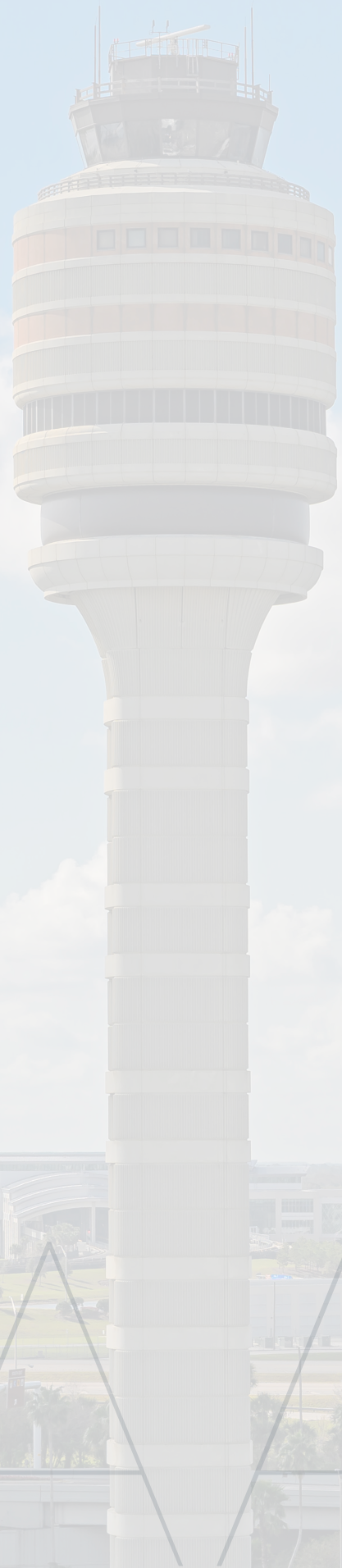




BENEFITS SUMMARY

Regular and Part-Time Employees





Take Off with Exceptional Benefits

The Greater Orlando Aviation Authority (GOAA) is committed to seamlessly connecting Florida and the world through exceptional experiences, collaboration, and creativity.

As the operator of Orlando International Airport (MCO) and Orlando Executive Airport (ORL), GOAA continues to drive innovation and growth, shaping the future of aviation and redefining the travel experience.

Enclosed you'll find details about your flight plan benefits, including Health Insurance, Life Insurance, Retirement Plans, Spending and Saving Accounts, Leave, Disability, and more. Prepare for takeoff and make sure you're fully covered for the journey ahead!



Utilizing Your Benefits



Wings to Wellness

To protect you and your family, GOAA offers the following benefits:

BASIC LIFE AND AD&D

For	Employer Paid Benefit
Regular and Part-Time	2x Annual Salary up to \$200,000
Spouse	\$5,000
Child(ren)	\$250 (14 days to 6 months of age) \$2,500 (6 months to 26 years)

VOLUNTARY LIFE INSURANCE

For	Employer Paid Benefit
Employee	Lesser of 5x Annual Salary or \$500,000
Guaranteed Coverage	New Enrollees Guaranteed Issue of 5x Annual Salary, up to \$150,000
Spouse	\$5,000 Increments, up to \$10,000
Child(ren)	\$2,500 Increments, up to \$5,000 (14 days to age 26)

Runway to Financial Security

All full-time and part-time employees who are scheduled to work 20 or more hours per week are eligible for GOAA's 401(a) Defined Contribution Retirement Plan.

You can start participating in the plan on the first day of the pay period after completing three full months of employment.

GOAA will contribute 6% of your base wages, plus up to 4% in matching contributions. You can contribute up to 10%, and GOAA will match the first 4%. Your first 4% contribution can be pre-tax, according to the plan rules. Plus, your contributions and earnings are always fully vested!

GOAA offers a 457(b) Deferred Compensation Plan, letting employees boost their retirement savings on a pre-tax or Roth basis. Note, GOAA does not contribute to this plan.

457(b)

Eligibility begins on your hire date

401(a)

Work 20 or more hours and complete 3 full months of service

401(a)

GOAA matches up to 4% and contributes an additional 6% of your base salary

MANAGE

You have the option to manage your account investments or delegate management to Empower retirement for a fee

RETIRE

Retire when it's best for YOU! You must have one of the following: 65 years old with 7 years of service; 55 years old with 7 years of service; or 25 years of service

Navigate Your Finances:

SPENDING OR SAVING ACCOUNTS

Flexible Spending Accounts and a Health Savings Account give you a way to set aside pre-tax dollars for qualified medical expenses.

	Health Care Flexible Spending Account HC – FSA	Dependent Care Flexible Spending Account DC – FSA	Health Savings Account HSA
Who Can Fund	Employee	Employee	Employer and Employee
Maximum Contribution	Employee: \$2,499.90 Can carryover \$500 to next year	Employee: \$4,999.80 Cannot carryover unused monies to next year	2026 IRS Employee: \$4,400 2026 IRS Family: \$8,750 GOAA Contributes: Employee: \$1,250 Family: \$2,500
Using The Accounts	You Can Pay: Copays, Coinsurances, Prescriptions, etc. for You and Your Tax Eligible Dependents	You Can Pay: Work-Related Daycare Expenses for Children Under the Age of 13	You Can Pay: Copays, Coinsurances, Prescriptions, etc. for You and Your Tax Eligible Dependents
Getting Reimbursed	Use Your Card or Save Your Receipts to Submit for Reimbursement on MyCigna.com	Save Your Receipts to Submit for Reimbursement on MyCigna.com	Use Your Card or Save Your Receipts to Submit for Reimbursement on MyCigna.com

DID YOU KNOW?

+ HSA funds can be used to pay for qualified medical expenses in retirement.

+ IRS Publication 969 outlines what counts as eligible medical expenses for the FSA and HSA plans.

Disability Benefits

YOUR SUPPORT WHEN GROUNDED

Disability Benefits offer partial compensation if you're unable to work for an extended time due to a non-work-related illness or injury.

	Short Term Disability (STD)	Long Term Disability (LTD) Full Time Employees Only
Elimination Period	<ul style="list-style-type: none"> • Eligibility Begins After 6 Months of Service • Subject to a 14-Calendar Day Elimination Period 	Begins After STD Finishes (after 180 days)
Coverage Time	Maximum of 26 Weeks	You Are No Longer Disabled or Maximum Period Ends
Provided Wages	60% of Your Eligible Base Earnings up to a Maximum Weekly Benefit of \$3,000	60% of Your Eligible Base Earnings up to a Maximum Monthly of \$15,000





Time to Unwind

New employees start accruing vacation leave on their hire date.

You can use the accrued time as soon as it's earned, with no waiting period. The maximum accrual is 440 hours per calendar year.



Full-time regular employees receive vacation accruals based on their years of service.

Rotating Shift Employees accrue additional rate per week in addition to the Vacation Leave accrual based on years of service below.

SICK LEAVE

New employees start earning sick leave right from their hire date, and you can use it as soon as it's accrued—no waiting period!

There's no limit to how much sick leave you can accumulate. Plus, you can use it for mental health care and to care for immediate family members with a valid illness.

Full-Time	Part-Time
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1.9 Hours per Week

.95 Hours per Week

HOLIDAY AND PERSONAL LEAVE

Employees get two personal leave days each year, in addition to paid holidays.

Any unused leave days will be lost at the end of the year. If you're hired on or after November 30, you'll be eligible for personal leave starting the following year.

Non-Rotating Shift:

- + New Year's Day
- + Martin Luther King's Birthday
- + Memorial Day
- + Independence Day
- + Labor Day
- + Veterans Day
- + Thanksgiving and the Day After
- + Christmas Eve and Day

Rotating Shift:

- + New Year's Day
- + Independence Day
- + Christmas Day

BEREAVEMENT LEAVE

Employees can take up to five days off with pay for a death in their immediate family, without it affecting vacation or sick leave.

Immediate family includes your spouse, child or ward, parent (or step-parent/legal guardian), sibling (or half/step-sibling), grandparent, grandchild, and your parents' siblings. This same definition applies to your spouse's family as well.

MANAGEMENT LEAVE

Exempt employees can earn Management Leave after six months, based on their salary.

Unused leave doesn't carry over and is lost at the end of the year. Employees hired on or after July 1st are not eligible for leave that year.

Exempt Level: 27 and Below	Exempt Level: 28 and Above
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24 Hours Management
Leave per Calendar Year

40 Hours Management
Leave per Calendar Year

PROBATIONARY PERIOD

Probation is a trial period where we closely monitor, train, and evaluate a new employee's performance.

During this time, either GOAA or the employee can end the employment at any time.

Non-Exempt	Exempt
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Six (6) Months

Twelve (12) Months

Fly Further With Extra Benefits

- + Educational Reimbursement - \$3,500 Per Year
- + Employee Assistance Programs (EAP)
- + Hybrid Work Option
- + Employee Discount Portal – ID90 and TicketsatWork
- + Brightline Discount
- + Cigna Active & Fit Gym Membership Discounts
- + GOAA Wellness Program – Premium Incentive
- + Health Claims/Denials – Nurse Advocacy
- + Service Awards
- + Longevity Bonus
- + Shared Leave
- + Military Leave
- + Domestic/Sexual Violence Leave
- + Community Volunteerism
- + Mentorship Activities
- + Vacation Buy Down
- + Airport Community Art Show
- + Holiday Bonus
- + Employee Appreciation Luncheon and Events
- + Free Uniforms
- + English for Speakers of Other Languages Classes
- + Equal Employment Opportunity





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Benefits summaries provided herein are intended as an outline only. In the event of any discrepancy between this summary and the policy, the terms of the policy will prevail.