



# 2021 OPEN ENROLLMENT HIGHLIGHTS

## 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 9 – November 20, 2020**.

To learn more about how the AURA benefit plans work, upcoming changes, your benefits choices, and the enrollment process, review the materials on the [Open Enrollment Website](#), including the pre-recorded Open Enrollment Presentation, Highlights Newsletter, Benefits Information Guide, Plan Documents, etc. **View the Open Enrollment Presentation prior to attending a Q&A Session**. Refer to page 4 of this Highlights Newsletter for the session schedule and connection details.

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 during** Open Enrollment. All your current benefit elections will rollover and continue for 2021, 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 2021 FSA election(s), go to UltiPro > MENU > MYSELF > Open Enrollment > click on the '2021 NSF Flexible Spending' link.

Changes made during open enrollment are effective January 1, 2021 – December 31, 2021.

### WHAT'S NEW

- Dental Carrier Change to Cigna\*
- Vision Carrier Change to EyeMed\*
- FSA Administrator Change to BASIC\*
- Optum EAP Enhancements & Contact Phone Number Change
  - AURA is enhancing the benefits offered by the Optum EAP by adding WorkLife Services to provide employees with 24/7/365 direct access to experts through referrals to a broad spectrum of pre-screened and qualified convenience resources, including:
    - Adult and Eldercare Services
    - Child and Parenting Services
    - Chronic Condition Support
    - Life Learning
    - Convenience Services
  - Effective January 1, 2021, the EAP and WorkLife Services contact phone number will change to 866-248-4094. You can also access benefits at [Liveandworkwell.com](https://liveandworkwell.com) access code AURA.



- Wellness Vendor Change to HealthCheck360
  - HealthCheck360 is a wellness company devoted to improving health and overall wellbeing. HealthCheck360 provides you with the tools, motivation, and support to assist you along your journey to a healthier you. Eligible employees will receive a personalized, confidential report of your health status after your wellness screening. HealthCheck360 uses the same confidentiality standards as your doctor. From there, you will have access to health coaches who can help you learn more about your results and set personal goals. Keep an eye out for wellness challenges, recipes, webinars, and more to make focusing on your health fun and easy. [Get Started with HealthCheck360](#) today!
  - HSA Employer Contributions or Premium Reductions can be earned as wellness incentives. View the [2021 Wellness Program Incentives](#) to learn how you can earn up to \$700 for employee only coverage and \$1,000 for family coverage.
  - To learn more about what you will gain from participating in the HealthCheck360 program, view the [HealthCheck360 Kick-Off Presentation](#).

*\*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 employees, excluding employees located in New Mexico and Hawaii.

### Health Savings Account (HSA) Changes

- HSA maximum contribution limits will increase to \$3,600 Individual / \$7,200 Family.

### Flexible Spending Account (FSA) Changes

- Healthcare and Limited Purpose FSA carryover limit will increase to \$550.



## WHAT'S NOT CHANGING

- Short Term Disability
- Long Term Disability
- Basic & Voluntary Term Life/AD&D (age-banded rates will change if in a new age bracket)
- Worksite Benefits
- Legal/Identity Theft
- Pet Insurance/Pet Healthcare Discount Program

## YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

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 during** Open Enrollment. All your current benefit elections will rollover and continue for 2021, 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 2021 FSA election(s), go to UltiPro > MENU > MYSELF > Open Enrollment > click on the '2021 NSF Flexible Spending' link.

If you want to change elections for Medical, Dental, Vision, Life Insurance, etc., you will need to complete elections online via [UltiPro Employee Self-Service](#) > MENU > MYSELF > Open Enrollment > click on '2021 AURA/NSF Open Enrollment' link by **November 20, 2020.**

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 Human Resources 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 Open Enrollment link in UltiPro to **VIEW** your current benefits.
- Open enrollment period: **November 9 – November 20, 2020.**
- Beginning **November 9, 2020**, modify your benefit elections in UltiPro by navigating to MENU > MYSELF > Open Enrollment. ONLY click on the '2021 AURA/NSF Open Enrollment' or '2021 NSF Flexible Spending' link(s) if you will be changing a benefit election or enrolling/re-enrolling in a FSA.
- Open enrollment elections are due to AURA Human Resources by **November 20, 2020.**
- New contributions and benefit elections will become effective on **January 1, 2021.**
- Review your personal information in UltiPro and ensure that your address and contact information are up to date by navigating to MENU > MYSELF > Personal Information.
- 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.
- If you need help completing your enrollment, email [benefits@aura-astronomy.org](mailto:benefits@aura-astronomy.org) or contact your HR Representative.

### Q&A Session Schedule

Location	Date	Time	Present at Meeting	Meeting Connection Details
Arizona/ Colorado/ New Mexico	11/10/2020	9:00 am – 10:00 am MST	Providers/HR/Broker	Zoom Meeting URL: <a href="https://mmc.zoom.us/j/5207227157?pwd=a3poTktTeFk5YkJTVtINZlo0OXkyQT09">https://mmc.zoom.us/j/5207227157?pwd=a3poTktTeFk5YkJTVtINZlo0OXkyQT09</a> Password: 7157 Meeting ID: 520 722 7157 Phone: 1 (602) 753-0140  Note: Connection details are the same for all Q&A Sessions
	11/12/2020	10:00 am – 11:00 am MST	Providers/HR/Broker	
	11/19/2020	1:00 pm – 2:00 pm MST	HR/Broker	