Open Enrollment For Employee Benefits

January 1, 2020 through December 31, 2020
Open Enrollment
Qualifying Events
Online Open Enrollment
What’s New for 2020?
Benefits Package Review
Enrollment Process & Important Dates
Open Enrollment is the ONLY time of year you can...

- Add or delete dependents
- Change coverage
- Waiver coverage
- Participate in a Flexible Spending Account
- 2019 Elections will continue for 2020 except for FSA contributions which must be re-elected

Open Enrollment is November 11th thru November 22nd!
Changes during the plan year are allowed only if you have a qualified status change / Qualifying Event such as:

- Marriage, Legal Separation, and Divorce
- Birth or Adoption of a Child
- Dependent Child meeting Maximum Age Limits
- Eligibility of Medicare or AHCCCS
- Change in employment for you or your spouse that affects coverage (termination of employment, part-time to full-time, etc.)
You must report a Qualifying Event to HR within 30 days!

- You are responsible for informing HR within 30 days of a marriage, final divorce decree, birth of a child, children over age 26.
- If you do not notify HR within 30 days, you will lose your right to make a mid year change and will have to wait until next year’s Open Enrollment to make your change.
- COBRA Rights could be lost.
Informed Healthcare Consumer

- Open Enrollment Materials
  - Benefits Guide, benefit summaries, etc.
- Open Enrollment Website [https://hr.aura-astronomy.org/?q=2020openenrollment](https://hr.aura-astronomy.org/?q=2020openenrollment)

HMSA Member Portal

- Check Claims History, Pharmacy Information, etc.

Kaiser Member Portal

- Check Claims History, Pharmacy Information, etc.

UltiPro – Enroll and look up your current benefits
1) Go to: https://N13.UltiPro.com
Enter Your Username & Password

2) Click on “MENU”

3) Hover over “MYSELF”

4) Click on Benefits Summary

View Current Benefits
1) Go to: https://N13.UltiPro.com
Enter: username & password

2) Hover over “MENU”

3) Select “MYSELF”

4) Select “Open Enrollment” from the list.

5) Select Link to access your Open Enrollment Session

TIP: These resources are available for you to review for detailed session navigation, including making your elections.
Tips for a seamless enrollment experience:

- Make sure to read ALL messaging in the session for important information and instructions
- Only enter the session if you want to make changes, you can view your election under the benefits summary
- Separate FSA session available for 2020 FSA contributions ONLY
- Scroll through the entire page for all benefit plan options.
- Benefit end date for current benefits is 12/31/2019. New benefit elections will begin effective 01/01/2020.
Changes for 2020:

- Kaiser – Enhanced Family Benefits
- Optum – New! EAP carrier
- LegalShield – New! Legal and Identity Theft Protection
- Nationwide – New! Pet Insurance
- Tuition Reimbursement

No Benefit Changes to:

- Medical – HMSA
- HRA
- Dental
- Vision – UHC (DKIST Only)
- Short Term & Long Term Disability
- Basic Term Life / AD&D
- Voluntary Term Life / AD&D
  - Age-banded rates will change if in a new age bracket
- Worksite Benefits
New Benefits for 2020
Employee Assistance Plan (EAP) services

- Unlimited telephonic Solution-Focused Consultation, support, and educational resources from Employee Assistance Specialists
- Personalized referrals to network clinicians with EAP specialization for 3 face-to-face visits per issue per year
- Referrals to community resources
- Seamless coordination with behavioral health services
- Legal/Mediation services
- Financial services
- Unlimited management consultation
- Management referrals
- Critical Incident Response Services
- 24/7/365 access to Employee Assistance Specialists at 1-866-248-4094

Optum EAP
Access to EAP Services through Mobile Applications

myLiveandworkwell EAP mobile app

- Confidential, ready access to EAP on-the-go
- Drives utilization and awareness
- Meets people where they are, when they want it
- Customer-specific content and phone number

- Click to call
- Request a call back
- Look up available EAP benefits
- Conduct a provider search
- Request an authorization for counseling
- Access liveandworkwell.com content

EAP promotional content features the new app

Entire family enjoys instant access to help

Employer promotes availability of the app

Downloaded from Apple & Google Play app stores
LegalShield and IDShield Benefits

- Legal Advice and Consultation for Personal Legal Matters
- Legal Document Preparation and Review
- Dedicated Law Firm
- Letters and Phone Calls Made on Your Behalf
- Traffic Ticket Assistance
- Estate Planning, Including Will Preparation
- 24/7 Emergency Legal Access
- Access to Legal Forms
- **Mobile App Available**

- Identity Consultation and Restoration
- Robust Monitoring Platform Including Social Media and Dark Web/Internet Monitoring
  - SSN, DOB, Address, Usernames/Passwords, Driver's License, Email Address, Bank Accounts, Credit Cards, etc.
  - Monthly Credit Score Tracker (TransUnion)
  - Identity and Credit Threat Alerts (Triple-Bureau Monitoring)
  - Direct Access to Licensed Private Investigators (LPI)
  - $1M Protection Policy
  - 24/7 Emergency Access
  - **Mobile App Available**
LegalShield and IDShield Mobile Apps

- Directly Call Law Firm
- Kick-Start Will Preparation Process
- Upload Traffic Tickets for Review
- 24/7 Emergency Legal Access
- Access to Legal Forms

- Monthly Credit Score Tracker
- Identity and Credit Threat Alerts
- Direct Access to Licensed Private Investigators
- 24/7 Emergency Access

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LegalShield and IDShield Pricing

**Legal Benefit – Who’s Covered?**
- The employee
- The employee’s spouse
- Dependent children up to age 26

**Identity Theft Benefit – Who’s Covered?**
- Individual Coverage:
  - The employee only
- Family Coverage
  - The employee
  - The employee’s spouse/partner
  - Dependent children up to age 26 (up to 10 covered)*

<table>
<thead>
<tr>
<th>LegalShield Monthly Price (Family)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15.75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IDShield Monthly Price (Individual/Family)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$8.95/$16.95</td>
</tr>
</tbody>
</table>
How to enroll?

- If you would like to enroll in Legal and/or Identity Theft protection you must follow the enrollment instructions through the following link: http://benefits.legalshield.com/aura
- You will click on the “Enroll Now” icon and follow the steps
- Videos of benefit overviews are available on the website
- No networks: Use any vet, anywhere
- Simple pricing: Not based on age, breed or size
- Wellness option: Includes spay/neuter, vaccinations and more

Additional member benefits

- **The Companion**: Pet education newsletter with exclusive policyholder discounts
- **Pet tags and ID cards**: Easy access to important pet insurance policy information
- **Pet Health Zone**: Online articles on pet health and safety for everyone
- **Digital cards**: Sent for pet birthdays and other life events
- **Infographics**: Get all the pet facts in fun and infographics
- **vethelpline**: 24/7 pet help. Call, email or online chat with a live veterinary professional

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There is no network
- Preferred pricing
- Portable Policies

How to enroll:
- Go online
  - PetsNationwide.com
- Answer two questions
  - Pet species
  - Zip code
- Choose a product
- Enter payment

How to use a Nationwide pet insurance policy:
1. Pay your vet
2. Send your claim
3. Get reimbursed
Effective January 1, 2020:

- Reimbursements will be limited to $12,000 annually.

- 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.
Enjoy your life in good health.

For your health. For those you love most. For life.
Care Access Assistance Program

• Financial assistance for travel to another island for specialty care

• For example, you may qualify if:
  • The specialty care you need isn’t available on your home island
  • The specialty care you need is available on your home island, but you can’t get an appointment soon enough
Convenient online care

- 24/7 access to doctors at no cost
- Prescriptions when needed
- Behavioral therapy and marriage and family therapy
Travel freely and confidently

Blue Cross Blue Shield Association (bcbs.com)
• 96% of hospitals
• 95% of doctors
• 190 countries around the world
• 69,000 pharmacies
## Preferred Provider (PPO) plan

<table>
<thead>
<tr>
<th>Services</th>
<th>Participating Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum out-of-pocket</td>
<td>$3,000 per person, $9,000 per family</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>$350 per person, $1,050 per family</td>
</tr>
<tr>
<td>Annual preventive health evaluation</td>
<td>No copayment</td>
</tr>
<tr>
<td>Office visit/urgent care</td>
<td>$17 copayment/visit</td>
</tr>
<tr>
<td>Emergency room</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Hospitalization facility fee</td>
<td>20% coinsurance</td>
</tr>
</tbody>
</table>

This is only a summary. For complete information, see your plan’s Guide to Benefits. All benefits are for services from a participating provider.
Health Plan Hawaii Plus (HMO)

<table>
<thead>
<tr>
<th>Services</th>
<th>Participating Provider</th>
</tr>
</thead>
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<tr>
<td>Annual maximum out-of-pocket</td>
<td>$3,000 per person,</td>
</tr>
<tr>
<td></td>
<td>$9,000 per family</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>$350 per person,</td>
</tr>
<tr>
<td></td>
<td>$1,050 per family</td>
</tr>
<tr>
<td>Annual physical exam</td>
<td>No copayment</td>
</tr>
<tr>
<td>Office visit/urgent care</td>
<td>$20 copayment/visit</td>
</tr>
<tr>
<td>Emergency room</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Hospitalization facility fee</td>
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This is only a summary. For complete information, see your plan’s Guide to Benefits. All benefits are for services from a participating provider.
**Prescription drug plan comparison**

<table>
<thead>
<tr>
<th>Tier</th>
<th>Description</th>
<th>Member cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>30-day supply</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>Mostly generic drugs</td>
<td>$7 copayment/prescription</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Mostly preferred drugs</td>
<td>$30 copayment/prescription</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Mostly other brand-name drugs</td>
<td>$30 copayment/prescription plus $45 Tier 3 cost share</td>
</tr>
<tr>
<td>Tier 4</td>
<td>Mostly preferred specialty drugs</td>
<td>$100 copayment/prescription</td>
</tr>
<tr>
<td>Tier 5</td>
<td>Mostly other brand-name specialty drugs</td>
<td>$200 copayment/prescription</td>
</tr>
<tr>
<td></td>
<td><strong>90-day supply</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>Mail service – mostly generic drugs</td>
<td>$11 copayment/prescription</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Mail service – mostly preferred drugs</td>
<td>$65 copayment/prescription</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Mail service – mostly other brand-name drugs</td>
<td>$65 copayment/prescription plus $135 Tier 3 cost share</td>
</tr>
</tbody>
</table>

**Annual maximum out-of-pocket – Single: $3,600; Family: $4,200**
## Vision plans

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual eye exam</td>
<td>$10 copayment</td>
<td>$20 copayment</td>
</tr>
<tr>
<td>Basic lenses</td>
<td></td>
<td>$10 copayment</td>
</tr>
<tr>
<td>Basic frames</td>
<td></td>
<td>$15 copayment/24 months</td>
</tr>
<tr>
<td>Contact lenses</td>
<td></td>
<td>$25 copayment up to $130 maximum</td>
</tr>
</tbody>
</table>
## Participating Provider Dental Program (PPO)

<table>
<thead>
<tr>
<th>Dental Services</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar year max</td>
<td>$2,000</td>
</tr>
<tr>
<td>Preventive care</td>
<td>No cost</td>
</tr>
<tr>
<td>Routine care</td>
<td>30% coinsurance</td>
</tr>
<tr>
<td>Major care</td>
<td>50% coinsurance</td>
</tr>
<tr>
<td>Ortho</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
How the roll-over benefit works

- PPO dental plans offer roll-over benefits
- Carry unused benefits to the next year
- Must meet certain requirements

<table>
<thead>
<tr>
<th>Dental plan calendar year maximum benefit amount</th>
<th>If your total claims don’t exceed this amount for the calendar year</th>
<th>We’ll rollover this amount for you to use next year and beyond</th>
<th>The rollover will be capped at*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000</td>
<td>$800</td>
<td>$600</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
## Enhanced dental benefits

<table>
<thead>
<tr>
<th>Condition</th>
<th>Automatic program enrollment</th>
<th>Two additional cleanings or periodontal maintenance per year</th>
<th>Oral cancer screenings* once every 6 months, fluoride treatment every 3 months</th>
<th>Periodontal scaling**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Coronary artery disease</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Stroke</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Pregnancy</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Oral cancer</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Sjögren’s syndrome</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Head &amp; Neck Cancers (as of 1/1/20)</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

* Oral cancer screening is a benefit for members who have had oral cancer.

** Periodontal maintenance and scaling available in plans that offer periodontal benefits.
## Complementary Care

<table>
<thead>
<tr>
<th>Chiropractor Care (in-network provider)</th>
<th>Preferred Provider Plan (PPO)</th>
<th>Health Plan Hawaii Plus (HMO) *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>$17 copayment</td>
<td>$20 copayment</td>
</tr>
<tr>
<td>Radiology (e.g. X-ray)</td>
<td>20% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Acupuncture &amp; Massage Therapy **</td>
<td>Preferred Provider Plan (PPO)</td>
<td>Health Plan Hawaii Plus (HMO)</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$17 copayment</td>
<td>$20 copayment</td>
</tr>
</tbody>
</table>

For the Preferred Provider plan, chiropractic services are covered under your medical plan

*A maximum number of visits and maximum benefit amount per calendar year applies

**Maximum number of visits per calendar year applies
Check out your online portal

hmsa.com

• Find a doctor
• Set up My Account to access your claims and plan information
• See member discounts
• Learn more about well-being programs
We’re here for you

Call us

Preferred Provider Plan & CompMED (PPO)
• 1 (800) 776-4672 toll-free

Health Plan Hawaii Plus (HMO)
• 1 (800) 776-4672 toll-free

935-5441 – Big Island
871-2466 – Maui

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Waiakea Center  Pu’unene Shopping Center