



YOUR BENEFITS GUIDE 2015



Active Employees



Table of Contents

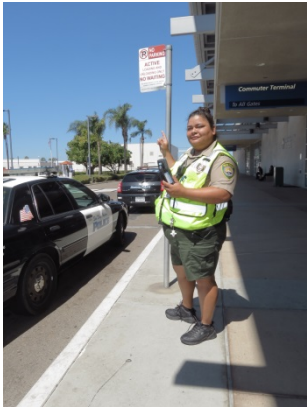
Benefit Basics	1	SDCERS	10
Qualified Life Events	1	VEBA	10
What's New in 2015	2	Voluntary Benefits	11
Health Savings Accounts	2	Supplemental Benefits	11
Medical Coverage	3-4	Health Advocate	12
Dental Coverage	5	Commuter Reimbursement	12
Vision Coverage	6	Wellness Benefits	13
Flexible Spending Accounts	7	Paid Time-Off	14
Life and AD&D Insurance Coverage	8	Additional Employment Benefits	14
Disability Insurance Coverage	8	Important Contacts	15
Employee Assistance Program & HRconnection	9	Legal Notices	16

Benefit Basics

As a San Diego County Regional Airport Authority employee, you are eligible for benefits if you work at least 30 hours per week. Benefits are effective on the first day of the month following your date of hire. You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include your legal spouse or domestic

partner and your children up to age 26. Once your benefit elections become effective, they remain in effect until the end of the plan year. You may only change coverage within 30 days of a qualified life event.

*Opposite-sex domestic partner if you are over age 62.



Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse, domestic partner or dependent child
- Adoption of or placement for adoption
- Change in employment status of employee, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

Qualified Status Change:

You must notify Human Resources within 30 days of a qualified life event. You are responsible for assuring that your personal and family health enrollment information is accurate. For example, when you divorce or terminate a domestic partnership, your former spouse or domestic partner is no longer eligible to receive SDCRAA health benefits under your coverage. If you fail to report changes in a timely manner, you may be liable for the reimbursement of health premiums or healthcare services incurred during the entire ineligibility period.

What's New in 2015?

- ✓ No Rx deductible on PPO Plan (Currently \$250 deductible)
- ✓ Health Risk Assessment and Biometric Screenings through Health Advocate
- ✓ Covered Spouse / Domestic Partner Incentive for completing Biometric Screenings / Health Risk Assessment

High Deductible Health Plan (HDHP) w/ Health Savings Account (HSA)

San Diego County Regional Airport Authority partners with you for your health and well-being by offering the Anthem High Deductible Health Plan with a Health Savings Account along with a variety of wellness programs. The HDHP with HSA puts you in charge of your health care decisions. At the same time, it allows San Diego County Regional Airport Authority to fund a portion of your medical coverage and offer valuable preventive care programs aimed at keeping you well.



What is a High Deductible Health Plan (HDHP)?

- The High Deductible Health Plan (HDHP) is similar to a traditional PPO medical plan in that you must first meet the deductible before the plan pays benefits.
- You may withdraw funds from your Health Savings Account (HSA) to help pay the deductible. After your deductible is met, the HDHP plan pays a percentage of covered expense and you pay the balance. Coverage is provided for any doctor or specialist, in or out-of-network.
- Plan benefits under the HDHP include, preventative coverage and generic contraceptives covered at 100%.

What is a Health Savings Account (HSA)?

- The HSA lets you build tax-free savings to pay for qualified current and future health care expenses. You can spend funds now on deductible and current expenses, or you can save the money and let it accumulate for future medical costs.
- Your HSA funds accumulate indefinitely with no “use it or lose it” rules. This means anything left in your account at the end of the year rolls over to the next year. Your HSA funds are also portable, so if you leave SDCRAA, you can take your account balance with you.

How does it work together?

- You must first sign up for the High Deductible Health Plan (HDHP) and elect to set up a Health Savings Account. Once you have enrolled in the HDHP and opted to enroll in a Health Savings Account through Genesis, you elect the amount you would like to contribute to your HSA, up to the annual limits. In addition, SDCRAA makes a contribution to your HSA based on your selected coverage category.
- You may use your HSA funds to pay for any “qualified medical expense” according to the IRS rules. This includes most medical care services (including deductibles, co-insurance and copayments) and dental and vision care, as well as prescriptions. For a complete list of eligible expenses, visit the IRS website at www.irs.gov and request Publication 502.

What are the contributions to the HSA for 2015?

- The IRS allows an individual to contribute up to \$3,350 and \$6,650 if enrolled with one or more dependents.
- SDCRAA will contribute **\$750 for employee only and \$1,500 if enrolled with one or more dependents.**
- In addition, if you are age 55+ you can contribute an additional \$1,000 per year to your HSA.

*Your Health Savings
Account maximum limits
are offset by San Diego
Regional Airport
Authority's contribution.*

HMO Medical Coverage

San Diego County Regional Airport Authority offers a choice of medical plan options through Anthem so you can choose the plan that best meets your needs – and those of your family.

Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs.

The **Anthem Narrow Network HMO Plan** offers the same copays and coverage as the **Anthem Full Network HMO Plan** but does not include Scripps Medical Group (which has higher cost medical care.)

Plan Provisions	Anthem Narrow Network HMO (does not include Scripps Medical Group)	Anthem Full Network HMO (includes Scripps Medical Group)
	In-Network	In-Network
Out-of-Pocket Maximum (Includes Deductible)	\$1,500 / \$3,000	\$1,500 / \$3,000
Preventive Care	100%	100%
Primary / Specialist Office Visit	\$20 / \$20 copay	\$20 / \$20 copay
Inpatient Hospital Services	\$200 copay per admission	\$200 copay per admission
Outpatient Hospital Services	\$100 copay per visit	\$100 copay per visit
Emergency Room Care	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)
Retail Prescription Drugs (30-day supply)		
Oral Contraceptives ¹	\$0 copay	\$0 copay
Tier 1	\$10 copay	\$10 copay
Tier 2 ²	\$25 copay	\$25 copay
Tier 3 ²	\$50 copay	\$50 copay
Tier 4 ^{2,3}	30% (maximum \$150 / fill)	30% (maximum \$150 / fill)
Mail Order (90-day supply)	\$10/\$50/\$100	\$10/\$50/\$100

¹Generic and Single Source Brand covered at 100%

²Preferred Generic Program: if a member requests a brand name when a generic exists, the member pays the generic drug co-pay plus the difference in cost between the prescription drug max allowed amount for the generic drug and the brand drug dispensed, but no more than 50% of Anthem’s average cost for that type of prescription.

³Out of pocket maximum for Tier 4 drugs will accrue to a maximum of \$3,500 per member per year. Once the member has satisfied the \$3,500 maximum, no additional co-insurance will be required for the remainder of the year tier 4 prescription drugs.

To find a participating provider in your network, visit www.anthem.com and click “Find a Doctor.” Enter your search criteria, then click “Find.”



Mail Order Prescriptions
Anthem / Express Scripts
(800) 700-2541
www.anthem.com
Mail Order Rx order form available on HRconnection website
www.hrconnection.com

PPO/HDHP Medical Coverage

San Diego County Regional Airport Authority offers a choice of medical plan options through Anthem so you can choose the plan that best meets your needs – and those of your family.

Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs.

Plan Provisions	Anthem PPO Plan		Anthem HDHP Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Contribution to HSA (Individual/Family)	N/A		\$750 / \$1,500	
Annual Deductible (Individual/Family)	\$250 / \$750		\$1,500 / 3,000	\$3,000 / \$6,000
Out-of-Pocket Maximum (Includes Deductible)	\$2,500 / \$5,000	\$6,500 / \$13,000	\$3,000 / \$6,000	\$9,000 / \$18,000
Preventive Care	100%	40% after deductible	100%	30% after deductible
Primary / Specialist Office Visit	\$20 / \$20 (deductible waived)	40% after deductible	10% after deductible	30% after deductible
Inpatient Hospital Services	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Emergency Room Care	\$150 copay + 20% after deductible		10% after deductible	
Retail Prescription Drugs (30-day supply) Deductible	No Deductible	No Deductible	Included in medical deductible	Included in medical deductible
Oral Contraceptives ¹	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Tier 1	\$10 copay (deductible waived)	Applicable co-pay dependent on tier +	\$10 copay	30% of the prescription drug maximum allowed amount +
Tier 2 ²	\$25 copay	50% + excess charges	\$30 copay	excess charges (compound & specialty drugs only covered
Tier 3 ²	\$50 copay	In-Network Only	\$50 copay	In-Network)
Tier 4 ^{2,3}	30% (maximum \$150 / fill)		30% of max allowed amt	
Mail Order (90-day supply)	\$10/\$50/\$100		\$10/\$60/\$100	

¹ Generic and Single Source brand covered at 100%
²Preferred Generic Program: if a member requests a brand name drug when a generic exists, the member pays the generic drug co-pay plus the difference in cost between the prescription drug max allowed amount for the generic drug and the brand drug dispensed, but no more than 50% of Anthem’s average cost cost for that type of prescription.
³Out-of-pocket maximum for Tier 4 drugs will accrue to a maximum of \$3,500 per member per year. Once the member has satisfied the \$3,500 maximum, no additional co-insurance will be required for the remainder of the year for tier 4 prescription drugs.
Pharmacy deductible does not accumulate toward the out-of-pocket maximum.

To find a participating provider in your network, visit www.anthem.com and click “Find a Doctor.” Enter your search criteria, then click “Find.”



Mail Order Prescriptions
Anthem / Express Scripts
(800) 700-2541
www.anthem.com
Mail Order Rx order form available on Hrconnection website
www.hrconnection.com

Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health.

You may choose a DHMO or DPPO with Delta Dental, which offers in and out-of-network benefits.

Plan Provision	Delta Dental		
	DHMO	DPPO	
		In-Network	Out-of-Network
Annual deductible (Individual/Family)	None	\$50/\$150	\$100/\$300
Annual maximum (per person)	None	\$1,500	\$1,000
Diagnostic and preventive care: Includes cleanings, fluoride treatments, sealants and x-rays	No charge	100%, no deductible	80%, no deductible
Basic Services: Includes fillings, periodontics, scaling and root planning, and oral surgery	\$0-\$280 Copay per tooth	80%, after deductible	80% after deductible
Major Services: Includes crowns, bridges and full and partial dentures	\$0-\$240 Copay	50%, after deductible	50% after deductible
Orthodontia (Adult & Children up to age 26)	Children: \$1,700 Adult: \$1,900	50%, no deductible \$1,500 lifetime maximum	



To find a provider participating in your dental plan network, visit www.deltadental.com and click “Find a Dentist.” Enter your search criteria, then click “Find.”

Voluntary Vision Coverage

As part of the voluntary vision coverage, you will save an average of 15% off the regular price of laser vision correction (LASIK), or an additional 5% off the promotional price. Also, you can save up to a 20% discount for additional pairs of eyeglasses or prescription sunglasses available once plan allowances have been exhausted.

The VSP vision plan covers routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. You can see an in-network provider or opt to visit an out-of-network provider, you will always receive a higher benefit if seeing an in-network provider.

Benefit	In-Network	Out-of-Network
Network Name	VSP Choice	
Exam	\$20 copay	Up to \$45 reimbursement
Frequency	12 months	
Exam	12 months	
Lenses	12 months	
Frames	12 months	
Contact Lenses	12 months (in lieu of lenses and frames)	
Frames	Up to \$130 allowance + 20% off balance	Up to \$70 allowance
Lenses	\$20 copay (Combined with exam)	Up to \$30 allowance Up to \$50 allowance Up to \$65 allowance
Single vision lenses		
Bifocal lenses		
Trifocal lenses		
Lenticular	\$20 copay (Combined with exam)	
Elective contact lenses in lieu of glasses	Up to \$130, additional 15% off balance over allowance	Up to \$105 allowance

To find a participating provider, visit www.vsp.com and click “Find a VSP Doctor.” Enter your search criteria, then click “Find.”



Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pre-tax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses. SDCRAA's FSA accounts are administered by Genesis.

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications)	Maximum contribution is \$2,500 per year (and is offset by SDCRAA's contribution)	Saves on eligible expenses not covered by insurance; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income



Important dates to remember:
Expenses that will be reimbursed using 2015 balance must be incurred by March 15, 2016 and submitted by March 31, 2016.

If you are incurring an expense in 2015 and utilizing 2014 funds, please call Genesis Benefits so they can allocate the distribution correctly.

If you are enrolling on the HSA plan for the 2015 plan year, you must spend your 2014 FSA funds no later than December 31, 2014.

Save on Your Taxes with an FSA

Your FSA elections will be in effect from January 1 through December 31. Claims for reimbursement for services incurred during the plan year must be submitted by March 15 of the following plan year. Please plan your contributions carefully. Any money remaining in your account after March 15 will be forfeited. This is known as the “use it or lose it” rule and it is governed by IRS regulations. Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

The chart below is an example of how much you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pre-tax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses	\$36,299	\$35,645
Tax savings with the Medical and Dependent Care FSA	\$654	N/A

With an FSA, the money you contribute is never taxed – not when you put it in the account, not when you are reimbursed with the funds from the account, and not when you file your income tax return at the end of the year

**This is an example only, and may not reflect your actual experience. It assumes a 25% federal income tax marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will also save on any state and local taxes as well.*

Life and AD&D Insurance Coverage

Basic Life and AD&D Benefits

Class I	Full-Time President	2.5 x your annual earnings PLUS \$50,000 rounded to the next higher \$1,000 to a maximum of \$500,000
Class II	Full-Time Vice President or Director	2 x your annual earnings PLUS \$50,000 rounded to the next higher \$1,000 to a maximum of \$500,000
Class III	Full-Time Classified or Unclassified Member	1 x your annual earnings rounded to the next higher \$1,000 to a max of \$125,000
Class IV	1 st Generation Retiree	\$10,000
Class VI	Full-Time Employee opting out of amount > \$50,000	\$50,000

San Diego County Regional Airport Authority provides Basic Life and AD&D insurance through The Hartford to all eligible employees at *no cost to you*. (This benefit varies based on class). You can also purchase additional life insurance coverage for you and your dependents. You may elect in \$10,000 increments up to \$500,000 for yourself, in \$5,000 increments up to a maximum of \$25,000 (or 50% of your, the employee's, amount) for your spouse, and up to \$10,000 for your children.*

Please remember to choose a beneficiary or update your existing beneficiary information as needed.

Benefit Reductions: Your benefit will reduce by 35% at age 70, by 60% at age 75, and by 75% at age 80. Reductions are based off of the original benefit amount and are rounded to the next increment of \$500.

*Evidence of insurability may be required prior to approval.



Disability Insurance Coverage

The goal of the San Diego County Regional Airport Authority Disability Insurance Plan is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury. San Diego County Regional Airport Authority provides eligible employees working 30 hours or more per week with short-term disability income benefits through The Hartford at *no cost to you*. The Authority also offers a voluntary long term disability plan that you may elect to purchase.

Short-Term Disability:

Covers 50% of your weekly pre-disability earnings, up to a \$1,600 monthly maximum. STD benefits are offset with other sources of income, such as Social Security and Workers' Compensation. Benefits begin after the 1st day of an accident and after the 15th day of an illness and continue for the earlier of recovery or 26 weeks.

Voluntary Long Term Disability:

Covers 60% of your weekly pre-disability earnings, up to a \$8,000 monthly maximum. LTD benefits are offset with other sources of income, such as Social Security and Workers' Compensation. Benefits begin after 180 days of disability or illness and continues to the earlier of recovery or the later of 65 or Social Security Normal Retirement Age. You may elect to purchase Voluntary LTD for \$0.53 per \$100 of covered salary.

Employee Assistance Program

When you find yourself in need of professional support to deal with personal, work, financial or family issues, your Employee Assistance Program (EAP) can assist. You and your immediate family (spouse or domestic partner, dependent children, parents and parents-in-law) can use this program for a variety of issues, including:

- Child care & parenting
- Helping aging parents
- Financial issues
- Legal concerns
- Work & career
- Addiction and recovery
- Wellness & prevention
- Life events

Our provider is Anthem EAP. If you need help or guidance, you may reach out to the EAP at (800) 999-7222 or www.anthemead.com
Program Name: SDCRAA.

Value Added Services

San Diego County Regional Airport Authority is pleased to offer Value Added Services through The Hartford to help our employees and their families minimize the burden of challenging life situations.

Travel Assistance – Offers support for you, your spouse, and children when traveling more than 100 miles away from home, including:

- Pre-trip information
- Emergency medical assistance
- Emergency personal services

For travel assistance around-the-clock call (800) 243-6108.

Life Conversations – Provides guidance to help you through major life decisions and to help you cope with a loss, including:

- Funeral planning
- Estate guidance
- Grief counseling

For more information, please visit www.hartfordlifeconversations.com

Identity Theft Protection – Offers protection and preventive measures to help with:

- Credit monitoring
- Restoration services
- Emergency message relay

For more information, please visit www.identitysecure.com/TheHartford



Ability Assist – Offers coping strategies for dealing with a disability, including:

- Emotional or work-life counseling
- Financial Information & resources
- Legal Support

For more information, please visit www.guidanceresources.com

HRconnection

HRconnection is your source for accessing frequently asked company and HR-related information. The site is designed with you in mind, so you are encouraged to take some time to discover all that this virtual employee benefits portal has to offer. Please feel free to log onto HRconnection for help with the following items:

- Forms
- Benefit Summaries
- Plan Comparisons
- Group Numbers
- Benefit Highlights
- Wellness Newsletters
- Carrier Phone Numbers

www.hrconnection.com
Username: SDCRAA
Password: Benefits2

Auto log-in link available at san.org under site map

San Diego City Employee Retirement System (SDCERS)

All full-time employees of The Authority are eligible for membership and are required to join the SDCERS defined benefit plan.

DEFINED BENEFIT PLAN is a retirement plan in which you make contributions throughout your career, and which guarantees you a benefit from the time you retire until your death. Your benefit amount is based on a formula that calculates your years of service credit, age at retirement and your final compensation (highest one-year salary).

MEMBERSHIP GROUPS

While all eligible Airport employees are considered General Members and belong to the Airport’s General Member retirement plan, the Airport Membership has three specific groups. Each group is eligible for the same categories of benefits, however contribution offset rates and retirement factor choices may vary:

Standard Members – Any full-time Airport employee who:
Was hired by Airport Authority on or after January 1, 2003
- OR -
Was hired by the San Diego Unified Port District between January 1, 2002 and December 31, 2002, who subsequently moved to the Airport
- AND -
Is not an Andrecht-Covered or Executive Member as described below.

Andrecht-Covered Members – Any member who:
Was a San Diego Unified Port District employee on December 31, 2002 and became an Airport Authority employee on January 1, 2003, and was employed by the San Diego Unified Port District and contributing to SDCERS on January 1, 2002.

Executive Members – The Airport Authority’s President & Chief Executive Officer, General Counsel, Chief Auditor and Vice Presidents.

PEPRA Members – Hired after 1/1/2013



VEBA - 2nd Generation Retiree Health Benefits Program

SDCRAA contributes money to your VEBA Health Savings Plan administered by Genesis. You do not pay taxes on these contributions. That non-taxable money is paid back to you as reimbursement for eligible out-of-pocket health care expenses that you incur, if any, for yourself, your spouse, or your dependents.

Enrollment

Enrollment in the 2nd Generation Retiree Health Benefits Program is automatic and mandatory. Employees in this plan will receive an annual contribution (currently at \$600 per year or a pro-rated amount for new hires), deposited into an individual VEBA account to be used for post-retirement medical expenses.

Who Is Eligible

You are in the 2nd Generation Retiree Health Benefits Program if:

- You are a non-represented employee hired after May 1, 2006, or
- You are a represented employee hired after October 1, 2008

Note: To be eligible for the annual December employer deposit of \$600 you must work the full 12-month period prior to the deposit.

Enrollment Forms and Questions	San Diego County Regional Airport Authority Human Resources Department
	3225 N. Harbor Drive P.O. Box 82776 San Diego, CA 92138-2776 (619) 400-2518
	benefits@san.org www.san.org

Voluntary Benefits (only available to currently enrolled members)

PERSONAL ACCIDENT INDEMNITY PLAN

Accident-Only Insurance

Benefits are payable for a covered person’s death, dismemberment, or injury caused by a covered accident that occurs on or off the job.

Plan Benefits

- Emergency Treatment
- Physical Therapy
- Follow-Up Treatment
- Accidental-Death
- Initial Hospitalization
- Wellness
- Hospital Confinement

PERSONAL CANCER INDEMNITY PLAN

A Cancer Indemnity Insurance Policy

Aflac pays benefits directly to you, unless assigned. You use the cash however you decide.

Plan Benefits

- First-Occurrence
- Immunotherapy
- Hospital Confinement
- Cancer Screening Wellness
- Medical Imaging
- Radiation & Chemotherapy

HOSPITAL PROTECTION

Hospital Confinement Indemnity Insurance, what you need, when you need it.

Plan Benefits

- Annual Hospitalization
- Confinement
- Wellness
- Daily Hospital Confinement
- Invasive Diagnostic Exams

SPECIFIED HEALTH EVENT PROTECTION

Specified Health Event Insurance

Pays a First-Occurrence Benefit as well as Hospital Confinement and Continuing Care Benefits for:

- Heart Attack & Coronary
- Artery Bypass Surgery
- Major Third-Degree Burns
- Stroke Coma
- End-Stage Renal Failure
- Major Human Organ Transplant

For more information call (800) 992-3522
www.aflac.com

Refer to the policy for complete details, limitations, and exclusions

Supplemental Benefits

Long Term Care

Unum’s Group Comprehensive Long Term Care Insurance provides benefits to help you pay for care provided by:

- | | |
|--|--|
| <ul style="list-style-type: none">• Adult day care• Home health care• Homemaker services• Hospice services• Personal care• Respite care | <ul style="list-style-type: none">• Adult day care facility• Alzheimer’s facility• Nursing facility• Residential care facility• Hospice facility• Rehabilitation facility |
|--|--|

Pre-Paid Legal / Identity Theft Protection Services

If you would like to protect your family and get the legal assistance you need without paying the high price for attorneys, you may join the Legal Shield Pre-Paid Legal Services program. For a monthly fee of \$15.95, you can have access to valuable benefits that cover the most common legal needs that you will encounter, such as:

- Preventive Legal Services
- Motor Vehicle Legal Expense
- Trial Defense Services
- IRS Audit Legal Services
- Legal Shield

You may also add Identity Theft to your Prepaid Legal coverage for \$9.95 per month.



Liberty Mutual Auto & Home

As an employee of SDCRAA you are eligible for an exclusive group discount on auto and home insurance and, insuring with Liberty mutual, you may also receive additional discounts.

- Up to 10% of insurance, with an average savings of \$327.96!
- Great insurance products, with rates guaranteed for 12 months
- Easy payment options: payroll deductions, checking account withdrawal or direct billing

Health Advocate

Health Advocate helps you and your family find the best doctors and hospitals, assist in eldercare issues, save money on healthcare bills, locate and research all current treatments for a medical condition, secure a second opinion, schedule and appointment with a hard to reach specialist and assist with complex medical conditions. Your Health Advocate Membership covers you, your spouse, dependent children, parents and in-laws. The Authority is providing this benefit to you and your eligible family members at no cost to you. Health Advocate can help you:

- Find the right doctor, dentist, or specialist
- Schedule appointments
- Locate clinical trials
- Answer questions about test results, treatments & medications
- Explain benefit coverage
- Get appropriate approvals for covered services
- Find in-home care, adult day care, assisted living & long-term care
- Clarify Medicare, Medicaid, and Medicare Supplemental plans
- Research transportation to appointments



Contact Health Advocate at:
(866) 695-8622

www.HealthAdvocate.com/san

Commuter Reimbursement Program

To encourage the use of carpooling, mass transit and other environmentally responsible forms of transportation, the Authority offers eligible employees reimbursement for select commuting costs. Transit passes are sold directly to the employee (via pre-tax payroll deduction) at 50% of the cost. Under the IRS regulations the maximum non-taxable benefit allowed is \$130.00.

Mass Transit Reimbursement

How it Works:

- Employee sends Compass Enrollment Form to Human Resources by the 16th of each month
- SDCRAA will load the Compass Pass by the 1st of each month
- Transit passes are sold directly to the employee via payroll deductions at 50% of the cost of the pass.



Van Pool Reimbursement

How it Works:

- Prepare a Request for Vanpool with appropriate signatures and attach an original receipt showing date of purchase, issuer, and amount paid.

Health Advocate

Wellness Initiatives through Health Advocate - Biometric Screenings and Health Risk Assessment

SDCRAA will be partnering with Health Advocate to conduct on-site Biometric Screenings for our employees and spouses/ domestic partners of employees. If you are not able to attend one of the many on-site events during the Biometric Campaign you can also provide a physician form or visit LabCorp.

Once you conduct a biometric screening, you can log onto www.healthadvocate.com/san and take a Personal Health Assessment.

Remember, your information is 100% confidential, we only receive aggregate data from Health Advocate so that we may implement programs relevant to the needs of our employees.

If you and/or your covered spouse or domestic partner completed the biometric screening and health risk assessment you will be able to receive an incentive.

Wellness Incentives	
Employee	\$250 pre-tax contribution to your FSA/HSA/457 account
Spouse/Domestic Partner*	\$200 pre-tax contribution to your FSA/HSA/457 account



*Spouse or DP must be enrolled in the Authority’s Health Plan.

New Online Wellness Program Coming in 2015

The Authority will be partnering with Health Advocate to offer its employees a comprehensive online wellness programs with resources and tools to live a healthier life!



Paid Time-Off

Vacation

The number of vacation days accrued each year is based on an employee's length of service.

- 0-5 years of service – 144 hours per year (432 hours maximum)
- 6-15 years of service – 184 hours per year (552 hours maximum)
- 16+ years of service – 224 hours per year (672 maximum)

Holidays

The Authority observes 13 paid holidays per year including:

- | | |
|------------------------------|--------------------------|
| ➤ New Year's Day | ➤ Veterans Day |
| ➤ Martin Luther King Jr. Day | ➤ Thanksgiving |
| ➤ Presidents' Day | ➤ Day After Thanksgiving |
| ➤ Cesar Chavez Day | ➤ Christmas Eve |
| ➤ Memorial Day | ➤ Christmas Day |
| ➤ Independence Day | ➤ New Year's Eve |
| ➤ Labor Day | |



Additional Employment Benefits

TUITION ASSISTANCE PROGRAM

This program allows employees to be reimbursed for tuition expenses up to \$5,000 per calendar year. Courses may be taken individually or as part of a degree program.

457 DEFERRED COMPENSATION

457 Deferred Compensation Plan is a supplemental retirement savings program that allows employees to make contributions on a pre-tax basis. Federal, and in most cases, state income taxes are deferred until your assets are withdrawn, usually during retirement when you may be in a lower tax bracket.

What are the benefits of participating in a 457 plan?

- You reduce your current income taxes while investing for retirement.
- Your earnings accumulate tax-deferred.
- Your earnings accumulate tax-deferred.
- You can dollar cost average through convenient payroll deductions.
- You may be allowed to make additional "catch-up" contributions if you are 50 (or older) or within three years of your normal retirement age and already contributing the maximum to your plan.
- If you change jobs, you have the flexibility to move your account into your new Employer's retirement plan.
- If you retire or leave service early, there is no penalty for withdrawals.
- Supplemental investments are helpful in states and communities where no contribution is made to Social Security.

All employees over the age of 21 are eligible to join the 457 plan on the first of the month following their date of hire.

Legal Notices

Each year, there are federal disclosures that San Diego County Regional Airport Authority (or the carriers) are required to distribute to members. These disclosures are for your information only; there is no action needed. During this open enrollment, there are 2 legal disclosure to share with you:

1. HIPAA Special Enrollment Notice
2. Women's Health and Cancer Rights Act Abbreviated Annual Notice
3. Premium Assistance under Medicaid & Children's Health Insurance Program (CHIP) – link available below

HIPAA Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within [insert "30 days" or any longer period that applies under the plan] after the marriage, birth, adoption, or placement for adoption.

Special enrollment rights also may exist in the following circumstances:

If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

Note: The 60-day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 30-day period applies to most special enrollments.

To request special enrollment or obtain more information, contact: Kim Rodriguez, Benefit Analyst, 619-400.2518

Women's Health and Cancer Rights Act Notice

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema)? Call your Plan Administrator 619.400.2518 for more information.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

For a list of states please click here:

[Chip Model Notice](#)



SAN DIEGO
INTERNATIONAL AIRPORT

LET'S **GO.**