



2018 OPEN ENROLLMENT HIGHLIGHTS CHILE

INTRODUCTION

This document highlights important updates for AURA employees located in **Chile** 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**.

Plan to attend the Open Enrollment Meeting scheduled on **November 6, 2017 at 2:30- 4:30 p.m. in the AURA Lecture Hall** where you will receive highlights of how the plans work, upcoming changes, your benefits choices, and the enrollment process.

SUMMARY OF EMPLOYEE BENEFITS CHANGES

MetLife Expatriate Benefits has a new name; **“MetLife Worldwide Benefits”**

Medical Plan Changes

- The MetLife medical plan offered in 2017, will be continued in 2018 with a 5% increase in premiums

Dental Plan Changes


- The MetLife dental plan offered in 2017, will be continued in 2018 with a 5% increase in premiums

Flexible Spending Account (FSA) Changes

- Healthcare FSA maximum contribution limit will increase to \$2,650
- **IMPORTANT:** Only employees that have reportable income in the U.S. are eligible to participate in a FSA. Third country nationals without taxable income are not eligible to participate.

Retirement Plan Changes

- The elective deferral (contribution) limit for the 403(b) will increase to \$18,500
- **IMPORTANT:** Only employees that have reportable income in the U.S. are eligible to participate in the 403(b). Third country nationals without taxable income are not eligible to participate.

- 
- 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=OE2018Chile> > 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

- Global emergency assistance, employee assistance program, life insurance, 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, or Life 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. 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.
- 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=OE2018Chile>.