2020 OPEN ENROLLMENT HIGHLIGHTS

HAWAII

INTRODUCTION
This document highlights important updates for AURA employees located in Hawaii during this year’s open enrollment period, November 11 – November 22, 2019.

Changes made during open enrollment are effective January 1, 2020 – December 31, 2020.

Plan to attend one of the Open Enrollment Meetings that are scheduled on November 5, 2019, at 1:00 - 2:00 PM HST (MK Summit) in the MK Control Room and November 12, 2019, 8:00 – 9:00 am or 2:00- 3:00 p.m. HST in the Gemini Lecture Hall (Hilo) or via Zoom https://gemini.zoom.us/j/4195549840 where you will receive highlights on how the plans work, upcoming changes, your benefits choices, and the open enrollment process.

NEW BENEFITS FOR 2020
Employee Assistance Plan (EAP)
AURA is dedicated to providing assistance to employees through the Optum Employee Assistance Program (EAP) to make your life easier. Optum will provide toll-free 24/7 access to master’s-level employee assistance specialists who provide consultation, risk screening, advocacy, referrals and educational materials. You can request and receive EAP clinician visit certification immediately through the website for routine, outpatient care. A network of clinicians — part of the larger network of 150,000 clinicians — provides goal-oriented counseling. Telemental health HIPAA-compliant technology delivers video EAP services in the privacy and comfort of your home or wherever you choose, providing convenience and accessibility. EAP-licensed telemental health providers are available in every state. Optum’s web services are available in English and Spanish and contain self-help information, searchable resource databases/directories, video programs, personal empowerment programs, and thousands of articles on our website, liveandworkwell.com. MyLiveandworkwell mobile app allows users to click to call, request a call back, look up EAP benefits, conduct provider searches and authorizations, and access the Live and Work Well website.
EAP and WorkLife Services Phone # 866-248-4094
Liveandworkwell.com access code AURA

Voluntary Legal Services & Identity Theft with LegalShield
At AURA, we pride ourselves on putting the health and security of our employees first, and that is why this year we are offering LegalShield, a legal protection plan. With LegalShield you will have direct access to a dedicated law firm who can review and prepare legal documents, assist with personal legal matters such as speeding tickets, neighbor disputes and family related matters such as adoption.
Millions of people have their identity stolen each year. IDShield provides the identity theft protection and identity restoration services you not only need but deserve. With IDShield you will receive comprehensive identity and credit monitoring and direct access to dedicated licensed private investigators who will restore your identity if stolen.

If you would like to enroll in one of these benefits or for more information visit benefits.legalshield.com/aura. You’ll pay your premium via payroll deduction.
Voluntary Pet Insurance with Nationwide
If you’re one of over 70 million pet owners in the U.S., you know that caring for them can be expensive, especially when they are injured or get sick. AURA staff can now sign up for pet insurance as a benefit of employment and receive preferred pricing.

Plans are available for dogs, cats, birds, small mammals and exotics (such as reptiles); animals categorized as livestock (including horses) are not eligible.

Premiums vary depending on your type of pet and where you live, and you’ll pay your premiums directly to Nationwide. You can learn more and enroll on the Nationwide website at [https://www.petinsurance.com/aura](https://www.petinsurance.com/aura) or call 877-738-7874.

SUMMARY OF EMPLOYEE BENEFIT CHANGES

Medical Plan Changes
Despite increases in health care costs nationwide, AURA’s premium changes are moderate for 2020.

The HMSA HMO plan will continue to be the base plan for 2020. Employer premium contributions to the HMSA PPO and Kaiser plans are based on the contribution rates for this base HMSA HMO Plan.

- **HMSA HMO & PPP**
  - Average premium increase of 3.48% from 2019 to 2020

  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 HMO & PPP**
  - Average premium increase of 1.88% from 2019 to 2020
  - Enhanced family benefits with $0 copays
    - Routine prenatal care
    - Routine labor and newborn delivery
    - A follow-up visit for mother and baby
    - Primary care office visits for children through age 17
  - Primary and Specialty care doctor office visits have changed from $20 to $15 (and now $0 for children through age 17) $0 copays for children is only applicable to HMO plan option and exclude on POS plan. $0 Maternity is applied to POS.

Dental Plan Changes

- **HMSA HMO & PPP Dental**
  - Premium increase of 2.0% from 2019 to 2020
Health Retirement Account (HRA)

- Health Reimbursement Accounts (HRA) will be continued in 2020 to employees that are enrolled in one of the HMSA plans to help with out-of-pocket deductible medical expenses.

  - The plan deductible per member is $350 and the HRA will reimburse up to $175 per member up to the family deductible of $525 of the $1,050 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 will increase to $2,750.

Retirement Plan Changes

- The elective deferral (contribution) limit for the 403(b) will increase to $19,500 and the catch-up deferral for those age 50+ will increase to $6,500. To take advantage of the current 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.

Tuition Reimbursement Changes

- Effective January 1, 2020, tuition reimbursements will be limited to $12,000 annually and if employment at AURA is voluntarily terminated, you must repay in full, any tuition reimbursement benefits received within one (1) year of the termination date.

Other Benefits

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

YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

Open enrollment materials and plan documents can be found at https://hr.aura-astronomy.org/?q=2020openenrollment.

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 rollover and continue for 2020, except your FSA. FSA elections do NOT rollover. If you want to enroll or re-enroll in a FSA, you MUST TAKE ACTION. To make your 2020 FSA election(s), go to UltiPro > MENU > MYSELF > Open Enrollment > click on ‘2020 Flexible Spending Account’ link.

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 > MENU > MYSELF > Open Enrollment > click on ‘2020 AURA/NSF Open Enrollment’ link.

If you want to enroll in the new benefits for 2020, visit the applicable enrollment websites to make your election(s).

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

- To view your **current benefits**, login to UltiPro and navigate to MENU > MYSELF > Benefits Summary.
  - **IMPORTANT:** Do **NOT** click the ‘2020 AURA/NSF Open Enrollment’ link in UltiPro at MENU > MYSELF > Open Enrollment to **VIEW** your current benefits. ONLY click on the ‘2020 AURA/NSF Open Enrollment’ or ‘2020 Flexible Spending Account’ link(s) if you will be changing a benefit election or enrolling/re-enrolling in a FSA.
- **Open enrollment period:** **November 11 – November 22, 2019**
- **Beginning** **November 11, 2019,** modify your benefit elections at UltiPro > MENU > MYSELF > Open Enrollment
- **Open enrollment elections are due to AURA Human Resources by November 22, 2019**
- **New contributions and benefit elections will become effective on January 1, 2020**
- Please review your personal information in UltiPro > MENU > MYSELF > Name, Address, and Telephone to make sure that your address and contact information is up to date. You can make changes to your personal, including your address, phone number and personal email address. To update information regarding your dependent(s), 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.
- To access the Hawaii Benefits Guide, visit [https://hr.aura-astronomy.org/?q=benefitsguide](https://hr.aura-astronomy.org/?q=benefitsguide).
- If you need help completing your enrollment, contact your HR Representative or email [benefits@aura-astronomy.org](mailto:benefits@aura-astronomy.org).
- For more information, including the open enrollment meeting schedule, open enrollment resources, plan resources, forms, etc., go to [https://hr.aura-astronomy.org/?q=2020openenrollment](https://hr.aura-astronomy.org/?q=2020openenrollment).