



2020 OPEN ENROLLMENT NEWSLETTER

AURA COBRA PARTICIPANTS

Open Enrollment Period: NOVEMBER 16 - 30, 2020

Introduction

This document highlights important updates for AURA COBRA Participants in all **US mainland locations** during this year's Open Enrollment period, **November 16 – November 30, 2020**.

Open Enrollment is the one time each year when AURA announces benefit plan changes and monthly COBRA premium rates for the **January 1, 2021 – December 31, 2021** plan year. COBRA participants can switch between medical and dental plans or add or delete eligible dependents during the Open Enrollment period. Please note, however, that dependents added during a Open Enrollment period are not considered “qualified beneficiaries”, and do not have their own separate COBRA rights.

Open enrollment materials and plan documents are available on the [COBRA Open Enrollment Website](https://hr.aura-astronomy.org/2021-open-enrollment-cobra/) (<https://hr.aura-astronomy.org/2021-open-enrollment-cobra/>).

Changes made during Open Enrollment are effective **January 1, 2021 – December 31, 2021**.

Do I Need to Take Action?

If you do not wish to make changes, **no action is required** during Open Enrollment; your current elections will carry over to the 2021 plan year at the new premium rates.

If you wish to make changes to your coverage, such as, change medical or dental plans, add eligible dependents, or remove dependents you no longer wish to cover (if applicable), must take action during Open Enrollment.

Changes are due to AURA Human Resources by November 30, 2020.



WHAT'S NEW

- Dental Carrier Change to Cigna*
- Vision Carrier Change to EyeMed*

*For detailed information, refer to the [Summary of Benefit Provider Changes](#)

WHAT'S CHANGING

Medical Plans

- The Cigna Consumer Driven Health Plan (CDHP) and the Cigna Open Access Plus (OAP) plans will again be offered in 2021 with a ~0.7% increase in premiums.
- Cigna is implementing Express Scripts Services for Pharmacy benefits and new ID cards will be issued for all **medical plan** members with new RX numbers. Home Delivery Pharmacy Services will be impacted, and Cigna will communicate directly with members to provide information regarding upcoming changes.
- **IMPORTANT:** All Cigna members will receive new ID cards for the 2021 plan year via USPS prior to January 1, 2021. You can download or view your “new” card through MyCigna.com effective January 1, 2021.

Dental Plans

- The Cigna DPPO and the Cigna DHMO plans will be offered in 2021.
 - The DPPO plan will have a ~-2% decrease in premiums.
 - The DHMO plan will have a ~-15% decrease in premiums.
- **IMPORTANT:** The Cigna DHMO Plan is available to all AURA COBRA participants, excluding participants located in New Mexico and Hawaii.


Making Changes to Your Coverage

During Open Enrollment

To make changes to your coverage during Open Enrollment, contact AURA Human Resources via email benefits@aura-astronomy.org or 520-318-8157.

Outside of Open Enrollment

Once Open Enrollment is over, you cannot make changes to your coverage unless you have 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 31 days from a Qualifying Event to notify AURA Human Resources and make changes to your coverage via email benefits@aura-astronomy.org or 520-318-8157.

Medicare

All COBRA participants that become eligible for Medicare must notify AURA Human Resources by via email at benefits@aura-astronomy.org or 520-318-8157.

Keep Your Personal Information Current

It's important to keep your personal information up to date with AURA Human Resources so we can inform you of any information you need to know as an AURA COBRA Participant, including mailing address, phone number, and email address, or if you have a change in your family status that could affect your benefits. When you experience a change, be sure to update your information as soon as possible. You may update your information via email at benefits@aura-astronomy.org or 520-318-8157.

Reminders

- The Open Enrollment period is from November 16 to November 30, 2020.
- Open Enrollment changes are due to AURA Human Resources by November 30, 2020
- Dependents added during a Open Enrollment period are not considered "qualified beneficiaries", and do not have their own separate COBRA rights.
- If you are interested in being added to our COBRA email list, please send a request via email to benefits@aura-astronomy.org
- Open Enrollment materials and plan documents are available on the [COBRA Open Enrollment Website](#).

2021 Monthly COBRA Premium Rates

MEDICAL

CONSUMER DRIVEN HEALTH PLAN (HDHP)-CIGNA	
EE Only	\$691.57
EE + One Dependent	\$1,385.42
EE + Family	\$2,065.83

OPEN ACCESS PLAN-CIGNA (OAP)-CIGNA	
EE Only	\$808.90
EE + One Dependent	\$1,633.90
EE + Family	\$2,441.52

DENTAL

DPPO-CIGNA	
EE Only	\$42.32
EE + Spouse	\$84.36
EE + Child(ren)	\$89.88
EE + Family	\$127.82

DHMO-CIGNA*	
EE Only	\$11.33
EE + One Dependent	\$19.70
EE + Family	\$26.85

*available in AZ and CO

VISION

EYEMED	
EE Only	\$6.10
EE + Spouse	\$11.59
EE + Child(ren)	\$12.20
EE + Family	\$17.93