# LEARN:

## You've Got Options!

Here's a list of all the benefits available to you and your family. To get the details, read the rest of this guide.

Type of Benefit  Medical/Vision/Prescription Drugs	• Aetna Choice POS II (Open Access) • Aetna Select (Open Access) • Kaiser Permanente HMO
Dental	MetLife Dental Plan
Flexible Spending Accounts (FSAs)	<ul> <li>Health Care FSA</li> <li>Dependent Day Care FSA</li> <li>Commuter FSAs</li> </ul>
Long-Term Disability	<ul> <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>
Employee Life Insurance	Basic: Two times your salary (you and the Airports Authority share the cost)     Supplemental: One to five times salary
Dependent Life Insurance	<ul> <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>
457 Savings Plan	<ul> <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>
Work/Life Benefits	<ul> <li>Wellness programs and resources</li> <li>Employee Assistance Program</li> <li>Donated Leave Program</li> </ul>

## When Benefits Become Effective

### Newly Eligible for Benefits?

Your benefits will become effective on your first day of work or date you become eligible, provided you complete the enrollment process within 31 days of your date of hire or date you become eligible. 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.

#### Already Enrolled?

If you make a new election or change an election during annual enrollment, it goes into effect for you (and covered dependents) on January 1.