

# Benefits That Take You Places

**FOR NEW AIRPORTS AUTHORITY EMPLOYEES**



METROPOLITAN WASHINGTON AIRPORTS AUTHORITY  
[WWW.MWAA.COM](http://WWW.MWAA.COM)



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# DESTINATION: Competitive Benefits

## WELCOME TO THE AIRPORTS AUTHORITY



Our business is taking people places...whether a passenger travels through our facilities for work or pleasure, it's our job to get them to their destination safely and on time. Being successful at what we do means we need to have the right people, with the right skills. You will play an important role in our future success.

Your benefits can take you to important places in your life: good health, protection for your family, and building wealth for the future.

The Airports Authority is proud to offer one the most comprehensive and competitive benefit packages in our industry. This booklet describes many of these benefits and how you can take full advantage of them. It also tells you how to enroll yourself and eligible family members, when benefits take effect, and who to contact if you have questions.

Turn the page for more information about where your benefits can take you.





# DESTINATION: Enrollment

## ELIGIBILITY

### Who is Eligible for Benefits

You are eligible for the benefits described in this booklet if you are a regular Metropolitan Washington Airports Authority employee who works at least 20 hours per week. Your dependents are eligible for medical and dental coverage if they are your:

- Legally-married husband or wife;
- Unmarried children until the end of the month in which they reach age 25;
- Unmarried children age 25 or over who:
  - You claim as dependents on your income tax return; and
  - Have a permanent physical or mental handicap that began before age 19; and
  - Became handicapped while covered under this Plan or any other group plan;
- Children who are otherwise eligible and who are alternate recipients under a Qualified Medical Child Support Order; and
- Domestic partner.

Subject to the above requirements, your children include:

- Your natural children;
- Your stepchildren who live with you;
- Legally adopted children (beginning on the date the legal adoption proceedings started) and children placed for adoption; and
- Other children related to you by blood or marriage (such as grandchildren), provided the children live with you and you have been awarded legal guardianship.

**Note:** Eligibility requirements for Dependent Life Insurance are different from the ones above. Please see page 12 for more information.





# DESTINATION: Enrollment

## BENEFIT CHOICES

### Your Benefit Choices

The Airports Authority offers you a range of benefit options from which to choose:

Type of Benefit	Your Options	When To Enroll
<b>Medical/Vision/ Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Aetna Choice POS II (Open Access)</li> <li>• Aetna Select (Open Access)</li> <li>• Kaiser Permanente HMO</li> </ul>	<ul style="list-style-type: none"> <li>• Within 31 days of hire date</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• MetLife Dental Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Within 31 days of hire date</li> </ul>
<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Dependent Day Care FSA</li> </ul>	<ul style="list-style-type: none"> <li>• Within 31 days of hire date</li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>• 90-day waiting period (paid in full by the Authority)</li> <li>• 60-day waiting period</li> <li>• 30-day waiting period</li> </ul>	<ul style="list-style-type: none"> <li>• Within 31 days of hire date</li> </ul>
<b>Employee Life Insurance</b>	<ul style="list-style-type: none"> <li>• Basic: Two times your salary (you and the Airports Authority share the cost)</li> <li>• Supplemental: One to five times salary</li> </ul>	<ul style="list-style-type: none"> <li>• Within 31 days of hire date</li> </ul>
<b>Dependent Life Insurance</b>	<ul style="list-style-type: none"> <li>• Option 1: \$10,000 coverage for your spouse and \$5,000 for each child</li> <li>• Option 2: \$20,000 coverage for your spouse and \$10,000 for each child</li> </ul>	<ul style="list-style-type: none"> <li>• Within 31 days of hire date</li> </ul>
<b>457 Savings Plan</b>	<ul style="list-style-type: none"> <li>• You may contribute from 1% - 100% of pay, up to IRS limits</li> <li>• The Authority matches 100% of the first 2% you contribute, then 50% of the next 2% you contribute</li> </ul>	<ul style="list-style-type: none"> <li>• Any time</li> </ul>

### When Benefits Become Effective

Your benefits will become effective on your first day of work provided you complete the enrollment process within 31 days of your date of hire. Benefits for your eligible dependents will go into effect on the day your benefits become effective, as long as you enter their information when you enroll.



# DESTINATION: Enrollment

## THE ENROLLMENT PROCESS

To enroll, you will need the following information:

- Your User Name (this is your clock number);
- Your Password (created at employee orientation); and
- Dependent information, such as Social Security number and date of birth.

Follow these steps to complete the enrollment process:

<b>Step 1</b>	Log onto the Airports Authority <b>Ceridian Self-Service</b> site at <a href="https://sss2.ceridian.com/mwaa">https://sss2.ceridian.com/mwaa</a> . Your username is your "clock number" and for first-time users, your password is "Welcome1." (If you have already logged in before, use the password you created then. If you can't remember your password, contact HRIS at extension 70096.) Once you are logged in, click on <a href="#">Please Enroll Now</a> .
<b>Step 2</b>	Verify that your <b>dependent information</b> is correct by clicking on <a href="#">Correct</a> . If you need to make changes, click on <a href="#">Dependents</a> . If you are adding a new dependent you will need to enter the dependent's Social Security number and date of birth. Human Resources must approve changes or additions to dependent information. Check back within 24 hours of the change to review the status of your request. Once the change is approved, you can complete the rest of the enrollment process.
<b>Step 3</b>	On the <b>Current Elections Page</b> , scroll down to the <b>Medical Insurance</b> section and click on <a href="#">Change</a> to select a new medical option and/or coverage level, then click <a href="#">Save</a> . If enrolling dependents, click on the <a href="#">Covered Dependents</a> tab and select <a href="#">Dependent</a> from the drop-down box. Next, click the <a href="#">Cover</a> box and when all dependents are entered, click on <a href="#">Save</a> .
<b>Step 4</b>	The next section is <b>Dental Insurance</b> . Click on <a href="#">Change</a> to select dental coverage. Select the dental option and coverage level you want, then click <a href="#">Save</a> . Please note that you may enroll in the dental plan even if you are not enrolled in an Airports Authority medical option. Also, your coverage level (i.e. employee only, employee plus spouse, etc.) may be different from the coverage level you select for medical benefits. If enrolling dependents, click on the <a href="#">Covered Dependents</a> tab and select the <a href="#">Dependent</a> from the drop-down box. Next, click the <a href="#">Cover</a> box and when all dependents are entered, click on <a href="#">Save</a> .
<b>Step 5</b>	If you wish to participate in a <b>Health Care FSA or Dependent Care FSA</b> , click on <a href="#">Change</a> in the appropriate section and enter your annual contribution amount (see page 10 for contribution limits).
<b>Step 6</b>	On the <b>Life Insurance</b> page, select from the Basic and Supplemental Life Insurance options. Don't forget to designate your beneficiary by clicking on the Beneficiary tab.
<b>Step 7</b>	For <b>Dependent Life Insurance</b> , click on the <a href="#">Change</a> tab and select the option you want. Then click <a href="#">Save</a> . Click on the <a href="#">Dependent</a> tab and select the dependents you wish to cover.
<b>Step 8</b>	On the <b>Long-Term Disability Insurance</b> page, click <a href="#">Change</a> and select from the LTD options.
<b>Step 9</b>	<b>Summary</b> is the final section. Review the information in this section carefully. Click on <a href="#">Complete Enrollment</a> if you are finished with your selections. If you think you will make changes to your elections before the end of the Open Season period or if you have not completed your enrollment, click on <a href="#">Save Selection and Enroll Later</a> . Or, you may click on <a href="#">Start Over</a> to begin the enrollment process again from the beginning. Once you click on <a href="#">Complete Enrollment</a> , you can print a copy of your benefit confirmation statement.
<b>Step 10</b>	Print a copy of your new benefit elections. Under the <b>Benefits</b> section, click on <a href="#">Benefits Summary</a> . Above the <a href="#">Cancel</a> button, you will see a message with a link that allows you to review/print the benefits you elected for the 2010 plan year.



# DESTINATION: Enrollment

## IMPORTANT ENROLLMENT INFORMATION

### Tax-Free Benefit Contributions

Later in this booklet, you will see information about the per pay cost of your benefits. The amount you pay depends on the coverage level you elect. Under Section 125 of the Internal Revenue Service (IRS) code, you are allowed to pay for medical and dental benefit contributions, as well as contributions to an FSA, with tax-free dollars. This means your premium deductions are taken before federal income and Social Security taxes are calculated. Depending on your tax bracket, your savings could be significant.

However, you must make your benefit elections carefully, including the choice to waive coverage, because your tax-free elections for medical, dental, and your FSAs will remain in effect until the next Open Season period, unless you experience an IRS-approved qualifying change in status. Qualifying change in status events include, but are not limited to:

- Marriage, divorce, or legal separation
- Death of a spouse or other dependent
- Birth, adoption of a child, or placement for adoption
- A spouse's employment begins or ends
- A dependent's eligibility status changes due to age, marital status, or employment
- You or your spouse experience a change in work hours that affect benefit eligibility
- Relocation into or outside of your plan's service area

Please note that your qualifying status change must be consistent with the event. For example, if you get married, you may add your spouse to your current medical coverage, but you cannot switch medical plans. Also, you must notify the Benefits and Retirement Department within 31 days of your qualified status change.

### Special Enrollment Rights

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides you with certain special enrollment rights pertaining to your health care coverage.

You may choose not to enroll in Airports Authority medical benefits when you first become eligible because you have coverage through another source. If the other coverage ends, you may enroll in Airports Authority medical benefits, provided you enroll within 31 days of when the other coverage ends.

If you gain a new dependent through marriage, birth, adoption, or placement for adoption, you may add this dependent to your medical coverage, provided you enroll your dependent within 31 days of the marriage, birth, adoption, or placement for adoption.





# DESTINATION: Your Good Health

## MEDICAL BENEFITS

### Per Pay Cost

Aetna Choice POS II (Open Access)	Aetna Select (Open Access)	Kaiser Permanente HMO
Employee only: \$53 Employee + child(ren): \$99 Employee + spouse: \$109 Family: \$155	Employee only: \$48 Employee + child(ren): \$90 Employee + spouse: \$99 Family: \$140	Employee only: \$42 Employee + child(ren): \$80 Employee + spouse: \$88 Family: \$125

### Benefit Summary

Plan Feature	Aetna Choice POS II (Open Access)		Aetna Select (Open Access)	Kaiser Permanente HMO
	In-Network	Out-of-Network		
<b>Calendar year deductible</b>	Employee only: \$100 Employee + child(ren): \$200 Employee + spouse: \$200 Family: \$200	Employee only: \$500 Employee + child(ren): \$1,000 Employee + spouse: \$1,000 Family: \$1,000	None	None
<b>Annual out-of-pocket maximum expenses</b>	Employee only: \$1,500 Employee + child(ren): \$3,000 Employee + spouse: \$3,000 Family: \$3,000	Employee only: \$3,000 Employee + child(ren): \$6,000 Employee + spouse: \$6,000 Family: \$6,000	Employee only: \$1,500 Employee + child(ren): \$3,000 Employee + spouse: \$3,000 Family: \$3,000	Employee only: \$3,500 Employee + child(ren): \$9,400 Employee + spouse: \$9,400 Family: \$9,400
<b>Office visit or specialist visit</b>	\$20 copay	Plan pays 70% after deductible	PCP: \$15 copay Specialist: \$20 copay	PCP: \$15 copay Specialist: \$20 copay \$0 copay for children under age 5 for non-specialist visit
<b>Referral to specialist required</b>	No	No	No	Yes
<b>Preventive care</b> Well child care Adult physical Routine OB/GYN Mammogram Cancer Screening	No copay	No copay	No copay	No copay



# DESTINATION: Your Good Health

## MEDICAL BENEFITS

Plan Feature	Aetna Choice POS II (Open Access)		Aetna Select (Open Access)	Kaiser Permanente HMO
	In-Network	Out-of-Network		
<b>Diagnostic services</b>	Plan pays 90% after deductible	Plan pays 70% after deductible	No copay at approved locations	No copay
<b>Outpatient surgery</b>	Plan pays 90% after deductible	Plan pays 70% after deductible	No copay at approved locations	PCP: \$15 copay Specialist: \$20 copay
<b>Outpatient chiropractic, speech, occupational, physical therapy</b>	Plan pays 90% after deductible*	Plan pays 70% after deductible*	\$20 copay*	\$20 copay, limited to 90 days, chiropractic visits limited to 20 visits per year
<b>Emergency room (true emergency only)</b>	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)	\$50 copay
<b>Inpatient surgery/services</b>	Plan pays 90% after deductible	Plan pays 70% after deductible	No copay	\$250 copay per admission
<b>Inpatient Hospital (per admission)</b>	Plan pays 90%, after deductible	Plan pays 70%, after deductible	Plan pays 100%, no deductible	\$250 copay
<b>Skilled nursing facility (per admission; up to 100 days per calendar year)</b>	Plan pays 90%, after deductible	Plan pays 70%, after deductible	Plan pays 100%, no deductible	\$250 copay
<b>Home health care (up to 120 outpatient visits per calendar year)</b>	Plan pays 90%, after deductible	Plan pays 70%, after deductible	Plan pays 100%, no deductible	Plan pays 100%
<b>Hospice care</b>	Plan pays 90%, after deductible	Plan pays 70%, after deductible	Plan pays 100%, no deductible	Plan pays 100%
<b>Durable medical equipment</b>	Plan pays 90%, after deductible	Plan pays 70%, after deductible	Plan pays 100%, no deductible	50% of allowable charge
<b>Routine eye exam (once every 12 months, excludes contact lens exam)</b>	\$20 copay	Plan pays 100%, no deductible, up to \$33	\$20 copay	\$20 copay
<b>Eyeglasses and contact lenses</b>	Aetna vision discount program	Aetna vision discount program	Aetna vision discount program	Kaiser vision discount program

\* Up to 20 visits for chiropractic care; combined annual 30-visit limit for speech, occupational, and/or physical therapy.



# DESTINATION: Your Good Health

## PRESCRIPTION DRUG BENEFITS

### Prescription Drug Benefits

As part of your Airports Authority medical benefits, you will also receive the following prescription drug coverage.

#### Aetna Select and Aetna Choice POS II Options (administered through CVS Caremark)

	Filled at Participating Retail Pharmacy (up to a 34-day supply)	Mail Order (up to a 90-day supply)
<b>Generic</b>	\$10 copay*	\$20 copay*
<b>Preferred Brand</b>	\$20 copay	\$40 copay
<b>Non-Preferred Brand</b>	\$40 copay	\$80 copay

\* Have your prescription filled with a generic and the first two fills are free!

If you have a prescription filled with a preferred or non-preferred brand name drug when a generic is available, and your doctor writes the prescription to be dispensed as written (DAW), you will pay the appropriate brand name drug copay.

However, if you have a prescription filled with a preferred or non-preferred brand name drug when a generic drug is available, and you request the brand name drug, you will pay the appropriate copay plus the difference in cost between the brand name drug and the generic drug.

#### Kaiser Permanente HMO

	Filled at Kaiser Facility	Filled at Participating Retail Pharmacy	Mail Order (up to a 90-day supply)
<b>Generic</b>	\$10 copay	\$20 copay	\$8 copay
<b>Preferred Brand</b>	\$20 copay	\$40 copay	\$18 copay
<b>Non-Preferred Brand</b>	\$35 copay	\$55 copay	\$33 copay

### Free Prescriptions When You Go Generic

The cost to have a prescription filled with a generic drug is one-fourth to one-half the cost of a brand name drug. To make generic drugs even less expensive in 2010, the Airports Authority will pay the entire cost of the drug the first two times you have a new prescription filled with a generic drug. This means that you pay no copay the first time you fill a new generic drug prescription (through the mail order program or at a local retail pharmacy) and the first refill of that drug. If you are taking a brand name drug, you may want to talk to your doctor to see if switching to a generic drug is possible. If you switch an existing prescription from a brand name drug to a generic drug, the copay will be waived for the first two fills of the generic medication.

Generic drugs are required by the FDA to be as safe and effective as their brand name counterparts. And, in the last few years, the patents on many brand name drugs have expired, paving the way for more generic drugs.

(The free generic prescriptions are available to Aetna participants only and are not available to Kaiser-Permanente participants.)



# DESTINATION: Your Good Health

## DENTAL BENEFITS

You may enroll in the MetLife Dental Plan even if you do not participate in one of the Airports Authority medical benefit options. You may elect a different coverage level in the dental plan than the coverage level you elect for Airports Authority medical benefits. For example, you may elect family dental coverage and employee only medical coverage.

You will receive the highest level of benefits when you receive care from a participating MetLife network dentist. To determine if your dentist is in the MetLife dental network, go to <https://mybenefits.metlife.com> or call 800-942-0854.

The following is a summary of your dental benefits:

Plan Feature	Benefits*
<b>Per pay cost</b>	Employee only: \$6 Employee + child(ren): \$15 Employee + spouse: \$13 Family: \$23
<b>Calendar year deductible</b>	Employee only: \$50 Employee + one (spouse or child): \$100 Employee + two or more: \$150
<b>Annual benefit maximum</b>	\$2,000 per person
<b>Preventive services (twice yearly oral exams, cleanings, X-rays, lab tests, fluoride for children under age 25)</b>	Plan pays 100% of allowed benefit amount, no deductible
<b>Basic services</b>	<b>Fillings:</b> Plan pays 80% of allowed benefit amount after deductible <b>Non-surgical periodontic services:</b> Plan pays 50% of allowed benefit amount after deductible
<b>Major services</b>	<b>Endodontics, general anesthesia, complex oral surgery:</b> Plan pays 80% of allowed benefit amount after deductible <b>Surgical periodontic services:</b> Plan pays 50% of allowed benefit amount after deductible <b>Crowns, inlays, bridges, dentures, prosthodontic services, implants:</b> Plan pays 50% of allowed benefit amount after deductible
<b>Orthodontics</b>	Plan pays 50% of allowed benefit amount, no deductible Maximum lifetime per person benefit: \$2,000

\* Out-of-network dentists may bill you the difference between their charges and the MetLife allowed benefit amount.



## DESTINATION: Saving Money

### FLEXIBLE SPENDING ACCOUNTS

When making your benefit choices for the 2010 plan year, keep in mind that you may also enroll in a Health Care FSA and/or a Dependent Care FSA. These accounts allow you to pay for eligible health care and dependent care expenses on a tax-free basis.

You can avoid paying federal, state, and local taxes on money you spend on predictable health and dependent care expenses. Eligible expenses include many over-the-counter medicines. Depending on your tax bracket, your savings can be significant!

#### Health Care FSA

You may set aside up to \$5,000 per year into a Health Care FSA on a tax-free basis and use this money to pay for eligible out-of-pocket health care costs that are not covered by medical, dental, or vision benefits. Examples of eligible health care expenses include:

- Deductibles
- Copays
- Co-insurance
- Eyeglasses
- Contact lenses and solutions
- Laser eye surgery
- Many over-the-counter medicines
- Orthodontia
- Hearing aids
- Expenses above what is covered by insurance

For a complete list of eligible expenses, refer to IRS publications # 502 and #969, available through the IRS website: [www.irs.gov/publications](http://www.irs.gov/publications).

**Important:** If you decide to participate in a FSA, keep in mind that your contributions for these accounts will be deducted for less than a full year. Only contribute enough to cover the eligible expenses you plan to incur from your date of hire through the end of the year.

#### Dependent Care FSA

You may contribute up to \$5,000 per year, tax-free\*, into a Dependent Care FSA and use it to pay dependent care expenses for eligible dependents while you are at work. If you are married and your spouse is participating in a similar account or if you are married and filing separate returns, you may contribute up to \$2,500 per year into this account. Eligible dependent care expenses include:

- Nursery school
- Licensed day care center
- Care for an elderly parent
- After school care
- Babysitting in your home or someone else's
- Day camp

\* Dependent Care FSAs are subject to Pennsylvania state income taxes.

For a description of who qualifies as an eligible dependent and a complete list of eligible expenses, refer to IRS publication #503, which is available through the IRS website: [www.irs.gov/publications](http://www.irs.gov/publications).

#### IRS FSA Regulations

The IRS has established certain rules for using Health Care and Dependent Care FSAs:

- **Use it or lose it.** The IRS requires that any money left in your account at the end of the year cannot be returned to you. However, you will have until **March 15, 2011** to incur expenses and be reimbursed from a 2010 FSA. But, keep in mind, all claims for reimbursement from a 2010 FSA must be filed by March 31, 2011.
- **Accounts are not interchangeable.** You cannot use the Health Care FSA to pay for dependent care expenses and vice versa. **You may not use a Dependent Care FSA to pay for dependent health care expenses.**
- **Mid-year changes not permitted.** Due to the tax favored status of these accounts, the IRS does not allow mid-year changes to your FSA election, unless you have a qualified family status change.
- **You must re-enroll each year.** Enrollment does not roll over into the next year. You must elect to participate in an FSA each year during Open Season.



# DESTINATION: Your Good Health

## DISABILITY AND SURVIVOR BENEFITS

### Disability Benefits

The Airports Authority offers Long-Term Disability (LTD) benefits to protect your income in the event you are sick or injured and cannot come to work. LTD benefits will replace up to 60% of your monthly base pay, up to \$16,625 per month.

The Airports Authority provides eligible employees with LTD coverage with a 90-day waiting period, at no cost to you. You may choose to “buy up” to coverage with a shorter waiting period of either 30 days or 60 days. Your contributions for enhanced coverage (shorter waiting period) will be made with after-tax contributions.

The following shows the cost of LTD coverage for each waiting-period option.

Waiting Period	Cost Per \$100 of Bi-Weekly Base Salary
30-day waiting period	\$0.099
60-day waiting period	\$0.049
90-day waiting period	No cost to you

For example, if your bi-weekly base salary is \$65,000 and you elect the 30-day waiting period, your per pay period cost for LTD coverage will be \$2.48.

$$[(\$65,000 \div 26) \div \$100] \times \$0.099 = \$2.48$$

Your contributions for LTD coverage with a 30-day or 60-day waiting period will be made with after-tax contributions. The Airports Authority pays the entire cost of LTD coverage with a 90-day waiting period.

### Survivor Benefits

#### BASIC AND SUPPLEMENTAL LIFE INSURANCE

The Airports Authority provides you with Basic Life Insurance equal to your base annual salary, rounded to the next \$1,000, multiplied by two. You and the Airports Authority share the cost of Basic Life Insurance. You may purchase additional life insurance coverage from one to five times your base annual salary. The total combined Basic and Supplemental Life Insurance benefit amount cannot be more than \$1 million.

You pay the full cost of Supplemental Life Insurance with after-tax dollars. The cost of coverage depends on your age and the coverage amount you select.

If you elect to purchase Basic and Supplemental Life Insurance with a combined amount of \$500,000 or more, or elect Supplemental Life Insurance in the amount of 4 or 5 times your salary, you will need to submit an Evidence of Insurability (proof of good health) form to the insurance company, MetLife. MetLife must approve your application before coverage will go into effect.

#### COST OF BASIC AND SUPPLEMENTAL LIFE INSURANCE

The bi-weekly cost per \$1,000 of Basic Life Insurance coverage is \$0.0323. To calculate your bi-weekly cost, follow these steps:

1. Round your base annual salary up to the next higher \$1,000. For example, if your salary is \$41,150, you would round it up to \$42,000.
2. Multiply the result of Step 1 by two. For example, \$42,000 multiplied by two is \$84,000.
3. Divide the result of Step 2 by \$1,000. For example, \$84,000 ÷ \$1,000 = 84.
4. Multiply the result of Step 3 by \$0.0323. For example, 84 X \$0.0323 = \$2.71. This is the amount you would pay bi-weekly.

The cost per \$1,000 of Supplemental Life Insurance coverage depends on your age, as shown here:

Age	Rate Per \$1,000 of Coverage
Less than 30	\$0.0217
30-34	\$0.0277
35-39	\$0.0374
40-44	\$0.0655
45-49	\$0.1089
50-54	\$0.1934
55-59	\$0.2838
60-64	\$0.3586
65-74	\$0.8682



# DESTINATION: Income Protection

## LIFE INSURANCE

To calculate the bi-weekly cost of Supplemental Life Insurance coverage, follow these steps.

1. Round your base annual salary up to the next higher \$1,000. For example, if your base annual salary is \$49,700, you would round it up to \$50,000.
2. Multiply the result of Step 1 by the number of salary levels you want to purchase, from one to five times salary. For example, if you wish to purchase Supplemental Life Insurance equal to two times salary, you would multiply the result of Step 1 (\$50,000) by two for a result of \$100,000.
3. Divide the result of Step 2 by \$1,000. In our example,  $\$100,000 \div \$1,000 = 100$ .
4. Multiply the result of Step 3 by the rate that corresponds to your age. For example, if you are 36 years old, your rate per \$1,000 of coverage is \$0.0374. Multiply the result of Step 3 (100) by \$0.0374 for a bi-weekly cost of \$3.74.

### DEPENDENT LIFE INSURANCE

You may also purchase coverage for your eligible spouse and dependent children. See page 2 for eligibility information for your spouse. Your children are eligible for this coverage until their 19th birthday or until their 25th birthday if they are full-time students.

Coverage amounts available:

- Option 1: \$10,000 coverage for your spouse and \$5,000 for each child
- Option 2: \$20,000 coverage for your spouse and \$10,000 for each child

You will pay the full amount for Dependent Life Insurance. The bi-weekly cost of Dependent Life Insurance depends on the coverage you select:

- Option 1 – \$1.16
- Option 2 – \$2.32

Contributions for Dependent Life Insurance are made with after-tax dollars.

If you elect to purchase Dependent Life Insurance for the first time or increase the current coverage level during Open Season, you will need to submit an Evidence of Insurability (proof of good health) form to MetLife, which must approve your spouse's and child(ren)'s application before the coverage will go into effect.

### Naming A Beneficiary

You will need to designate a beneficiary or beneficiaries who will receive a benefit in the event of your death. Click on the Beneficiary tab in the enrollment system and enter your beneficiary's information.

If you name more than one person as your beneficiary, be sure to indicate the percentage of your benefit you would like each to receive. The total of all benefit amounts cannot be more than 100% of your benefit.

You may name a different beneficiary for Basic and Supplemental Life Insurance. You are always the beneficiary for Dependent Life Insurance.

If you do not name a beneficiary or your beneficiary dies before you, your benefit will be paid to:

- Your surviving spouse, if any;
- Your surviving children, equally, if there is no surviving spouse;
- If there is no spouse or child, to your parents equally or to the survivor;
- If there is no spouse, child, or parent, in equal shares to your brothers and sisters; or
- Your estate, if there are no survivors.

If you name a minor as your beneficiary, you should appoint a legal guardian since minors cannot directly receive insurance payments.



# DESTINATION: Income Protection

## 457 SAVINGS PLAN & DONATED LEAVE PROGRAM

### 457 Savings Plan

Although your career with the Airports Authority is just beginning, you will also receive benefits that can help you plan for retirement. Through the Airports Authority 457 Savings Plan, you may save for the future with tax-deferred money.

You may contribute from 1% to 100% of your taxable compensation to the Plan, up to IRS limits. The Airports Authority matches your contributions, as follows:

- 100% of the first 2% of salary you contribute; and
- 50% of the next 2% of salary you contribute.

In 2010, the maximum amount the IRS allows you to contribute to the Plan per year (including the Airport Authority's matching contribution) will depend on your age, as follows:

- Under age 50 – you may contribute up to \$16,500
- Age 50 and older – you may contribute up to \$22,000

These limits are subject to change each year by the IRS.

Your contributions are deducted from your pay each pay period and deposited into an account in your name. You will receive a statement of your account quarterly.

You will receive a separate enrollment packet at new employee orientation, with detailed information on investment options and how to enroll.

### Donated Leave Program

The Airports Authority allows you to donate a predetermined amount of annual and/or sick leave through the Donated Leave Program (DLP). This donated leave can be used by DLP members for extended absences due to an employee's illness or injury, or to provide care to an immediate family member.

All permanent full-time or part-time employees are eligible to become DLP members.

If you want to join the DLP when you are first hired, you must join within 31 days of employment and donate a minimum of four hours of leave, to cover the period from your date of hire until the next annual Open Season (typically held in the fall). Then, during the annual Open Season, you must re-enroll in the DLP with at least eight hours of leave to maintain DLP membership for another year.

You must be a DLP member for at least 180 days and you must use all accrued sick leave and all annual leave in excess of 40 hours (or 56 hours, for firefighters working a 56-hour tour of duty) before you may withdraw leave. Then, leave may be withdrawn in increments of no more than 240 hours (or 336 hours for 56-hour tour of duty employees).

The maximum leave that any employee may withdraw during his or her tenure with the Airports Authority is 480 hours (or 672 hours for 56-hour tour of duty employees).

You are automatically re-enrolled each year unless you actively withdraw your participation.



## Contact Information

Name	Phone Number(s)	Website
<b>Aetna (Select and Choice POS II)</b>	800-962-6842	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Kaiser Permanente HMO</b>	Member Services: 301-468-6000	<a href="http://www.kp.org">www.kp.org</a>
	Appointments and Advice Line: 703-359-7878	
	Behavioral Health: 866-530-8778	
<b>CVS Caremark (Prescription Drugs)</b>	888-865-6578	<a href="http://www.caremark.com">www.caremark.com</a>
<b>MetLife (Dental)</b>	800-942-0854	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
<b>Ceridian Benefit Services (Flexible Spending Accounts)</b>	800-278-9799	<a href="http://www.ceridian-benefits.com">www.ceridian-benefits.com</a>
<b>MetLife (LTD and Life Insurance)</b>	800-638-6420	N/A
<b>Deferred Retirement Savings Plans</b>	Retirement Savings Plan (RSP): 800-669-7400	<a href="http://www.icmarc.org">www.icmarc.org</a>
	Thrift Savings Plan (TSP): 877-968-3778	<a href="http://www.tsp.gov">www.tsp.gov</a>
<b>Benefits and Retirement Department</b>	703-417-1651 or 703-417-8364 Fax: 703-417-1333	Livelink





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