glasses 0
 - Lenses every 12 months .
 - Frames every 24 months
 - Contact Lens Care 0
 - Every 12 months
- Premier plan coverage consists of:
 - \$20 co-pay every plan year 0
 - . Well Vision Exam every 12 months
 - Prescription Glasses 0
 - Lenses every 12 months
 - . Frames – every 12 months
 - Contact Lens Care 0
 - Every 12 months

Flexible Spending Account

- IRS approved tax-free accounts that allow you to set aside a portion of your salary as pre-tax dollars for • reimbursement of certain health and dependent care expenses
- Employees may contribute a maximum of \$2,650.00 annually to their medical account and \$5,000.00 • annually to their dependent care account each plan year.

<u>Legal Plan</u>

- All attorney fees for legal services listed are either covered in full at 100% or discounted 25%, depending on the legal matter.
- Monthly cost includes unlimited use of covered services for all covered family members.
- This plan is portable and has nationwide coverage.

<u>457 Retirement Plan</u> - The 457 plan allows you to put away dollars on a pre-tax basis into an investment savings account. Plan limits vary based on IRS guidelines.

<u>Roth IRA</u> - The 457 plan allows you to put away dollars on a post tax basis into an investment savings account. Plan limits vary based on IRS guidelines.

<u>**Personal Insurance Products</u>** - Colonial Life offers a broad line of personal insurance products including short term disability, accident, life, cancer, critical illness, and hospital confinement.</u>

Employee Assistance Program (EAP) - EAP provides a simple and confidential means to seek and obtain professional assistance for resolving day to day personal and short-term resolution oriented program to meet your and your family's needs. It covers such areas as alcohol and drug abuse, family/children problems, marital relationships, and job conflict, depression, stress and legal/financial issues. This program is available 24 hours per day, 365 days per year - 3 visits per issue per year. This benefit is provided at no cost to employees.

Employee Paid Voluntary Supplemental Life Insurance - For full time employees only

- Life insurance coverage up to four times an employee's salary
- Spousal and Dependent children coverage available
- Accidental Death and Dismemberment included

Educational Assistance Program- For full time employees only

- Employee must have completed one year of service with NAA who are pursuing a degree that correlates with their job.
- NAA will reimburse the employee up to \$500.00 per calendar year for tuition, books, and fees.

Virginia State Retirement System - For full time employees only: Effective the date of hire, contributions made by NAA and the employee on a pre-tax basis. Contributions are invested to provide future retirement benefits for members and their beneficiaries. VRS benefits include retirement, disability, and survivor benefits.

<u>Company Paid Life Insurance - For full time employees only:</u> Effective on the employee's date of hire, each employee is covered for two times their annual salary.

<u>COBRA-</u> A COBRA Notice of Employee's Rights will be provided to employees after being hired. This notice contains important information regarding your right to continue group health insurance if you terminate your employment or become ineligible to participate in the group health plan. This information also applies to your spouse and/or dependent children, if any, who are covered under the group health plans. You [and your spouse] should read this information carefully.