



# 2018 OPEN ENROLLMENT HIGHLIGHTS

## ARIZONA/CALIFORNIA/COLORADO/NEW MEXICO

### INTRODUCTION

This document highlights important updates for AURA employees located in **Arizona, California, Colorado, and New Mexico** during this year's open enrollment period, **November 6 – November 22, 2017**.

Changes made during open enrollment are effective January 1, 2018 – December 31, 2018.

### SUMMARY OF EMPLOYEE BENEFITS CHANGES

#### *"NEW"* Benefits

Beginning January 1, 2018 AURA will be offering **Voluntary Worksite Benefits** through Cigna Group Benefits to provide you and your family with additional financial protection in case of a covered accident, illness or hospitalization. For more information, go to <http://hr.aura-astronomy.org/?q=2018OENSE> > Plan Resources > click on 'Accidental Injury Insurance', 'Critical Illness Insurance', or 'Hospital Care Insurance'.

#### Interactive Health Screenings

To promote personal health awareness and focus on prevention, AURA is offering Interactive Health (IH) evaluations to employees and spouses on-site in Tucson, Kitt Peak, and Boulder, or request to test at a lab and complete the screening at a contracted LabCorp facility. All eligible employees and spouses who participate will receive an incentive. For detailed information and to review participation incentives, go to <http://hr.aura-astronomy.org/?q=2018OENSEF#> > Open Enrollment Resources > click on 'Interactive Health Evaluation Info.' and '2018 Wellness Program Incentives'.

#### Medical Plan Changes

- The two CIGNA medical plans offered in 2017, the Consumer Driven Health Plan (CDHP) and Open Access Plus (OAP) Plan, will be continued in 2018 with an ~4% increase in premiums
- The Consumer Driven Health Plan (CDHP) In-Network Deductible and Out-of-Pocket Maximum will increase to \$1,350 Individual / \$2,700 Family (to remain Health Savings Account (HSA) qualified)
- Telehealth Benefit:
  - Cigna offers two Telehealth Connection services, American Well (AmWell) and MDLIVE, designed to offer employees greater control when they need to see a doctor. For more information, go to <http://hr.aura-astronomy.org/?q=2018OENSE> > Plan Resources > click on CIGNA Telehealth Connection.



## Health Savings Account (HSA) Changes

- HSA maximum contribution limits will increase to \$3,450 Individual / \$6,900 Family
- Employer contributions to your HSA are changing for 2018; HSA Contributions/Premium Reductions can be earned as wellness incentives. For detailed information, go to <http://hr.aura-astronomy.org/?q=2018OENSF#> > Open Enrollment Resources > click on '2018 Wellness Program Incentives'.

## Flexible Spending Account (FSA) Changes

- Healthcare FSA maximum contribution limit will increase to \$2,650

## Retirement Plan Changes

- The elective deferral (contribution) limit for the 403(b) will increase to \$18,500
- AURA HR no longer has access or the ability to adjust employee deferral elections. To take advantage of the new limit, you must login to your Fidelity account at <http://netbenefits.com/aura> to update your deferral election online. For detailed instructions, go to <http://hr.aura-astronomy.org/?q=2018OEHI#> > Open Enrollment Resources > click on 'NetBenefits Guide'.
- Effective August 1, 2017, Fidelity Investments became the exclusive retirement plan provider and record keeper for the AURA Retirement plans. Login to your Fidelity account to review the accuracy of your account details including your profile, mail preferences, investment elections, etc.

## Other Benefits

- Dental, vision, life insurance, pet healthcare discount program, disability plans, etc. will remain the same with no increase in premiums.

## YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

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 **DON'T need to take any action**. All your current benefit elections will continue in 2018.

If you want to change elections for Medical, Dental, Vision, Life Insurance, or add the "NEW" Accidental Injury 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 2018 FSA elections, go to the special FSA "ONLY" link in UltiPro > Open Enrollment > click on '2018 FSA' link.

### Exceptions:

1. Pet Healthcare Discount Program (United Pet Care) elections: If you want to enroll, change or cancel coverage, you must contact your HR Representative. If you are already enrolled, your 2017 elections will continue in 2018.
2. 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.

## **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 '2018 FSA' link(s) if you will be changing a benefit election or enrolling/re-enrolling in a FSA.
- Schedule your on-site Interactive Health evaluation appointment by **November 1, 2017** or, request to test at a lab by **November 8, 2017**
- Open enrollment period: **November 6 – November 22, 2017**
- Beginning **November 6**, modify your benefit elections at UltiPro > Open Enrollment
- Open enrollment elections are due to AURA Human Resources by **November 22, 2017**
- New contributions and benefit elections will become effective on **January 1, 2018**
- 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=2018OENSF#>.