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 101
Health Savings Account
Wellness
Benefits Package Review
Enrollment Process & Important Dates
Open Enrollment is the ONLY time of year you can...

- Add or delete dependents
- Change coverage
- Waive coverage
- Participate in a Flexible Spending Account

- 2019 Elections will continue for 2020 except for FSA contributions which must be re-elected

Changes are effective January 1, 2020 through December 31, 2020

Open Enrollment is Nov 11th thru Nov 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)

CDHP and OAP
- Log-In to www.mycigna.com
- Check Claims History, Pharmacy Information, etc.

Health Savings Account (HSA)
- Log-In to www.hsabank.com
- Learn about HSA, Online Banking, 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
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:

✓ Medical Plans (CDHP)
  ✓ Increase to the In-Network Deductible and Out-of-Pocket Maximum ($1,400 Individual / $2,800 Family)
  ✓ NM plans removed – EE’s will be moved to AZ/CO Plans
✓ Wellness Program
✓ Optum – New! EAP carrier
✓ LegalShield – New! Legal and Identity Theft Protection
✓ Nationwide – New! Pet Insurance (additional option)
✓ Tuition Reimbursement

No Changes to:

✓ Dental – Alternative ID’s
✓ Vision
✓ 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
✓ United Pet Care
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
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

Employer promotes availability of the app

Entire family enjoys instant access to help

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</th>
<th>IDShield Monthly Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Family)</td>
<td>(Individual/Family)</td>
</tr>
<tr>
<td>$15.75</td>
<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
- 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.
- An OAP is Open Access Plus
  - Both medical plan options are Open Access Plus (CDHP and OAP)
  - In-Network and Out-of-Network benefits
  - Nationwide access
  - No Primary Care Physician selection required
  - No referrals required

- Visit the Cigna website [www.mycigna.com](http://www.mycigna.com) if a registered member or [www.cigna.com](http://www.cigna.com) to locate providers in AZ and in other states
**In-Network**

- ALL Physicians - When undergoing treatment/procedures in a hospital or facility, ask to have services performed by in-network providers.
- Have your file marked for In-Network providers only
- Pre-Certification on all scheduled procedures

**Emergency**

- TRUE Emergency Services are always covered as In-Network.
- The carrier will pay the claim based on usual and customary
- Members are responsible for the difference

**Balance Bill**

- A balance bill is when an Out-of-Network provider bills for the difference between the provider fee and the amount paid by the insurance company
- For example, if the provider's charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30. A preferred provider may not balance bill you for covered services.
A copay is a fixed amount you pay for covered services – Office Visits, UC, ER, Rx, etc.

A Deductible is the initial amount of money you are responsible for paying towards your major medical services each **Calendar Year** (January 1st through December 31st)

Coinsurance is the percentage of costs of a covered health care service you pay after you've paid your deductible
Out-of-Pocket Maximum is the most you will be required to pay in any given Calendar Year (January 1st through December 31st).

The Out-of-Pocket Maximum include ALL expenses (deductible, coinsurance and medical/Rx copays).

Once the Out-of-Pocket Maximum has been met, Cigna will pay 100% for the rest of the Calendar Year.
## Ways to Save

### Preventive care is key – and FREE!
- Get care early before it gets worse!

### Stay In-Network
- Especially for inpatient and surgical services!
- Direct your referrals

### Ask your Doctor Questions
- Ask for costs BEFORE having services
- Inquire about alternatives

### Get the Right Care at the Right Time
- Know where to go for care – Office Visit, Telehealth, Urgent Care, etc.
- Locate facilities near Home, Work, and school – BEFORE you need them

### Research!
- How much are your Prescriptions, really?
- Retail $4 Generic Programs

### Use the tools available to you
- Cigna Website, Mobile App & Cost Estimator Tools
<table>
<thead>
<tr>
<th>Service</th>
<th>Average Cost: $</th>
<th>Services Provided</th>
<th>Cost Details:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nurseline</td>
<td>$0</td>
<td>• Basic Triage / at home care</td>
<td>• 24/7 Access</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• NO cost</td>
<td></td>
</tr>
<tr>
<td>Telehealth</td>
<td>$55</td>
<td>• Routine Diagnostics &amp; Rx when necessary</td>
<td>• CDHP: 0% after ded.;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• OAP: $20 copay</td>
</tr>
<tr>
<td>Convenience Clinic</td>
<td>$60</td>
<td>• Routine Diagnostics, Care &amp; Treatment, sports physicals, immunizations</td>
<td>• CDHP: 0% after ded.;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• OAP: $20 copay</td>
</tr>
<tr>
<td>Physician’s Office</td>
<td>$85-$150</td>
<td>• Preventive &amp; Routine Care, Chronic Condition management</td>
<td>• CDHP: 0% after ded.;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• OAP: $20 copay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$225</td>
<td>• Routine Diagnostics, Care, &amp; Treatment, stitches, x-rays (some facilities)</td>
<td>• CDHP: 0% after ded.;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• OAP: $35 copay</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$1,250</td>
<td>• Life &amp; Limb threatening</td>
<td>• CDHP: 0% after ded.;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• OAP: $75 copay</td>
</tr>
</tbody>
</table>
Register for one or both so you’ll be ready to use a telehealth service when and where you need it.

- AmWellforCigna.com
- (855) 667-9722

- MDLIVEforCigna.com
- (888) 726-3171

Signing up is easy:
- Create an account
- Complete your medical history
- Download the vendor app to your smartphone/mobile device
Search by name, facility, procedure, or specialty

Get help or talk to a live person
### Back (Lower) MRI (without Dye)

**For SUBSCRIBER**
**Location:** Carondelet Imaging Center

#### Estimated Out-of-Pocket Cost

- **$467**

#### Total Cost Breakdown

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional (doctor's interpretation)</td>
<td>$64</td>
</tr>
<tr>
<td>Technical (performing test)</td>
<td>$403</td>
</tr>
<tr>
<td><strong>Total cost before applying coverage</strong></td>
<td><strong>$467</strong></td>
</tr>
</tbody>
</table>

#### Your Coverage: Who Pays?

<table>
<thead>
<tr>
<th>Description</th>
<th>Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Pays</td>
<td><strong>$0</strong></td>
</tr>
<tr>
<td>Plan pays 100% after your deductible's met and 100% after your out-of-pocket max is met.</td>
<td></td>
</tr>
<tr>
<td>Copay</td>
<td><strong>$0</strong></td>
</tr>
<tr>
<td>Deductible - You Pay</td>
<td><strong>$467</strong></td>
</tr>
<tr>
<td>You pay 100% of the costs until your deductible's met (the amount you are responsible for paying before your plan begins to pay). Remaining Deductible: $1,000</td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td><strong>$0</strong></td>
</tr>
<tr>
<td>You pay 0% of the costs after your deductible's met and until your out-of-pocket max is met.</td>
<td></td>
</tr>
<tr>
<td><strong>Estimated out-of-pocket cost</strong></td>
<td><strong>$467</strong></td>
</tr>
</tbody>
</table>

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**Carondelet Imaging Center**
- **(520) 329-3293**
- **630 N Alvernon Way #150 Tucson, AZ 85711**
- **1.1 miles - Map**

**St. Mary's Imaging Center**
- **(520) 872-8900**
- **395 N Silverbell Rd #105 Tucson, AZ 85745**
- **4.3 miles - Map**

**Advanced Open MRI of Tucson**
- **(520) 338-3455**
- **3970 N Campbell Ave Tucson, AZ 85719**
- **1.3 miles - Map**

**RapidSound, Inc**
- **(520) 881-2770**
- **5700 E Pima St #D Tucson, AZ 85712**
- **3.6 miles - Map**
Two plans to choose from
Same network of providers
Preventive Care Services at no cost

<table>
<thead>
<tr>
<th>Highlights</th>
<th>CDHP</th>
<th>OAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,400 / $2,800</td>
<td>$300 / $600</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Out-of-Pocket Max</td>
<td>$1,400 / $2,800</td>
<td>$1,300 / $2,600</td>
</tr>
<tr>
<td>PCP/Specialist</td>
<td>0% after deductible</td>
<td>$20 / $40</td>
</tr>
<tr>
<td>Labs</td>
<td>0% after deductible</td>
<td>$20 / $40</td>
</tr>
<tr>
<td>Physician's Office</td>
<td>0% after deductible</td>
<td>$20 / $40</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>0% after deductible</td>
<td>0%, no deductible</td>
</tr>
<tr>
<td>Rx Retail (30 days)</td>
<td>0% after deductible</td>
<td>$10 / $25 / $50</td>
</tr>
</tbody>
</table>
You visit an in-network doctor/hospital/facility → Cigna receives and processes the claim → Cigna sends an explanation of benefits (EOB) → You have the option to pay the doctor bill using your HSA or pay out of pocket.

**Explanation of Benefits (EOB)**
- Clearly shows how and when claims were paid
- Can be received in the mail or electronically
- Available online at myCigna.com with opportunity to choose to receive email alerts
## HSA Components

<table>
<thead>
<tr>
<th>Cigna $1,400 = Part ONE</th>
<th>HSA Bank = Part TWO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care 100% covered</td>
<td>Health Savings Account (HSA) Maximum Contribution:</td>
</tr>
<tr>
<td>Deductible waived</td>
<td>2020</td>
</tr>
<tr>
<td>Plan Deductible: $1,400 Individual $2,800 Family</td>
<td>Individual $3,550</td>
</tr>
<tr>
<td>100% coverage after deductible</td>
<td>Family $7,100</td>
</tr>
<tr>
<td></td>
<td>Catch-up Contribution (55+) $1,000*</td>
</tr>
</tbody>
</table>

*If spouse is 55+, a second HSA may be established and a second catch-up contribution of $1,000 could be made to that account.*
✓ You are covered by an eligible high deductible health plan

✓ You are NOT covered by any other health plan that is not a high deductible health plan

✓ You are NOT entitled to Medicare, TRICARE or TRICARE for life

✓ You have NOT received VA or IHS (Indian Health Services) Benefits within the past 3 months

✓ You are NOT claimed as a dependent on someone else’s tax return

✓ You are NOT covered by a healthcare FSA, including a spouse’s FSA
HSAs allow you to put pre-tax dollars into an account to use for qualified healthcare expenses


- The account is in your name and belongs to you!

- You are responsible for confirming qualified expenses, retaining receipts, and applicable tax filings

- Funds are available once the account is established and funded
  - HSA accounts are **NOT** pre funded
  - You can reimburse yourself as long as you had your HSA established at the time the expense was incurred

- Taxes and Penalties apply for any non-qualified expenses
  - Taxable as income
  - 20% penalty, plus taxes
Unspent balances in your account remain until you choose to spend them.

As your balance rolls over from year to year, it earns interest. When your balance is large enough, you can invest it – tax free – the same way you can invest dollars from other retirement accounts.

After you reach age 65 you can withdraw the funds without penalty but the amounts withdrawn will be taxable as ordinary income.
HSA Qualified Medical Expenses

Medical plan Deductibles, Coinsurance, and Rx expenses

Dental and Vision care and services

Qualified expenses for your spouse and/or tax dependents

Money you take out of your HSA for qualified medical expenses is income-tax free
Example:

John earns $40,000 per year and has single coverage and is contributing $3,550 per year.

<table>
<thead>
<tr>
<th></th>
<th>Without an HSA</th>
<th>With an HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Pay</td>
<td>$40,000</td>
<td>$40,000</td>
</tr>
<tr>
<td>HSA Contribution</td>
<td></td>
<td>$3,550</td>
</tr>
<tr>
<td>TAXABLE PAY</td>
<td>$40,000</td>
<td>$36,450</td>
</tr>
<tr>
<td>Estimated Taxes (20%)</td>
<td>$8,000</td>
<td>$7,290</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$3,550</td>
<td></td>
</tr>
<tr>
<td>TAKE HOME PAY</td>
<td>$28,450</td>
<td>$29,160</td>
</tr>
<tr>
<td>SAVINGS</td>
<td></td>
<td>$710</td>
</tr>
</tbody>
</table>
HSA Bank

**Easy contributions and withdrawals**
- Payroll deductions
- Visa ® Debit Card
- Online Transfers
- HSA Checks
- Withdrawal Form
- Funds may be rolled into new account

**An exceptional Customer Service Experience**
- Client Assistance Center representatives are HSA experts and dedicated solely to helping you understand and manage your account
  - askus@hsabank.com

**Online account management**
- www.hsabank.com/internetbanking
AURA’s Employee Wellness Program will continue in 2020!

Earn incentives for participation in the Interactive Health Biometric Screenings and other wellness activities

- Up to $700 HSA contribution for individual coverage
- Up to $1,000 HSA contribution for family coverage

Employees enrolled in the OAP Plan up to $26.92 deducted from your medical premiums each pay period for individual coverage

- Up to $38.46 deducted from your medical premiums each pay period for family coverage
Employees have multiple ways to earn incentives:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interactive Health Participation (Complete the biometric screenings)</td>
<td>Employee - $250, Spouse - $200</td>
</tr>
<tr>
<td>Outcomes</td>
<td>Employee - $300, Spouse - $150</td>
</tr>
<tr>
<td>Interactive Health or Cigna Health Coaching Programs Completion certificate due to WELCOAZ by 11/30/20</td>
<td>Employee - $150, Spouse - $75</td>
</tr>
<tr>
<td>Onsite Health Coaching Completions will be reported by WELCOAZ</td>
<td>Employee (3 session max) $50 per session</td>
</tr>
<tr>
<td>Cigna Health Risk Assessment Completions will be reported quarterly by Cigna</td>
<td>Employee - $50, Spouse - $25</td>
</tr>
<tr>
<td>Annual Exams Complete the Annual preventive exam will be reported quarterly by Cigna</td>
<td>Employee - $150, Spouse - $75</td>
</tr>
<tr>
<td>Dental Exam Complete the Annual Exam Verification Form and turn it into WELCOAZ by 11/30/20</td>
<td>Employee - $75, Spouse - $50</td>
</tr>
</tbody>
</table>
FREE Clinical Health Evaluations
- Employees and spouses participating in the health plan can participate FREE of charge!

What is included?
- Personal Health Evaluation
- 38 panel comprehensive screening
- Blood pressure screening
- Health assessment
- Age/gender specific tests
- Evaluation results sent directly to member’s physician (with authorization)

Results are 100% confidential
On-site health screenings were held the week of November 1 but it’s not too late to participate!

- Option One: Test at a Lab - If a participant is unable to participate on-site, they can visit a LabCorp patient service center. Test at Lab deadline November 22\textsuperscript{th}.

- Option Two: Physician Verification Form - Register online at myinteractivehealth.com and select Physician Verification. Download your paperwork directly from the website, or you can opt for mail delivery which will take 5-7 days. Physician Verification deadline November 22\textsuperscript{th}.
Online Resources

- www.MyInteractiveHealth.com
  - Personal medical information
  - Targeted messages and content
  - Medical encyclopedia
  - Medical lab history and trending
  - Personal health e-mails
  - Access to Interactive Health Staff

Personal Health Report

- On Website
  - Available 24-48 hours on web

- In Print
  - Mailed to home within 2 weeks
  - Letter from Interactive Heath’s Medical Director
  - Personal Health score, goal and risk assessments
  - Condition-relevant resources
○ One-on-one telephonic coaching
  ○ Smoke-Free for Life
  ○ Diabetes Prevention and Control
  ○ Weight Loss
  ○ Managing Cholesterol Levels
  ○ Blood Pressure
  ○ Better Nutrition
  ○ Personalized Fitness
  ○ Achieving Balance

Health Coaching

Coaching Courses
Telephonic HealthFocus courses are confidential and free to anyone who participates in the Health Evaluation.

○ Your personal health coach will guide you in making lasting lifestyle changes
○ Course material will be customized to meet your health goals

Sign up now!
Call (800) 835-1210 to register for a HealthFocus course.

Course Descriptions

Tobacco-Free for Life
Learn different quit techniques such as nicotine replacement therapy. Develop strategies for quit prevention. Work with an experienced professional and live a tobacco-free life.

Diabetes Prevention and Control
Your personal health coach will increase your knowledge of diabetes to help empower you to make healthy lifestyle choices. Instructional and supportive strategies are explored to help you take control of your diabetes or prevent the development if you're at risk.

Lifestyles for Successful Weight Loss
Learn a balanced, non- diet approach to losing weight and keeping it off. Your health coach will individualize a plan to help you meet your goals. This course will help reshape your habits as you reshape yourself.

Managing Cholesterol Levels
Develop an individual plan to feed your heart to lower bad LDL cholesterol, raise good HDL cholesterol, and lower triglycerides. By leading a healthy heart lifestyle you may be able to reduce your risk for a heart attack or stroke.

Managing and Preventing High Blood Pressure
Lifestyle plays an important role in controlling your blood pressure. Develop strategies to help you successfully reduce your blood pressure with a healthy lifestyle and you may avoid, delay or reduce the need for medication.

Better Nutrition
Evaluate current eating habits. Set healthy goals. Discover strategies for
MetLife

- PPO Plan
  - Choice of providers
  - In-Network
  - Deductible $50 Individual / $150 Family
    - Waived for Preventive, Diagnostic and Orthodontics
  - Preventive 100% covered
  - Basic 0% after ded. / Major 40% after ded.
  - $2,000 Calendar Year Maximum
  - Orthodontics
    - 50%
    - $1,500 Lifetime Maximum
MetLife

* AURA will be transitioning from the use of SSN’s for IDs to Alternative IDs around January 1st
  * When filing a dental claim the member MUST use their Alt ID. If the dental provider files a claim with the SSN it will be denied.
  * All members will need to re-register in MyBenefits. When prompted to enter your SSN you MUST enter your Alt ID since that is their identifier.
  * Enter full name: Association of Universities for Research in Astronomy, INC.
    * The name will pop up once they put Association of Un....
www.metlife.com/mybenefits
Employer Dental Services (EDS) – Arizona Only

- Plan 700N
- Coverage only with an EDS Dentist
- Schedule of Benefits
  - Copayments
  - No Deductibles
  - No Maximums
- Discounts for Specialist and Orthodontia
UHC Specialty Benefits

- **In-Network benefits**
  - $10 copay for exam
  - $25 copay for Prescription Lenses (Single, Bifocal or Trifocal)
  - $25 copay for Frames between $120 - $150 (retail price)
  - $25 copay for Contact lenses
    - Contacts are in lieu of frames and lenses

- **Out-of-Network reimbursement benefits**
  - Benefits available
    - Every 12 months for exams and lenses;
    - Every 24 months for frames
Navigating Vision Options

Cigna
- Eye exam **ONLY** one every 12 months after a $20 copay for enrolled members (CDHP and OAP plans)
  - Cigna Vision Network only

MetLife
- Vision discount program
  - MetLife VisionAccess Provider Network only

UHC Specialty Benefits
- Full Vision Benefits
- Copays for exam and materials
  - UHC Vision Network
Why use a Flexible Spending Account (FSA)? Set aside pre-tax money for predictable expenses:

- **Health Care FSA**
  - Qualified Medical Expenses
  - $2,750
  - $500 carryforward limit

- **Limited Purpose FSA**
  - Dental & Vision Expenses
  - HDHP Companion
  - $2,750

- **Dependent Care FSA**
  - Dependents under age 13
  - $5,000 ($2,500 married filing separately)
  - 100% use it or lose it provision
### Short Term Disability

- **100% Employer Paid**

<table>
<thead>
<tr>
<th><strong>AURA</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Replacement</td>
<td>60% of weekly base salary</td>
</tr>
<tr>
<td>Weekly Maximum</td>
<td>$1,385 per week minus sick leave paid by AURA</td>
</tr>
<tr>
<td>When Benefits Begin</td>
<td>14\textsuperscript{th} day of disability</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>26 weeks</td>
</tr>
<tr>
<td>Benefits Tax Treatment</td>
<td>Taxable</td>
</tr>
</tbody>
</table>
100% Employer Paid

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</tr>
</thead>
<tbody>
<tr>
<td>Income Replacement</td>
<td>60% of monthly base salary</td>
</tr>
<tr>
<td>Monthly Maximum</td>
<td>$6,000</td>
</tr>
<tr>
<td>When Benefits Begin</td>
<td>181st day of disability</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>SSNRA</td>
</tr>
<tr>
<td>Cost of Living Adjustment (COLA)</td>
<td>3%</td>
</tr>
<tr>
<td>Retirement Savings</td>
<td>10% calculated on base salary</td>
</tr>
<tr>
<td>Benefits Tax Treatment</td>
<td>Taxable</td>
</tr>
</tbody>
</table>
- 100% Employer Paid
- 1 X Salary to $250,000
  - Age Reductions:
    - To 65% at age 75
    - To 50% at age 80
  - Terms at Retirement
- Travel Assistance
  - 888-226-4567
- Will Preparation
  - cigna.mysecureadvantage.com
- Healthy Rewards
  - www.cigna.com/rewards
  - 800-258-3312

Now is a good time to update your Beneficiary Designation!
Employee
- $10,000 increments to $500,000
- Not to exceed 7X Salary
- Guarantee Issue of $100,000

Spouse
- $10,000 increments to $150,000
- Guarantee issue of $30,000 under age 70

Child/Children
- $10,000 (covers all your children 6 months up to age 26 and financially dependent)

If you are currently enrolled for less than the Guarantee Issue Amount, you can increase your coverage $10,000 without Evidence of Insurability.
All amounts are Guarantee Issue

**Employee**
- $10,000 increments to $500,000

**Spouse**
- $10,000 increments to $250,000

**Identity Theft Program**
- Support 24/7
- [cigna.mysecureadvantage.com](http://cigna.mysecureadvantage.com)
- 888-724-2262

This election is separate from the election for Voluntary Life
Free benefit for you and your family
- Counseling – up to three face to face visits per issue per year. Examples include:
  - Work Related Stress
  - Relationship or Marital Issues
  - Parent/Child Conflicts
  - Depression, Anxiety, Grief issues
- Work Life Programs
  - Legal Consultation (30 minutes free)
  - Financial Information
  - Elder Care and Child Care
- Available 24/7/365
  - (800) 538-3543
  - www.cignalap.com
Accidental Injury insurance
- Helps offset unexpected medical expenses due to a covered accidental injury
- Hospital Confinement due to covered sickness benefit of $100 per day
- Provides one annual benefit for range of preventive services

Critical Illness insurance
- Lump-sum benefit is paid upon the diagnosis of a covered condition – $5,000 $10,000 or $20,000
- Provides one annual benefit for range of preventive services
- 12 months pre-existing limitation

Hospital Care insurance
- Provides lump-sum benefit to help with covered hospital stays or outpatient surgeries
- 12 months pre-existing limitation
Vetinary Savings Program (Discount Program)

- All pets are eligible
  - No age exclusions or pre-existing conditions
- Savings of 20%-50% on every visit to the veterinarian
- Costs only $11.66/mo (or less) per pet (additional pets are discounted)

How do I join United Pet Care?

- Please enroll through our website at:
  - www.unitedpetcare.com/AURA
- Employees can sign up any time and your membership will be effective the 1st of the following month.
Make decisions

- Read your Open Enrollment Materials and other information
- Make a decision and complete your enrollment through UltiPro no later than **November 22nd**
  - Only enter the session if you want to make changes, you can view your election under the benefits summary
- 2019 Elections will continue for 2020 except for FSA contributions
  - Flexible Spending Account Elections DO NOT roll over. You must re-enroll to participate.
  - Separate FSA session available for 2020 FSA contributions ONLY
- If you want to enroll in the new voluntary benefits for 2020, visit the applicable enrollment websites to make your elections(s) no later than **November 22nd**