**2020 OPEN ENROLLMENT HIGHLIGHTS**

**NSF MAINLAND**

**INTRODUCTION**
This document highlights important updates for AURA employees located in Arizona, Colorado, New Mexico and all other US mainland locations 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 (reference page 5 for detailed schedule).

**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.legalsheild.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.

**NOTE:** Nationwide Pet Insurance will be offered in addition to United Pet Care.

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**SUMMARY OF EMPLOYEE BENEFITS CHANGES**

**Medical and Dental Plans**

- The CIGNA Consumer Driven Health Plan (CDHP) and the CIGNA Open Access Plus (OAP) plans will again be offered in 2020 with a ~5% increase in premiums.
- The Consumer Driven Health Plan (CDHP) In-Network Deductible and Out-of-Pocket Maximum will increase to the new IRS minimum $1,400 Individual / $2,800 Family (to remain Health Savings Account (HSA) qualified).
- The EDS-HMO Dental plan (Arizona only) will continued to be offered with a 4% increase in premiums and no changes in benefits.

**Health Savings Account (HSA) Changes**

- HSA maximum contribution limits will increase to $3,550 Individual / $7,100 Family for 2020.
- Employer contributions to your HSA will increase to a maximum of $700 Individual / $1000; HSA Contributions/Premium Reductions can be earned as wellness incentives. For detailed information, go to [https://hr.aura-astronomy.org/?q=2020OEMainland](https://hr.aura-astronomy.org/?q=2020OEMainland) > Open Enrollment Resources > click on ‘2020 Wellness Program Incentives’.

**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](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.
United Pet Care Changes

- The United Pet Care program will continue to be offered in 2020 with an increase in membership rates and no changes in benefits. This is the only rate increase since 2013 (6 years). Reference the “2020 NSF Mainland Rate” sheet on the open enrollment website for new rates.

Other Benefits

- MetLife dental, vision, life insurance, worksite benefits, etc. will remain the same with no increase in premiums and no changes in benefits.

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 NSF Mainland Benefits Guide, visit [https://hr.aura-astronomy.org/?q=node/118](https://hr.aura-astronomy.org/?q=node/118).

• 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., visit [https://hr.aura-astronomy.org/?q=2020openenrollment](https://hr.aura-astronomy.org/?q=2020openenrollment) beginning November 11, 2019.
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