



**Susquehanna Area Regional Airport
Authority
HIA Police Association
2017/2018 Benefit Program
10/01/17 – 09/30/18**

Overview:

SARAA is pleased to announce the 2017/2018 Benefit Program. Please read the information provided in this document carefully so you feel comfortable with the decisions you make about your benefits. With a few exceptions, the decisions made at the time of open enrollment are binding for the entire year or benefit period. The primary exceptions would be adding or deleting a family member due to marriage, birth/adoption of a child, divorce, death or loss of coverage.

Eligibility:

To be eligible for the SARAA Benefit Program, an employee must be a regular employee working a minimum of 30 hours per week or more. You are eligible for the program on the first day of the month following your hire date.

Dependents:

You may include dependents on your health, prescription, vision, and dental coverage. Dependents are defined as the employees:

- Spouse (unless you are legally separated).
- Dependent children (including natural born children, adopted children, stepchildren) up to the age of 26.

Newborn children will only be covered for the 30 days following the birth if the mother is currently covered under the SARAA plan. You must complete a change of status form (available from HR) within 30 days of the birth of your child to ensure that your level of coverage is appropriate.

Please refer to each plan's Evidence of Coverage for a full explanation of exclusions and limitations as well as the full range of covered services. If there is any discrepancy between the summaries and the Evidence of Coverage, the Evidence of Coverage supersedes the summaries. The Evidence of Coverage can be found on the intranet and is also attached to this document. If you cannot locate one, or you need one quickly, please contact the HR Department and one will be forwarded to you.

Medical Coverage:

SARAA's PPO (Preferred Provider Organization) plan is offered through Capital BlueCross. This PPO Plan offers employees the freedom to select their own physicians and specialists without having to be referred by a primary care doctor.

This plan is in effect for 12 months, beginning October 1, 2017 through September 30, 2018. This plan does carry a benefit period In-Network deductible of \$2,000 individual and a \$4,000 deductible for family. SARAA has set up a Health Care Reimbursement Account (HRA) through Capital BlueCross that will pay for \$1,750 for single coverage and \$3,500 for all other coverages of the In Network deductible.

Capital Blue Cross

Customer Service Department
800-788-7895
www.capbluecross.com

Dental Coverage:

SARAA offers a comprehensive dental plan administered through United Concordia. The plan covers diagnostic and preventative services at no cost to the employee as well as an Orthodontic benefit up to a lifetime maximum of \$1,000. Please see the Summary of Benefits for more details on the plan.

United Concordia

PO Box 69421
Harrisburg, PA 17106-9421
1-800-332-0366
www.unitedconcordia.com/dental-insurance/
Group Number: 903064-000

Vision Coverage:

Vision coverage is offered through Davis Vision, a division of Highmark. This vision plan is designed for regular eye examinations and vision care expenses including glasses or contact lenses. See the Summary of Benefits for more details.

Davis Vision

Member Services Department
1-800-999-5431
Group Number: 02868601

Prescription Coverage:

Capital BlueCross prescription coverage lets you choose how you want to fill your prescriptions – either at your local pharmacy (30 day supply) or through the convenient mail order program (90 day supply) administered by CVS/Caremark. If you would like to participate please see Human Resources for all forms.

CVS/Caremark

PO Box 2110

Pittsburgh, PA 15230-2110

Phone - 1-800-294-5979

Fax – 1-888-836-0730

Group Life and AD&D, STD, LTD Insurance, EAP:

For most people, life insurance, as well as short and long-term disability insurance, can provide critical financial protection for your family in case of illness, injury or accident. SARAA offers the following insurance package through Lincoln Financial Insurance.

Life and AD&D Insurance:

SARAA provides a death benefit of 1x your annual **salary up to \$40,000**. Employees also have the opportunity to purchase additional life insurance for themselves as well as their dependents. The cost for this additional insurance will be deducted from the employee's paycheck. If you would like to apply for this additional insurance, please contact Human Resources for the more details. Employees may be asked to provide Evidence of Insurability if they wish to purchase this additional insurance.

Short Term Disability:

Your short-term disability benefit is an amount equal to 60% of your basic weekly earnings to a **maximum of \$500.00 per week**. The benefit will start on the 14th day of disability. The short-term disability income maximum benefit period is 13 weeks.

Long Term Disability:

SARAA provides employees with an income replacement program if there is an event (illness, injury) that prevents you from working and earning an income. After satisfying a 13-week elimination period, the benefit amount is 60% of your monthly base salary up to a **maximum of \$3,000 per month**.

Employee Assistance Program (EAP):

SARAA provides an Employee Assistance Program through The Standard to offer support, guidance and resources to help you and your family resolve personal issues.

The Standard

PO Box 2800, Portland, OR 97208

1-800-628-8600 – STD, LTD and Group Life

1-888-293-6948 – Employee Assistance Program

1-800-633-8575 – Travel Assistance

1-800-378-5742 – Life Services Toolkit

Employee Contributions:

For the 2017/2018 Plan year, SARAA will pay 100% of single health care coverage for all employees. In addition, SARAA will contribute a substantial amount towards the purchase of dependent coverage. The following amounts, which include Medical, Prescription, Dental, and Vision, are the per pay period employee contributions for the 2017/2018 plan year:

Per Pay Deduction – Includes Health, Prescription, Vision and Dental

Single coverage	\$0
Parent and Child(ren)	\$128.83
Husband and Wife	\$140.89
Family	\$199.82

Medical Opt Out Benefit Reimbursement Policy:

For those SARAA employees who wish to waive all or part of their medical benefits, SARAA shall reimburse the individual employee according to the following schedule:

1. Any full time employee waiving his or her medical benefits will receive a flat amount of \$1500 per year. This \$1500 opt out will be payable in two, biannual \$750 installments.
2. A flat \$750 installment will be paid on the last pay in January for the preceding six months of Opt Out, and \$750 every six months subsequently.
3. You must be in the Opt Out Program the entire 6 months in order to receive this benefit. For new employees starting in the middle of the six-month period, the amount will be pro-rated accordingly.
4. If you choose to opt out of medical coverage, SARAA will offer you the ability to purchase dental or vision coverage. The full amount of the coverage for employee and/or dependents will be deducted from the employee’s biweekly pay.

Monthly rates for dental and vision if you choose to opt out of medical coverage are as follows:

	<u>Dental</u>	<u>Biweekly Deduction</u>	<u>Vision</u>	<u>Biweekly Deduction</u>
Single coverage	\$37.04	\$17.10	\$6.78	\$3.13
Two Persons	\$74.96	\$34.60	\$13.58	\$6.27
Family	\$113.31	\$52.30	\$20.33	\$9.38

Flexible Spending Accounts (FSA) – Medical and Dependent Care

FSA's provide it's users with an important tax advantage that can help with health care and dependent care expense on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next plan year, you can actually lower your taxable income, subsequently lowering the amount of tax liability you are required to pay.

If you decide to enroll in one or both of the accounts, your contributions are taken out of each paycheck – before taxes – in equal installments throughout the plan year. These dollars are then placed in your FSA. When you have an eligible health care or dependent care expense, you can either use your FSA card or submit a claim form along with an itemized receipt to be reimbursed from your account.

The Medical FSA will reimburse you for the full amount of your annual election (less any reimbursement already received), at any time during the plan year, regardless of the amount actually in your account. The Dependent Care FSA will only reimburse you for the amount that is in your account at the time you make a claim. If you would like to participate, please see Human Resources for all forms.

Medical

Through SARAA's Medical Reimbursement Flexible Spending Account, you are allowed to contribute up to a maximum of \$2,550 per calendar year toward eligible health, vision and dental care expenses. Please see Human Resources for a list of eligible and ineligible expenses, or refer to *IRS Publication 502, Medical and Dental Expenses* available at: <http://www.irs.gov/publications/p502/index.html>.

Dependent Care

SARAA's Dependent Care Flexible Spending Account allows you to use pre-tax dollars towards qualified dependent care. The annual maximum amount you may contribute is \$5,000 (or \$2,500 if married and filing separately) per calendar year. You may be reimbursed for:

- ✓ The cost of child or adult dependent care.
- ✓ The cost for an individual to provide care either in or out of your house
- ✓ Nursery schools and preschools (excluding kindergarten)

SARAA's FSA is administered by PrimeFlex:

PrimeFlex

Attn: FSA Claims
1487 Dunwoody Drive
West Chester, PA 19380
1-877-7MY-FLEX
PrimeFlex@PrimePay.com

401A/457B Retirement Plans

SARAA offers employees two ways in which they can save for their retirement via – through a 401A Plan and 457B Plan.

401A Plan:

Officers with a start date on or before December 31, 2014 will receive 8% of their gross earnings contributed to their 401A Plan.

All Officers hired after December 31, 2014 will receive 6% of their gross earnings contributed to their 401A Plan. These Officers also have the opportunity to receive up to a maximum of 8% of their gross earnings contributed to their 401A Plan if they match the Employer's contribution in an amount greater than 6%, up to a maximum of 8%.

For example, if an Officer hired after December 31, 2014 contributes 0% of their gross earnings, they will receive a 6% their gross earnings contributed to their 401A Plan by Employer. If an Officer contributes 7% of their gross earnings, they will receive 7% match of their gross earnings contributed to their 401A Plan. If the Officer contributes the full 8% of their gross earnings, they will receive the maximum 8% match of their gross earnings contributed to their 401A Plan.

All employer contributions into the 401A Plan will vest 100% after a full year of employment.

457B Plan:

In addition, employees may make additional contributions via payroll check deduction of up to \$18,500 per year into a 457B Plan. Any employee age 50 or above is eligible to contribute an additional Catch-up amount of up to \$6,000 per year. You have the option to make these contributions on a post or pre-tax basis and they are not subject to vesting.

eVolve Financial Services

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717-236-0480

Negotiated Rates of Pay

New Hire 2018: \$26.48

This contract is negotiated through December 31, 2019 and states that during the term of the contract, each Officer's base wage shall be increased three and one-half percent (3.5%) on January 1st.