



2018 OPEN ENROLLMENT HIGHLIGHTS HAWAII

INTRODUCTION

This document highlights important updates for AURA employees located in **Hawaii (Hilo and Maui)** 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 one of the Open Enrollment Meetings that are scheduled on **November 2, 2017 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 of how the plans work, upcoming changes, your benefits choices, and the enrollment process.

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=2018OEHI> > Plan Resources > click on 'Accidental Injury Insurance', 'Critical Illness Insurance', or 'Hospital Care Insurance'.

Medical Plan Changes

- HMSA
 - The HMSA medical plans offered in 2017, HMSA HPH B and HMSA PPP B, will be continued in 2018 with an ~8% increase in premiums
- Kaiser
 - The Kaiser medical plans offered in 2017 will change in 2018 with an ~7% overall increase in premiums
 - The Kaiser HMO Plan will change to the Kaiser HMO (301) Plan with no plan design changes
 - The Kaiser Added Choice Plan will change to the Kaiser Added Choice (405) Plan with the following plan design changes (refer to Plan documents for complete details):
 - Coinsurance will change to 20%
 - Office Visit copays will change from \$20 to \$15
 - Zero copays on basic labs and basic imaging

- Generic mail-order copay will change to \$6
- Specialty RX copay will change to \$200
- Active & Fit reimbursement credit will change to \$200 (for a list of participating gyms, refer to Plan documents or contact the Kaiser Representative)
- Air Ambulance
 - Both Kaiser Health Plans will pay 80% of Applicable Charges for ground or air ambulance services received within or outside the Service Area when deemed medically necessary by a Physician. Ambulance service is medically necessary if use of any other means of transport, regardless of the availability of such other means, would result in death or serious impairment of the Member's health. Air ambulance must be for the purpose of transporting the Member to the nearest medical facility designated by Health Plan for receipt of medically necessary acute care, and the Member's condition must require the services of an air ambulance for safe transport (refer to Plan Documents for complete details).

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, 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. 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=2018OEHI>.