

# EMPLOYEE BENEFITS GUIDE



**2026 - 2027**  
PLAN YEAR

CONFIDENTIAL AND PROPRIETARY: This document and the information contained herein is confidential and proprietary information of USI Insurance Services, LLC ("USI"). Recipient agrees not to copy, reproduce or distribute this document, in whole or in part, without the prior written consent of USI. Estimates are illustrative given data limitation, may not be cumulative and are subject to change based on carrier underwriting. © 2026 USI Insurance Services. All rights reserved.

# Table of Contents

Welcome.....	02
Contact Information .....	03
Enrollment .....	04
Eligibility .....	04
Medical .....	05
Dental .....	08
Vision .....	09
Flexible Spending Accounts.....	10
Employee Assistance Plan (EAP).....	11
Other Benefits .....	12
Pet Insurance.....	17
USI Resources.....	18
Required Notifications.....	19

## Welcome

At Norfolk Airport Authority we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

# Contact Information

Please contact Human Resources at (757) 857-3405 to complete any changes to your benefits that are not related to your initial or annual enrollment.

## Carrier Customer Service

	CARRIER	PHONE NUMBER	WEBSITE
Medical	Sentara Health Plans	(757) 552-7401	<a href="http://www.sentarahealthplans.com">www.sentarahealthplans.com</a>
Dental PPO	United Concordia Insurance Company	1-800-332-0366	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>
Vision	Vision Service Plan	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Employee Assistance Program (EAP)	Sentara Health Plans	1-800-899-8174	<a href="http://www.sentaraeap.com">www.sentaraeap.com</a>
Flexible Spending Accounts Health Savings Accounts	Health Equity	1-877-924-3967	<a href="http://www.healthequity.com">www.healthequity.com</a>
Legal and Identity Theft	Legal Resources	1-800-728-5768	<a href="http://www.legalresources.com">www.legalresources.com</a>
Short-Term Disability	MetLife	1-800-300-4296	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>
Pet Insurance	Nationwide	1-877-738-7874	<a href="http://www.petsnationwide.com">www.petsnationwide.com</a>
Supplemental Retirement Plan (457 and Roth IRA)	Mission Square	1-800-669-7400	<a href="http://www.icmarc.org">www.icmarc.org</a>
Voluntary Critical Illness, Cancer, Hospital Indemnity, and Accident	Colonial Life & Accident Insurance Co	1-800-325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
Virginia Retirement System (VRS)	Virginia Retirement System	1-888-827-3847	<a href="http://www.varetire.org">www.varetire.org</a>

# Eligibility

## Who is Eligible:

You may enroll in the Norfolk Airport Authority Employee Benefits Program if you are a Full-Time employee working at least 30 hours per week. Part-time employees are eligible to enroll in any employee paid plans.

## When Coverage Begins:

The effective date for your benefits is July 1, 2026. Newly hired employees and dependents will be effective in Norfolk Airport Authority's benefits programs the first of the month following their date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a qualifying life event.

## Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court- appointed legal guardianship.



# Medical

Norfolk Airport Authority offers medical coverage through Sentara Health. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Employees that opt out of medical coverage and complete a waiver form certifying that they have medical coverage elsewhere, are eligible to receive Norfolk Airport Authority's Medical Opt-Out Credit of \$500 per fiscal year in their Medical Flexible Spending Account.

	Sentara Health Insurance Company HSA Vantage 3400/0%	Sentara Health Insurance Company HSA POS 3400/0%		Sentara Health Insurance Company POS 1000/25/30%	
Benefits Coverage	HMO In-Network	POS In-Network	POS Out-of-Network	POS In-Network	POS Out-of-Network
<b>Annual Deductible</b>					
Individual	\$3,400	\$3,400	\$5,500	\$1,000	\$2,000
Family	\$6,800	\$6,800	\$15,000	\$2,000	\$4,000
Coinsurance	100%	100%	70%	70%	50%
<b>Maximum Out-of-Pocket*</b>					
Individual	\$4,000	\$4,000	\$10,100	\$4,500	\$9,000
Family	\$8,000	\$8,000	\$20,200	\$9,000	\$18,000
<b>Physician Office Visit</b>					
Primary Care	100% after deductible	100% after deductible	70% after deductible	\$25 copay	50% after deductible
Specialty Care	100% after deductible	100% after deductible	70% after deductible	\$50 copay	50% after deductible
<b>Preventive Care</b>					
Adult Periodic Exams	100% before deductible	100% before deductible	70% after deductible	100% before deductible	50% after deductible
Well-Child Care	100% before deductible	100% before deductible	70% after deductible	100% before deductible	50% after deductible
<b>Diagnostic Services</b>					
X-ray and Lab Tests	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
Complex Radiology	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
Urgent Care Facility	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
Emergency Room Facility Charges*	100% after deductible	100% after deductible	100% after deductible	70% after deductible	50% after deductible
Inpatient Facility Charges	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
Outpatient Facility and Surgical Charges	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
<b>Mental Health</b>					
Inpatient	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
Outpatient	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible

	Sentara Health Insurance Company HSA Vantage 3400/0%	Sentara Health Insurance Company HSA POS 3400/0%		Sentara Health Insurance Company POS 1000/25/30%	
Benefits Coverage	HMO In-Network	POS In-Network	POS Out-of-Network	POS In-Network	POS Out-of-Network
<b>Substance Abuse</b>					
Inpatient	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
Outpatient	100% after deductible	100% after deductible	70% after deductible	70% after deductible	50% after deductible
<b>Other Services</b>					
Chiropractic	100% after deductible	100% after deductible	70% after deductible	\$25 copay	60% after deductible
<b>Retail Pharmacy (30 Day Supply)</b>					
Generic (Tier 1)	\$10 copay	\$10 copay	Not covered	\$10 copay	Not covered
Preferred (Tier 2)	\$30 copay	\$30 copay	Not covered	\$30 copay	Not covered
Non-Preferred (Tier 3)	\$50 copay	\$50 copay	Not covered	\$50 copay	Not covered
Preferred Specialty (Tier 4)	20% after deductible up to \$200	20% after deductible up to \$200	Not covered	20% after deductible up to \$200	Not covered
<b>Mail Order Pharmacy (90 Day Supply)</b>					
Generic (Tier 1)	\$25 copay	\$25 copay	Not covered	\$25 copay	Not covered
Preferred (Tier 2)	\$75 copay	\$75 copay	Not covered	\$75 copay	Not covered
Non-Preferred (Tier 3)	\$125 copay	\$125 copay	Not covered	\$125 copay	Not covered
Preferred Specialty (Tier 4)	20% after deductible up to \$200	20% after deductible up to \$200	Not covered	20% after deductible up to \$200	Not covered

	Rates Per Pay Period		
	HSA Vantage 3400/0%	HSA POS 3400/0%	POS 1000/25/30%
Employee Only	\$0.00	\$6.17	\$27.73
Employee + Spouse	\$164.76	\$169.70	\$186.95
Employee + Children	\$131.91	\$135.86	\$149.67
Employee + Family	\$230.67	\$237.58	\$261.73

## Infertility Benefits

- Endometrial Biopsies – Limited to 2 Per Lifetime
- Semen Analysis – Limited to 4 Per Lifetime
- Hysterosalpingography – Limited to 4 Per Lifetime
- Sims-Huhner Test (Smear) – Limited to 4 Per lifetime
- Artificial Insemination – Limited to 8 Per Lifetime
- Diagnostic Laparoscopy – Limited to 2 Per Lifetime
- IVF (In-Vitro Fertilization) and ZIFT (Zygote Intrafallopian Transfer) to Include Drugs and Injections - \$25,000 Combined Lifetime Limit for all Services



\*Services for covered persons only, to diagnose and treat conditions resulting in infertility. The member is responsible for all applicable copayments, coinsurances, and any deductibles depending on the type and place of service as listed on the Plan's Benefit Summary. Members should refer to Plan documents for details in addition to coverage exclusions and limitations.

# Health Savings Account

When you are enrolled in the Consumer Directed Health Plan and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account. As the budget permits, Norfolk Airport Authority will contribute \$1,100 annually to HSA accounts for single employee coverage and \$1,700 annually for employees covering dependents, who are enrolled in either of the Sentara Health Equity CDHP health plans.

## Health Savings Account (HSA)

An HSA is a tax-sheltered bank account that you own for the purpose of paying eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

### Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates so your unused funds grow over time.

Although everyone is able to enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed).

## 2026 HSA Contributions

You are able to contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions:

### For The 2026 Tax Year:

- \$4,400 Individual
- \$8,750 Family

If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

## How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Or you can withdraw money from an ATM. But keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense in the event that you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes.



# Dental

Norfolk Airport Authority offers dental coverage through United Concordia.

The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Rates Per Pay Period	
PPO Plan	
Employee Only	\$16.78
Employee + Spouse	\$33.52
Employee + Children	\$39.69
Employee + Family	\$61.82

United Concordia Insurance Company UCCI Advantage Plus		
Benefits Coverage	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>		
Individual	\$50	\$100
Family	\$150	\$300
Waived for Preventive Care?	Yes	Yes
<b>Annual Maximum</b>		
Per Person / Family	\$2,000	\$1,000
Preventive	100%	80%
Basic	80% after deductible	60% after deductible
Major	50% after deductible	40% after deductible
<b>Orthodontia</b>		
Benefit Percentage	50%	50%
Adults (and Covered Full-Time Students, if Eligible)	Covered	Covered
Dependent Child(ren)	Covered	Covered
Lifetime Maximum	\$1,000	\$1,000
Benefit Waiting Periods	0 months	0 months

# VISION COVERAGE

## Vision

Norfolk Airport Authority provides Vision Insurance through Vision Service Plan (VSP).

The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Vision Service Plan All Employees	
<b>Copay</b>	
Routine Exams, Materials Copay, and Lenses (Annual)	\$10 copay for Exam \$10 copay for Lenses
<b>Materials Allowances</b>	
Frames and Contacts (Contacts in lieu of Frames)	Base Plan: Annual allowance of \$130 Every 24 months  Enhanced Plan: Annual allowance of \$180 Every 12 months

	Rates Per Pay Period	
	Base Plan	Enhanced Plan
Employee Only	\$5.87	\$8.03
Employee + One Dependent	\$8.96	\$12.25
Employee + Family	\$16.07	\$21.96

## FLEXIBLE SPENDING ACCOUNT

# Flexible Spending Accounts

The Flexible Spending Account (FSA) plan with Health Equity allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

### How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

### Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA, you will lose any remaining funds with the exception of a \$680 carryover amount for the Medical FSA, as long as you re-enroll for the following plan year.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

### Dependent Care FSA:

- This can be used to pay for eligible dependent care expenses to allow you and your spouse, if you are married, to work, look for work, or attend school full-time.
- Eligible dependents include children under age 13 or mentally incapable of self-care and, in some cases, elder care.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Maximum Annual Election	
Health Care FSA	\$3,400
Dependent Care FSA	\$7,500

## EMPLOYEE ASSISTANCE PROGRAM

# Employee Assistance Plan (EAP)

Life does not always go smoothly. All of us experience times when a personal problem or crisis affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you and your household members. A professional counselor will assist you in assessing your situation, finding options, making choices or locating further help.

**It's free...**Your employer covers the cost of initial assessment, additional problem-solving sessions and referral services. If there is a need for further counseling or treatment, your counselor will help you explore various options.

**It's confidential...**Your EAP has been set up with Sentara Health Insurance Company, an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

Employees are eligible for 5 visits per issue per year.

Sentara Health Insurance Company is only a phone call away at 1-800-899-8174 or via the web site at [www.Sentaraeap.com](http://www.Sentaraeap.com)



# Other Benefits

## Colonial Life

### Accident & Injury

No one plans to have an accident. But, it can happen at any moment throughout the day, whether at work or at play. Most major medical insurance plans only pay a portion of the bills. Our policy can help pick up where other insurance leaves off and provide cash to cover the expenses. Our accident coverage helps offer peace of mind when an accidental injury occurs.

### Critical Illness

The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed. group voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

### Cancer

This voluntary coverage helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests.

## Legal Resources

### Legal Plan

Norfolk Airport Authority includes the option to purchase protection for expected and unexpected legal expenses through Legal Resources. The plan offers employees a complete comprehensive package of legal services, including advice, consultation and courtroom representation. The cost per pay period is \$8.31.

### Identity Theft

The Identity Theft Protection Benefit minimizes the risk of identity theft by managing and protecting your information through standard monitoring and recovery services. The plan includes credit bureau monitoring, suspicious activity alerts, and resolves and restores identify in the event of ID Theft. The plan includes \$1 million of identity theft insurance which is active from day one.

## MetLife

### Short-Term Disability

Norfolk Airport Authority offers a short-term disability policy through MetLife and pays the full monthly premium. The base plan short-term benefit covers 60% of your weekly base salary up to \$2,000/week. The benefit begins after 7 days of injury or illness and lasts up to 25 weeks. Employees also have the option to purchase a buy-up plan, which covers 66.67% of your weekly base salary up to \$2,500/week. The employee needs to be a VRS Plan 1 or 2 member to qualify for this benefit.

## Selman and Company Tricare Supplement

This benefit 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 Tricare Supplement Plan if you are retired from the military, are a spouse of a retired military or active duty service members, enrolled in TRICARE Reserve Select (TRS), or are a spouse of a disabled veteran and have CHAMPVA.

	Rates Per Pay Period
	Tricare Supplement
Employee Only	\$31.15
Employee + Spouse	\$61.15
Employee + Children	\$61.15
Employee + Family	\$82.38

## Mission Square Retirement

### 457 Deferred Compensation Plan

The 457 Deferred Compensation Plan allows for contributions to be made during your employment, and you can change, stop, and restart them at any time. Your account's value is based on those contributions and subsequent investment returns. Earnings are not subject to tax until withdrawn, and you have control over how your money is invested, how funds are withdrawn following your separation from service, and who receives any remaining assets upon your death. Contributions are pre-tax which reduces your taxable income for the year, and there is a wide range of investment options available to help you build a diversified portfolio.

### 457 2026 Contribution Limits

Plan	Normal Limit	Age 50 Catch-up Limit	Pre-Retirement Catch-up Limit
457(b)	\$24,500	\$8,000	\$24,500

### Payroll Roth IRA

The Payroll Roth IRA provides for flexible, tax-free savings that can complement your employer retirement plans by allowing for tax-free earnings, and if needed, flexible withdrawals. You are able to make convenient contributions directly from your paycheck. The plan allows you to diversity your taxes with tax-free earnings, provides for control and flexibility, and to have the ability to match a Roth IRA with your 457 plan. Eligibility depends on modified adjusted gross income, and contributions are subject to IRS limits.

### Roth IRA 2026 Contribution Limits

Plan	Normal Limit	Age 50 Catch-up Limit	Pre-Retirement Catch-up Limit
IRA	\$7,500	\$1,100	N/A

# Other Benefits

## Virginia Invest 529 Plan

A 529 account is a tax-advantaged way to save for higher education. 529 accounts may also be used to save and invest for K-12 tuition, in addition to college and certain career training costs. The earlier you start, the more your savings can grow. Invest 529 qualified higher education expenses include K-12, Higher Education, Registered Apprenticeship Programs, and Student Loan Repayment.

## Employee Leave Accrual

Employees accrue leave based on their hours worked and years of service. Employees may only carry a limited amount of leave per year. See the charts below for more information:

**40 Hours per Week Employees**

Years of Service	Monthly Accrual (hours)	Maximum Carryover (hours)
0 – 4 Years	12	216
5 – 9 Years	14	252
10 – 14 Years	16	288
15 – 19 Years	17	306
20 – 24 Years	18	324
25 Years or More	19	342

**52 Hours per Week Fire Employees**

Years of Service	Monthly Accrual (hours)	Maximum Carryover (hours)
0 – 4 Years	16.8	302.4
5 – 9 Years	19.6	352.8
10 – 14 Years	22.4	403.2
15 – 19 Years	23.8	428.4
20 – 24 Years	25.2	453.6
25 Years or More	26.6	478.8

## Holidays

The following holidays are observed by the Norfolk Airport Authority.

Observed Holiday	Date
New Year's Day	January 1
Martin Luther King, Jr. Day	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Veterans Day	November 11
Thanksgiving	Fourth Thursday in November
Christmas Eve	December 24
Christmas	December 25
Flex Holiday	Used on a holiday or special day that the employee celebrates or other occasion

## Volunteer Time Off (VTO)

The purpose of this Policy is to support activities that enhance and serve communities in which we live and work and the issues that impact quality of life. The Authority encourages employees to participate in these activities by lending voluntary support. This Policy applies to employees who wish to serve as volunteers in 501(c)(3) non-profit community programs that are either of personal interest or are corporate-sponsored initiatives. Full-time employees can volunteer up to 24 hours of compensable working time (12hours for part-time employees) each calendar year to participate in their specific volunteer / outreach program.

## Parental Leave

The purpose of this policy is to provide eligible employees with up to 240 hours of paid parental leave to be used within 6 months of the birth of an infant or adoptive, foster, or custodial placement of a child under the age of 18.

## Service Awards

The purpose of the Service Awards Program is to commend faithful service performed by Authority employees; to emphasize that each individual plays a key role in The Authority's progress; to further recognize an employee's service; and to encourage career employment with The Authority.

Service Awards will be based on continuous service (as defined below) by eligible employees.

<b>Years of Service</b>	<b>Award Presented</b>
1 Year	Authority Logo Pin
5 Years and Each Succeeding 5 Years	Lucite Award

Cash tenure awards shall be determined for all eligible employees as an amount paid by the Authority according to the following schedule:

<b>Years of Continuous Service</b>	<b>Amount of Cash Award</b>
5 - 9	\$ 250.00
10 – 14	\$ 500.00
15 – 19	\$ 750.00
20 – 24	\$ 1,000.00
25 or more	\$ 1,500.00
*Retirement Award	\$ 100.00

\*Employee must complete **10** years of employment with The Authority to be eligible.

## Certification Incentive

This policy defines the Norfolk Airport Authority's (NAA) certification incentive program which will provide funds to employees who successfully complete certifications that directly contribute to their growth within the Authority. The American Association of Airport Executives (AAAE) Accredited Airport Executive (A.A.E.) program will serve as the basis of this policy. This policy applies to all NAA employees who have successfully passed their 90-day evaluation period.

Upon successful accreditation / certification and submission and approval of proof, NAA will pay the employee an incentive as indicated below:

### Incentive Amounts

Type of Certification Achieved	Incentive Payment Amount
Accredited Airport Executive (A.A.E.)	\$3,000
Certified Member (C.M.)	\$1,500
Airport Rescue Firefighter (A.M.F. & A.F.O)	\$1,000
Airport Certified Employee (A.C.E.)*	\$500
Airport Security Coordinator (A.S.C.)	\$200

Total amount of incentive paid to an employee for A.C.E certifications shall not exceed \$1,500 during the term of employment.

Certifications related to one's position that were not obtained through AAAE are subject to approval by the Executive Management Team (EMT). The employee's department manager will submit a written request for consideration of approval to EMT for review. The EMT review will take into consideration the benefits of the certification to employee growth as well as the level of effort required to attain the certification. Review by the EMT is not limited to these factors and shall consider additional factors as necessary to determine the incentive amount awarded for certifications not listed within this policy.

## Education Assistance & Tuition Reimbursement

This benefit is to support employees who wish to continue their education to secure increased responsibility and growth within their professional careers. We will reimburse up to a maximum of \$2,000 per fiscal year, subject to various criteria.

# Pet Insurance

A pet insurance policy can help you plan for your pet's healthcare and offset costs for unexpected illnesses or injuries. Here's what you need to know before you buy pet insurance.



1

## Understand what you're buying

Know what's covered and what isn't before you need it. Also, make sure that you understand how reimbursements and deductibles work.



2

## Choose coverage

Nationwide offers coverage options for dogs, cats and a variety of other pets including birds, reptiles, small mammals and more.

3

## Pick a plan

Premiums and reimbursement levels vary, so choose the coverage and price that fits your needs.

4

## Enroll pets young and healthy

Pre-existing conditions typically aren't covered by any pet insurer. Enroll pets when they're young and healthy to help ensure maximum lifelong coverage.

5

## Get reimbursed for vet visits

Once your pet is enrolled, get cash back on eligible veterinary expenses.<sup>[1]</sup>

## Using your pet insurance policy is easy



Visit any vet



Send us your claim



We'll reimburse you<sup>[2]</sup>



Get a quote at [PetsNationwide.com](https://www.PetsNationwide.com) • 877-738-7874

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

[2] For eligible expenses after annual deductible is met.

# USI Resources

## USI Mobile App

Norfolk Airport Authority is pleased to offer on-the-go access to key benefit information through the USI EB Mobile App. Search “MyBenefits2GO” in your App Store or Google Play Store and enter code X92777 in the app to access your benefit highlights.

## Benefit Resource Center (BRC)

Norfolk Airport Authority is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

**BRC Availability:**  
**Monday-Friday 8:00am to 5:00pm EST**  
**(855) 874-6699 or via e-mail at [BRCEast@usi.com](mailto:BRCEast@usi.com)**

If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.



# Required Notices

## Important Legal Notices Affecting Your Health Plan Coverage

### THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

### NEWBORNS ACT DISCLOSURE – FEDERAL

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

### NOTICE OF SPECIAL ENROLLMENT RIGHTS

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 and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward 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 a 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 30 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 60 days from the loss of coverage or the date you become eligible for premium assistance.

To request special enrollment or obtain more information, contact the person listed at the end of this summary.

## PATIENT PROTECTION MODEL DISCLOSURE

Sentara Health generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, go to <https://www.Sentarahealth.com>.

You do not need prior authorization from Sentara Health or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Sentara Health at <https://www.Sentarahealth.com>.

## STATEMENT OF ERISA RIGHTS

As a participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all participants shall be entitled to:

### Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator’s office and at other specified locations, the Plan and Plan documents, including the insurance contract and copies of all documents filed by the Plan with the U.S. Department of Labor, if any, such as annual reports and Plan descriptions.
- Obtain copies of the Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan’s annual financial report, if required to be furnished under ERISA. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report, if any.

### Continue Group Health Plan Coverage

If applicable, you may continue health care coverage for yourself, spouse, or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review the summary plan description and the documents governing the Plan for the rules on COBRA continuation of coverage rights.

### Prudent Actions by Plan Fiduciaries

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. These people, called “fiduciaries” of the Plan, have a duty to operate the Plan prudently and in the interest of you and other Plan participants.

No one, including the Company or any other person, may fire you or discriminate against you in any way to prevent you from obtaining welfare benefits or exercising your rights under ERISA.

### Enforce your Rights

If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to have the Plan reviewed and reconsider your claim.

Under ERISA, there are steps you can take to enforce these rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 per day, until you receive the materials, unless the materials were not sent due to reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the available claims procedures under the Plan, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose (for example, if the court finds your claim is frivolous) the court may order you to pay these costs and fees.

### Assistance with your Questions

If you have any questions about your Plan, this statement, or your rights under ERISA, you should contact the nearest office of the Employee Benefits and Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits and Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

## CONTACT INFORMATION

Questions regarding any of this information can be directed to:

Sheila Balli

Phone: 757-857-3351

Email: [sheilab@norfolkairport.com](mailto:sheilab@norfolkairport.com)

## Your Information. Your Rights. Our Responsibilities.

*Recipients of the notice are encouraged to read the entire notice.  
Contact information for questions or complaints is available at the end of the notice.*

### Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

### Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

### Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

### Your Rights

**When it comes to your health information, you have certain rights.**

This section explains your rights and some of our responsibilities to help you.

#### Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

#### Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing, usually within 60 days.

#### Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

### **Ask us to limit what we use or share**

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request.

### **Get a list of those with whom we’ve shared information**

- You can ask for a list (accounting) of the times we’ve shared your health information for up to six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

### **Get a copy of this privacy notice**

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

### **Choose someone to act for you**

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

### **File a complaint if you feel your rights are violated**

- You can complain if you feel we have violated your rights by contacting us using the information at the end of this notice.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/hipaa/filing-a-complaint/index.html](http://www.hhs.gov/hipaa/filing-a-complaint/index.html).
- We will not retaliate against you for filing a complaint.

## **Your Choices**

### **For certain health information, you can tell us your choices about what we share.**

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation  
*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*
- In these cases, we never share your information unless you give us written permission:  
Marketing purposes  
Sale of your information

## Our Uses and Disclosures

### How do we typically use or share your health information?

We typically use or share your health information in the following ways.

#### Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

*Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

#### Pay for your health services

We can use and disclose your health information as we pay for your health services.

*Example: We share information about you with your dental plan to coordinate payment for your dental work.*

#### Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.

*Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

#### Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.

*Example: We use health information about you to develop better services for you.*

### How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: [www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html](http://www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html).

#### Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

#### Do research

We can use or share your information for health research.

#### Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

#### Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

#### Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

#### Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

## Uses and Disclosures of Substance Use Disorder (SUD) Treatment Information

If we receive or maintain records about you from a SUD treatment program subject to 42 CFR part 2 (a “Part 2 Program”) through consent you provide the Part 2 Program to use or disclose the records, or testimony relaying the content of such records, they are given extra protection. These records shall not be used or disclosed in civil, criminal, administrative, or legislative proceedings against you unless you provide written consent, or a court order is issued after notice and an opportunity to be heard is provided by you or the holder of the records.

## Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html](http://www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html).

## Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site (if applicable), and we will mail a copy to you.

## Other Instructions for Notice

Effective 7/1/2026

Questions regarding any of this information can be directed to:

Sheila Balli

Phone: 757-857-3351

Email: [sheilab@norfolkairport.com](mailto:sheilab@norfolkairport.com)

If you are receiving a copy of this notice electronically, you are responsible for providing a copy of it to any Part-D eligible dependents covered under the group health plan.

## Important Notice from Norfolk Airport Authority About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Norfolk Airport Authority and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Norfolk Airport Authority has determined that the prescription drug coverage offered by the Sentara Health Plans for the plan year 2026-2027 is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered **Creditable Coverage**. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

---

### When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, the following options may apply:

- You may stay in the Sentara Health Plan and not enroll in the Medicare prescription drug coverage at this time. You may be able to enroll in the Medicare prescription drug program at a later date without penalty either:
  - During the Medicare prescription drug annual enrollment period, or
  - If you lose Sentara Health Plan creditable coverage.
- You may stay in the Sentara Health Plan and also enroll in a Medicare prescription drug plan. The Sentara Health Plan will be the primary payer for prescription drugs and Medicare Part D will become the secondary payer.
- You may decline coverage in the Sentara Health Plan and enroll in Medicare as your only payer for all medical and prescription drug expenses. If you do not enroll in the Sentara Health Plan, you are not able to receive coverage through the plan unless and until you are eligible to reenroll in the plan at the next open enrollment period or due to a status change under the cafeteria plan or special enrollment event.

### When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Norfolk Airport Authority and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Norfolk Airport Authority changes. You also may request a copy of this notice at any time.

### **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	July 1, 2026
Name/Entity of Sender:	Norfolk Airport Authority
Contact Position/Office:	Sheila Balli
Address:	2200 Norview Avenue, Norfolk VA 23518
Phone Number:	757-857-3351

## 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](http://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](http://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](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2026. Contact your State for more information on eligibility –**

ALABAMA – Medicaid	ALASKA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>

<p align="center"><b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b></p>	<p align="center"><b>FLORIDA – Medicaid</b></p>
<p>Health First Colorado Website:  <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a>  Health First Colorado Member Contact Center:  1-800-221-3943/State Relay 711  CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a>  CHP+ Customer Service: 1-800-359-1991/State Relay 711  Health Insurance Buy-In Program  (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a>  HIBI Customer Service: 1-855-692-6442</p>	<p>Website:  <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a>  Phone: 1-877-357-3268</p>
<p align="center"><b>GEORGIA – Medicaid</b></p>	<p align="center"><b>INDIANA – Medicaid</b></p>
<p>GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a>  Phone: 678-564-1162, Press 1  GA CHIPRA Website:  <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a>  Phone: 678-564-1162, Press 2</p>	<p>Health Insurance Premium Payment Program  All other Medicaid  Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>  <a href="http://www.in.gov/fssa/dfir/">http://www.in.gov/fssa/dfir/</a>  Family and Social Services Administration  Phone: 1-800-403-0864  Member Services Phone: 1-800-457-4584</p>
<p align="center"><b>IOWA – Medicaid and CHIP (Hawki)</b></p>	<p align="center"><b>KANSAS – Medicaid</b></p>
<p>Medicaid Website:  <a href="#">Iowa Medicaid   Health &amp; Human Services</a>  Medicaid Phone: 1-800-338-8366  Hawki Website:  <a href="#">Hawki - Healthy and Well Kids in Iowa   Health &amp; Human Services</a>  Hawki Phone: 1-800-257-8563  HIPP Website: <a href="#">Health Insurance Premium Payment (HIPP)   Health &amp; Human Services (iowa.gov)</a>  HIPP Phone: 1-888-346-9562</p>	<p>Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a>  Phone: 1-800-792-4884  HIPP Phone: 1-800-967-4660</p>
<p align="center"><b>KENTUCKY – Medicaid</b></p>	<p align="center"><b>LOUISIANA – Medicaid</b></p>
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:  <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>  Phone: 1-855-459-6328  Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a>  KCHIP Website: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a>  Phone: 1-877-524-4718  Kentucky Medicaid Website:  <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a></p>	<p>Louisiana Medicaid Website:  <a href="https://www.ldh.la.gov/healthy-louisiana">https://www.ldh.la.gov/healthy-louisiana</a>  Medicaid Customer Service Line: 1-888-342-6207  Louisiana Medicaid email: <a href="mailto:healthy@la.gov">healthy@la.gov</a>  Louisiana Health Insurance Premium Program (LaHIPP) Website:  <a href="https://www.ldh.la.gov/lahipp">https://www.ldh.la.gov/lahipp</a>  LaHIPP phone: 1-877-697-6703  LaHIPP email: <a href="mailto:La.HIPP@la.gov">La.HIPP@la.gov</a>  LaHIPP fax: 1-888-716-9787  LaHIPP mailing address: 100 Crescent Centre Parkway, Suite 1000 Tucker, GA 30084</p>

<b>MAINE – Medicaid</b>	<b>MASSACHUSETTS – Medicaid and CHIP</b>
<p>Enrollment Website:  <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>  Phone: 1-800-442-6003  TTY: Maine relay 711  Private Health Insurance Premium Webpage:  <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a>  Phone: 1-800-977-6740  TTY: Maine relay 711</p>	<p>Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>  Phone: 1-800-862-4840  TTY: 711  Email: <a href="mailto:masspremassistance@accenture.com">masspremassistance@accenture.com</a></p>
<b>MINNESOTA – Medicaid</b>	<b>MISSOURI – Medicaid</b>
<p>Website:  <a href="https://mn.gov/dhs/health-care-coverage/">https://mn.gov/dhs/health-care-coverage/</a>  Phone: 1-800-657-3672</p>	<p>Website:  <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>  Phone: 573-751-2005</p>
<b>MONTANA – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
<p>Website:  <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>  Phone: 1-800-694-3084  Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a></p>	<p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>  Phone: 1-855-632-7633  Lincoln: 402-473-7000  Omaha: 402-595-1178</p>
<b>NEVADA – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
<p>Medicaid Website: <a href="http://dhcfnv.gov">http://dhcfnv.gov</a>  Medicaid Phone: 1-800-992-0900</p>	<p>Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a>  Phone: 603-271-5218  Toll free number for the HIPP program: 1-800-852-3345, ext. 15218  Email: <a href="mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov">DHHS.ThirdPartyLiabi@dhhs.nh.gov</a></p>
<b>NEW JERSEY – Medicaid and CHIP</b>	<b>NEW YORK – Medicaid</b>
<p>Medicaid Website:  <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  Phone: 1-800-356-1561  CHIP Premium Assistance Phone: 609-631-2392  CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  CHIP Phone: 1-800-701-0710 (TTY: 711)</p>	<p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>  Phone: 1-800-541-2831</p>
<b>NORTH CAROLINA – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
<p>Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a>  Phone: 919-855-4100</p>	<p>Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a>  Phone: 1-844-854-4825</p>

<b>OKLAHOMA – Medicaid and CHIP</b>	<b>OREGON – Medicaid and CHIP</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> Phone: 1-800-699-9075
<b>PENNSYLVANIA – Medicaid and CHIP</b>	<b>RHODE ISLAND – Medicaid and CHIP</b>
Website: <a href="https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html">https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html</a> Phone: 1-800-692-7462 CHIP Website: <a href="#">Children's Health Insurance Program (CHIP) (pa.gov)</a> CHIP Phone: 1-800-986-KIDS (5437)	Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
<b>SOUTH CAROLINA – Medicaid</b>	<b>SOUTH DAKOTA - Medicaid</b>
Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059
<b>TEXAS – Medicaid</b>	<b>UTAH – Medicaid and CHIP</b>
Website: <a href="#">Health Insurance Premium Payment (HIPP) Program   Texas Health and Human Services</a> Phone: 1-800-440-0493	Utah’s Premium Partnership for Health Insurance (UPP) Website: <a href="https://medicaid.utah.gov/upp/">https://medicaid.utah.gov/upp/</a> Email: <a href="mailto:upp@utah.gov">upp@utah.gov</a> Phone: 1-888-222-2542 Adult Expansion Website: <a href="https://medicaid.utah.gov/expansion/">https://medicaid.utah.gov/expansion/</a> Utah Medicaid Buyout Program Website: <a href="https://medicaid.utah.gov/buyout-program/">https://medicaid.utah.gov/buyout-program/</a> CHIP Website: <a href="https://chip.utah.gov/">https://chip.utah.gov/</a>
<b>VERMONT– Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="#">Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access</a> Phone: 1-800-250-8427	Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a> <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a> Medicaid/CHIP Phone: 1-800-432-5924
<b>WASHINGTON – Medicaid</b>	<b>WEST VIRGINIA – Medicaid and CHIP</b>
Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022	Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002	Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
 Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
 Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
 1-877-267-2323, Menu Option 4, Ext. 61565

### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137



# Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 12-31-2026)

## PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace (“Marketplace”). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options in your geographic area.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn’t meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%<sup>1</sup> of your annual household income, or if the coverage through your employment does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee’s cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee’s household income.<sup>2</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution – as well as your employee contribution to employment-based coverage – is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all these factors in determining whether to purchase a health plan through the Marketplace.

### When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you’ve had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children’s Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP

<sup>1</sup> Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

<sup>2</sup> An employer-sponsored or other employment-based health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the “minimum value standard,” the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023, and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage. In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## **What about Alternatives to Marketplace Health Insurance Coverage?**

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023, and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

## **How Can I Get More Information?**

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact:

Name of Entity/Sender:	Norfolk Airport Authority
Contact--Position/Office:	Sheila Balli
Address:	220 Norview Avenue, Norfolk VA 23518
Phone Number:	757-857-3351

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Norfolk Airport Authority		4. Employer Identification Number (EIN) 54-6002580	
5. Employer address 2200 Norview Avenue		6. Employer phone number 757-857-3351	
7. City Norfolk		8. State VA	9. ZIP code 23518
10. Who can we contact about employee health coverage at this job? Sheila Balli			
11. Phone number (if different from above)		12. Email address <a href="mailto:sheilab@norfolkairport.com">sheilab@norfolkairport.com</a>	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Full-Time employees working at least 30 hours per week.

Some employees. Eligible employees are:

- With respect to dependents:

We do offer coverage. Eligible dependents are:

Spouse and children up to age 26. If the child is mentally or physically disabled, coverage may continue beyond age 26 once proof of disability is provided. Children include natural, adopted, step-children and children obtained through court-appointed legal guardianship.

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.