



2019 OPEN ENROLLMENT HIGHLIGHTS HAWAII-MAUI

INTRODUCTION

This document highlights important updates for AURA employees located in **Maui, Hawaii** during this year's open enrollment period, **November 5 – November 20, 2018**.

Changes made during open enrollment are effective January 1, 2019 – December 31, 2019.

Plan to attend one of the Open Enrollment Meetings that are scheduled on **November 8, 2018 at 8:30- 10:30 a.m. HST and 2:00- 4:00 p.m. HST in the Gemini Lecture Hall (Hilo) or via Zoom** where you will receive highlights on how the plans work, upcoming changes, your benefits choices, and the open enrollment process.

Open enrollment materials and plan documents can be found at <http://hr.aura-astronomy.org/?q=2019openenrollment>.

SUMMARY OF EMPLOYEE BENEFITS CHANGES

Medical Plan Changes

The Hawaii Insurance Commissioner has allowed HMSA to make plan design changes in 2019 to allow for more affordable plan options. AURA is limited in plan designs that are offered due to the Hawaii Prepaid Health Care Act and group size. Each year we work with our insurance broker Lovitt & Touche, to review the plans that are offered to provide health care coverage that is competitive and meets employee needs.

- **HMSA HMO**
 - Average premium increase of 2.8% from 2018 to 2019
 - New deductible will be added at \$350 per individual up to a maximum family deductible of \$1,050.
 - The annual copayment maximums will increase from \$2500 single/\$7,500 family to \$3,000 single/\$9,000 family.
- **HMSA PPP**
 - Average premium increase of 4.4% - 16.1% depending on the level of coverage selected.
 - Deductible will increase from \$300 single/\$900 family to \$350 single/\$1,050 family.
 - The annual copayment maximums will increase from \$2500 single/\$7,500 family to \$3,000 single/\$9,000 family.

We realize that the annual deductible has a cost impact to employees. To help defray some of the additional costs, employees will be eligible for reimbursement of up to 50% of their annual deductible through the Health Reimbursement Account. (See additional info below).

- **Kaiser**

- No plan design changes or rate increases. The employee plan contributions will decrease some based on the new rates for the base plan.

Health Retirement Account (HRA) “NEW BENEFIT”

HRA plans are employer-funded medical reimbursement plans. The employer sets aside a specific amount of pre-tax dollars for employees to pay for health care expenses on an annual basis.

- A Health Reimbursement Account (HRA) will be offered in 2019 to employees that are enrolled in one of the HMSA plans to help pay for the additional out-of-pocket medical expenses. Medical expenses that are applicable to the health plan's deductible qualify for reimbursement.
 - The plan deductible per member is \$350 and the HRA will reimburse up \$175 per member up to the family deductible \$525 of the \$1050 family deductible for In-Network medical deductible expenses.
 - Members will be responsible for the second \$175 per member up to the family deductible of In-Network medical deductible expenses.

Flexible Spending Account (FSA) Changes

- Healthcare FSA maximum contribution limit for 2019 has not been released by the IRS the 2018 deductible is \$2650. The limit is projected to increase to \$2,700 however as of 10/31/2018 the final amount has not been released by the IRS.

Retirement Plan Changes

- The elective deferral (contribution) limit for the 403(b) rises to \$19,000 in 2019. To take advantage of the new limit, make changes or elect the catch-up deferral for those age 50+, you must login to your Fidelity account at <http://netbenefits.com/aura> to update your deferral election online.

Other Benefits

- Dental, vision, life insurance, worksite benefits, etc. will remain the same with no increase in premiums.

YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

Review the Open Enrollment materials and website at <http://hr.aura-astronomy.org/?q=2019openenrollment>.

If you don't want to make any changes to your current benefit elections, and you do not participate in a **Flexible Spending Account (FSA)**, you **DO NOT need to take any action**. All your current benefit elections will continue in 2019.

If you want to change elections for Medical, Dental, Vision, Life Insurance, or the worksite benefits (Accident Insurance, Critical Illness Insurance, or Hospital Care Insurance), you will need to complete elections online via [UltiPro Employee Self-Service](#) > Myself > Open Enrollment > click on 'Open Enrollment' link.

Flexible Spending Account (FSA) elections do NOT rollover. If you want to enroll or re-enroll in a FSA, you **MUST TAKE ACTION**. To make your 2019 FSA elections, go to the special “FSA ONLY” link in UltiPro > Open Enrollment > click on ‘2019 FSA’ link.

Exceptions:

1. Add “new” dependent: If you need to add a “new” dependent to a plan (i.e. dependent is not currently listed in UltiPro), you must contact your HR Representative before the “new” dependent can be added to your benefits.



NOTE: After open enrollment, you **cannot** make changes to your coverage during the year unless you experience a Qualifying Event, such as:

- Marriage, Divorce, or Legal Separation
- Birth or Adoption of a Child
- Death of a Spouse or Child
- Spouse’s Open Enrollment
- Change in Spouse’s Employment and/or Insurance Coverage
- Becoming eligible for Medicare
- Becoming eligible for or losing Medicaid
- Dependent child attainment of age 26

You have **30** days from a Qualifying Event to notify your HR Representative and make changes to your coverage. Changes are limited to those which are a result of the qualifying event.

REMINDERS:

- View your **current benefit elections** at UltiPro > Myself > Current Benefits
 - **IMPORTANT:** Do **NOT** click the ‘Open Enrollment’ link at UltiPro > Open Enrollment to **VIEW** your current benefits. **ONLY** click on the ‘Open Enrollment’ or ‘2019 FSA’ link(s) if you will be changing a benefit election or enrolling/re-enrolling in a FSA.
- Open enrollment period: **November 5 – November 20, 2018**
- Beginning **November 5**, modify your benefit elections at UltiPro > Open Enrollment
- Open enrollment elections are due to AURA Human Resources by **November 20, 2018**
- New contributions and benefit elections will become effective on **January 1, 2019**
- You will **NOT** be able to update personal information at UltiPro > Open Enrollment. If you need to make a change to your personal information during the open enrollment period, including your address, phone number, e-mail; or dependent information, including name, Social Security Number, date of birth, gender, address, etc., contact your HR Representative.
- If you experience a Qualifying Event (Marriage, Divorce, Birth of a Child, etc.), we encourage you to review your beneficiary designations and update as necessary.
- Beneficiary designations are **NOT** valid in UltiPro. If you want to review or update your beneficiary designations, contact your HR Representative.
- For more information, including the open enrollment meeting schedule, open enrollment resources, plan resources, forms, etc., go to <http://hr.aura-astronomy.org/?q=2019openenrollment>