



Norfolk Airport Authority  
 2200 Norview Ave  
 Norfolk, VA 23518

***Benefits Summary***

***Effective July 1, 2009***

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.)

- Annual & Sick Leave
- 10 Paid Holidays
- Insurance
  - Medical Insurance
  - Dental Insurance
  - Vision Insurance
  - Flexible Spending Accounts
  - Legal Resources
  - Company Paid Life Insurance
  - Employee Paid Voluntary Supplemental Life Insurance
  - Company Paid Retirement (Virginia State Retirement System)
  - Employee Paid Retirement 457 Plan
  - Personal Insurance Products
  - Employee Assistance Program
  - Educational Assistance Plan
  - COBRA

**Annual Leave (Full-Time)**

0-5 years: 8 hrs/mo  
 6-10 years: 10 hrs/mo  
 11-20 years: 12 hrs/mo  
 20+ years: 14 hrs/mo

**Annual Leave (Fire Personnel)**

0-5 years: 11.25 hrs/mo  
 6-10 years: 14.06 hrs/mo  
 11-20 years: 16.88 hrs/mo  
 20+ years: 19.68 hrs/mo

**Sick Leave (Full-Time)**

8 hours/mo

**Sick Leave (Fire Personnel)**

11.25 hours/mo

\*Part-time employees receive ½ of full time benefits for both annual and sick leave.

## **HOLIDAYS**

Employees are eligible for this holiday pay effective their date of hire.

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

## **INSURANCE:**

### **Medical Insurance (Anthem):**

- **Anthem Medical Plan:**
  - Pretax payroll deduction
  - Choice of two HMO's or one POS plan (with out-of-network coverage provision)
    - HMO 1 - \$15 Co-payment for office visits/\$35 for specialist
    - HMO 2 - \$25 Co-payment for office visits/\$50 for specialist
    - POS - \$25 Co-payment for in-network POS/\$50 for specialist
  - Three-tier Prescription Drug Plan
  - Mail-in Prescription Service - for a three month supply (Oral contraceptives are considered maintenance drugs)
- **ASI (Tricare Supplement):**
  - ASI offers the 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 ASI 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
- **Benesyst FSA Opt Out Plan:**
  - Company paid monies placed into a Medical FSA account. Available with proof of other health insurance

### **Dental Insurance (United Concordia):**

- Pre-tax payroll deduction.
- Dental PPO
  - You can see any dentist you desire (Discounts are available if you utilize the Dental PPO network)
  - Preventive services paid at 100% of "usual and customary charges"
  - Basic Services covered at 80% and Major Services covered at 50% after deductible
  - Individual deductible is \$50//Family deductible is \$150 (runs calendar year)
  - Maximum annual benefit is \$1,500 per covered individual
  - Orthodontia for dependent children
  - Preventative care is excluded from the annual maximum benefit

**Vision Insurance** (*Vision Service Plan (VSP Insurance)*)

- Pretax payroll deduction
- Coverage consists of:
  - \$20 co-pay every plan year
    - Well Vision Exam every 12 months
  - Prescription Glasses
    - Lenses – every 12 months
    - Frames – every 24 months
  - Contact Lens Care
    - Every 12 months
- VSP offers extra discounts and savings on options like progressive lenses, sunglasses and contacts, as well as laser vision correction discounts.
- Out of network coverage is available with partial reimbursement on claims

**Flexible Spending Accounts(FSA)** (*Benesyst*)

- 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 \$1000 annually to their medical account and \$5000.00 annually to their dependent care account each plan year.

**Legal Plan** (*Legal Resources*)

- 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.

**Company Paid Life Insurance** (*Minnesota Life Insurance Company*)

For full time employee's only: Effective the first day of the month following 60 calendar days of employment, each employee is covered for two times their annual salary and AD&D insurance.

**Employee Paid Voluntary Supplemental Life Insurance** (*Minnesota Life Insurance Company*)

- For full time employee's only: Guaranteed acceptance up to four times your base salary without medical evidence of insurability while in your new hire period for you and your child(ren). Guaranteed acceptance for your spouse at one times your base salary while in your new hire period (if more than one times your base salary, your spouse would need to submit an Evidence of Insurability form for approval)
- Spousal and Dependent children coverage available
- Accidental Death and Dismemberment included

**Company Paid Retirement Plan** (*Virginia Retirement System*)

- Contributions made by NAA are invested to provide future retirement benefits for members and their beneficiaries. VRS benefits include retirement, disability, and survivor benefits.
- You may be able to increase your benefit by purchasing prior service credit.

**Employee Paid Retirement Plan** (*ICMA RC 457*)

- 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.

### *Personal Insurance Products (Colonial Life)*

- Colonial Life offers a broad line of personal insurance products including short term disability, accident, life, cancer, critical illness, and hospital confinement.

### *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 -- 5 visits per issue per year. This benefit is provided at no cost to employees.

### *Educational Assistance Program*

- Open to all regular, full time employees who have completed one year of service with NAA.
- NAA will reimburse the employee up to \$500.00 for tuition, books, and fees.

### *COBRA*

A **COBRA Notice of Employee's Rights** will be provided to employees at New Hire Orientation. 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.