



2021 Benefits Open Enrollment

January 1, 2021 through December 31, 2021



Agenda



- Open Enrollment
- Qualifying Events
- Online Open Enrollment
- What's New
- What's Not Changing
- Benefits Package Review
- Enrollment Process & Important Dates

Open Enrollment



Open Enrollment is the ONLY time of year you can...

- Add, change or remove dependents
- Change coverage
- Waive coverage
- Participate in a Flexible Spending Account
- 2020 Elections will continue for 2021 *except* for FSA contributions which must be re-elected



Enrollment will be completed in UltiPro and elections must be made no later than:

November 20, 2020

All benefit changes become effective: January 1, 2021

Can I Make Changes During the Year?



- Your healthcare elections will be effective from January 1, 2021 to December 31, 2021, and changes can only be made mid-year if you have a Qualified Status Change / Qualified Event
- Some examples of a Change in Status:
 - Marriage, Legal Separation and Divorce
 - Birth or Adoption of a Child
 - Dependent Child meeting Maximum Age Limits
 - Death of a dependent
 - Eligibility of Medicare or AHCCCS
 - Loss or gain of benefits
 - Change in residence affecting eligibility or access
- Changes must be made within 31 days of the qualifying event
- Please contact **Human Resources** immediately if you have a Change in Status

Information Sources



Informed Healthcare Consumer

- Open Enrollment Materials
 - Benefits Guide, Benefit Summaries, etc.

Open Enrollment Website

<https://hr.aura-astronomy.org/2021-open-enrollment-home/>

CDHP and OAP

- Log into www.mycigna.com
- Check Claims History, Pharmacy Information, etc.



Health Savings Account (HSA)

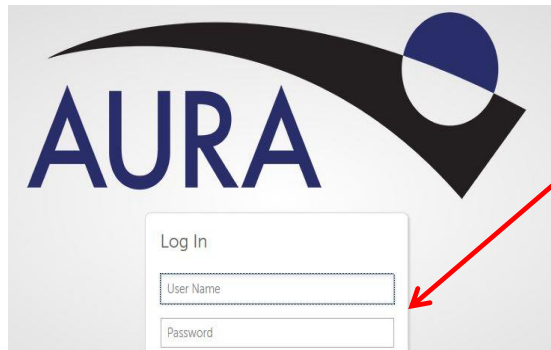
- Log into www.hsabank.com
- Learn about HSA, Online Banking, etc.

UltiPro – Enroll and look up your current benefits

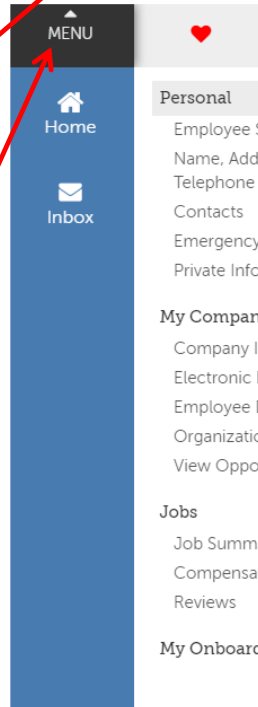
View Current Benefits



1) Go to: <https://N13.UltiPro.com>
Enter Your Username & Password



2) Click on "MENU"



3) Hover over
"MYSELF"

MYSELF

MY TEAM

ADMINISTRATION

SYSTEM CONFIGURATION

Personal

- Employee Summary
- Name, Address, and Telephone
- Contacts
- Emergency Contacts
- Private Info

My Company

- Company Info
- Electronic Forms
- Employee Directory
- Organization Chart
- View Opportunities

Jobs

- Job Summary
- Compensation
- Reviews

My Onboarding

Career & Education

- Goals
- Competencies
- Skills
- Education

Career Development

Pay

- Current Pay Statement
- Pay History
- YTD Summary
- Direct Deposit
- Income Tax
- W-2

Benefits

- Benefits Summary
- Beneficiaries/Dependents
- Investments
- Leave Balances
- COBRA
- 1095-C
- Links

Open Enrollment

Life Events

- Life Events

Training

- Class History
- Required Training
- Current Enrollments

Documents

- Employee Documents
- Document
- Acknowledgment

4) Click on Benefits
Summary

Add / Change Benefits



1) Go to: <https://N13.UltiPro.com>
Enter Your Username & Password

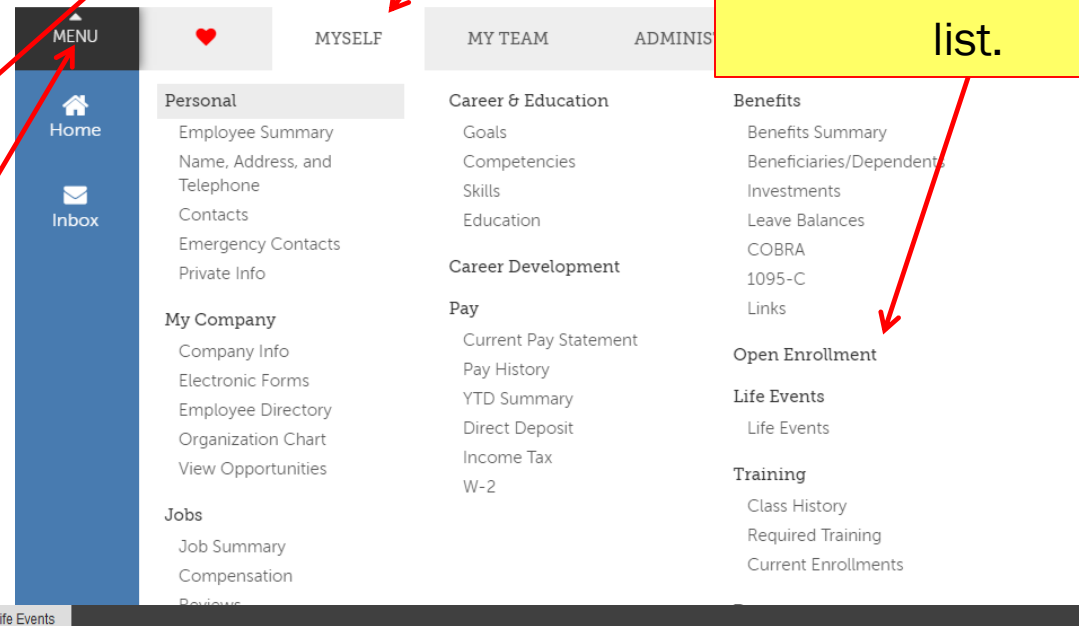
3) Select
“MYSELF”

4) Select “Open Enrollment” from the list.



2) Hover over “MENU”

5) Select Link to access
your Open Enrollment
Session



Open Enrollment

Description

[2015 Open Enrollment 01](#)

TIP: These resources are available for you to review for detailed session navigation, including making your elections.

Quick Tours and Tips

[Open Enrollment – Resources for Employees](#)

[Making Open Enrollment Elections Tour](#)

Special Enrollment Notes



Tips for a seamless enrollment experience:

- **User Internet Explorer (IE) 11.0 for the best UltiPro 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 elections under the benefits summary
 - [Separate FSA session available for 2021 FSA Contributions ONLY](#)
- **Scroll through the entire page for all benefit plan options.**
- **Benefit end date for current benefits is 12/31/2020. New benefit elections will begin effective 1/1/2021.**

What's New



- Dental Carrier Change to Cigna
- Vision Carrier Change to EyeMed
- FSA Administrator Change to BASIC
- Optum EAP Enhancements
- Wellness Vendor Change to HealthCheck360



What's Not Changing



- Medical
- Short Term & 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

New Benefits for 2021





Dental

Cigna DPP0



- Choice of providers
 - DPP0 Advantage, DPP0 and Out-of-Network
- In-Network (Advantage)
- 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%, no deductible
 - \$1,500 Lifetime Maximum (DPP0 Advantage providers)



Your access – thousands of dentists, one directory

Dental DPP0

With the Total Cigna DPP0 network, you have a choice of thousands of dentists nationwide.

We expect to have more than **147,000** total unique dentists in the Total Cigna DPP0 network.

All participating dentists are consolidated into **one directory**, which you can easily search online at **Cigna.com** and via the **myCigna®** website or app.

Cigna Dental Care DHMO



- Coverage only with network general dentist
 - Coverage not available in New Mexico
- Schedule of Benefits
 - Copayments
 - No Deductibles
 - No Waiting Periods
 - No Dollar Maximums
 - Coverage for Specialists and Orthodontia



How do you use the Cigna Dental Care® (DHMO) plan?

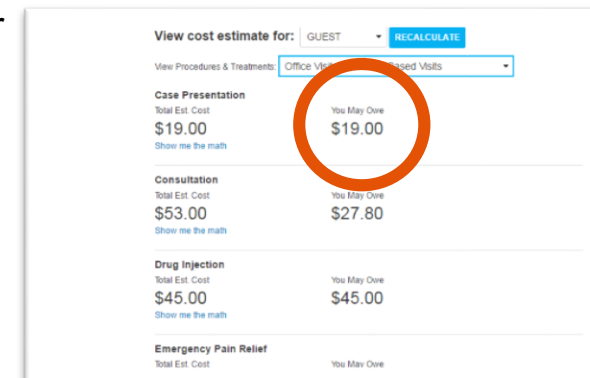
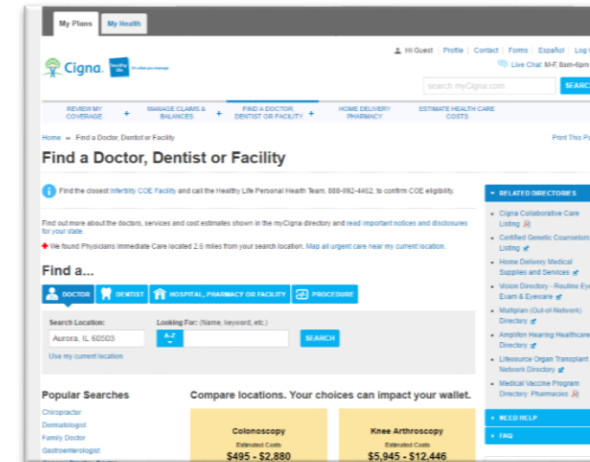


Step #1: choose a network general dentist

- Search the “Find Care and Costs” on **myCigna.com**
- Or call **1.800.Cigna24** to speak to us
- You can change your network dentist anytime at **myCigna.com** or by phone at **1.800.Cigna24**. Changes made by the 15th of the month go into effect the 1st day of the following month.
- Out-of-network coverage is not available (except for emergencies)

Step #2: visit your network general dentist

- You don’t need an ID card to receive care
- Pay the dentist directly. The Patient Charge Schedule shows exactly what you will pay for covered procedures – even at dental specialist offices
- Your plan may require referrals for specialty care – except to visit a network orthodontist or pediatric dentist.



Vision



- In-Network (Insight) benefits
 - \$10 copay for exam
 - \$25 copay for Materials
 - Prescription Lenses (Single, Bifocal or Trifocal) included after copay
 - \$110 Contact Allowance
 - Contacts are in lieu of frames and lenses
 - \$130 Frame Allowance, then 20% discount
- Out-of-Network reimbursement available
- Benefits availability
 - Every 12 months for exams
 - Every 12 months for lenses and contacts
 - Every 12 months for frames



How to find an eye doctor



Use the Provider Locator
at eyemed.com



Download and use the EyeMed Members App
(available in the App Store or Google Play)



Check the listing of the closest
eye doctors from your Welcome Kit (you'll
get this after you enroll)



Enjoy more extras: Member-only savings & discounts



40% off

additional pair of glasses



15% off

standard LASIK prices or
5% off the promotional price



20% off

any remaining balance
over the frame allowance



15% off

any balance over the conventional
contact lens allowance



20% off

any non-covered items,
including non-prescription
sunglasses



up to 40% off

hearing exams and discounted,
set pricing on hearing aids

At participating in-network providers. Some exclusions may apply. Log into Member Web for details.

Flexible Spending Account (FSA)



Your FSA Plan



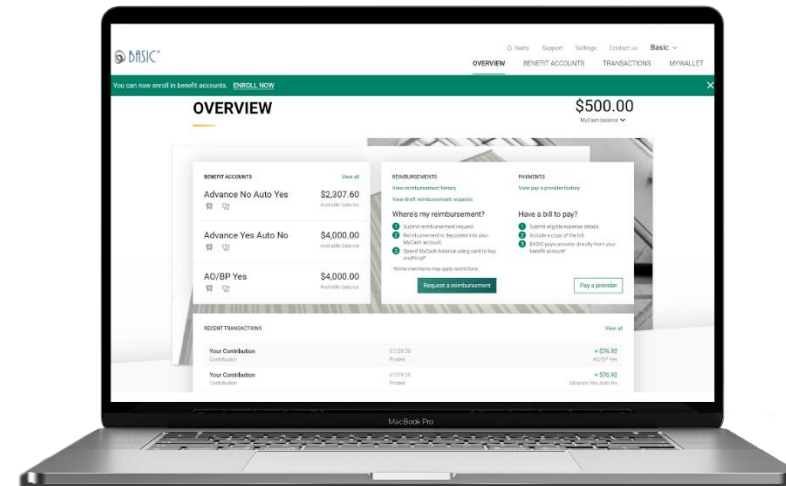
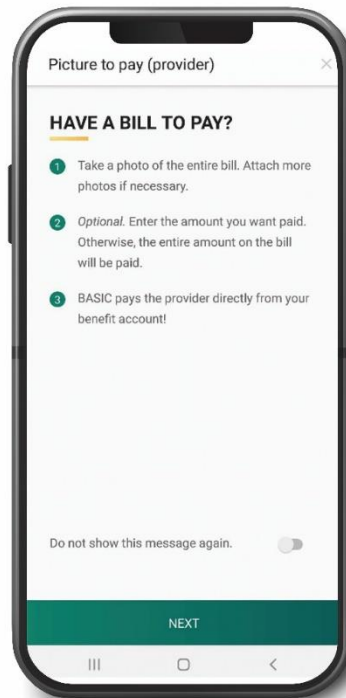
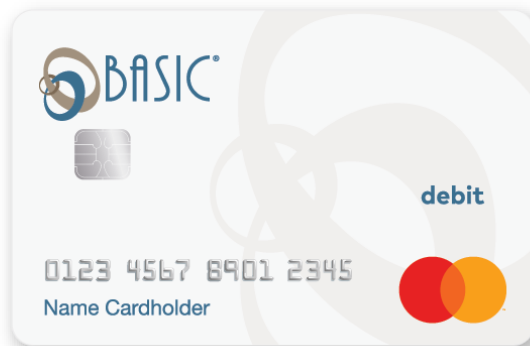
- Plan year: 1/1/2021 – 12/31/2021
- Maximum health care/limited purpose election: \$2,750
- Maximum dependent care election: \$5,000 if married and filing a joint return, or if the participant is filing single and \$2,500 if the participant is married filing separate
- Use-it-or-lose-it: Unused contributions remaining at the end of the year will be forfeited by the participant
- Health Care / Limited Purpose
 - Carryover - allows participants to roll over \$550 from one plan year to the next. The \$550 is not calculated into the IRS maximum contribution.

FSA Administration Transition to BASIC



- Healthcare/Limited Purpose FSA
 - Continue to submit claims incurred 1/1/20 – 12/31/20 through the runout period to TASC for processing
 - 90 day runout period is 1/1/21 – 3/31/21
 - Carryover balances will be credited to 1/1/21 elections following runout reconciliation (4/15/2021)
- Dependent Care FSA
 - Continue to submit claims incurred 1/1/20 – 12/31/20 through the runout period to TASC for processing
 - 90 day runout period is 1/1/21 – 3/31/21
- Debit Card
 - TASC debit cards will be inactive effective 12/31/2020. If you enroll in an FSA for plan year 2021, you will receive a new debit card from BASIC that will be active for use effective 1/1/2021

How to Access Your FSA Money



BASIC Card



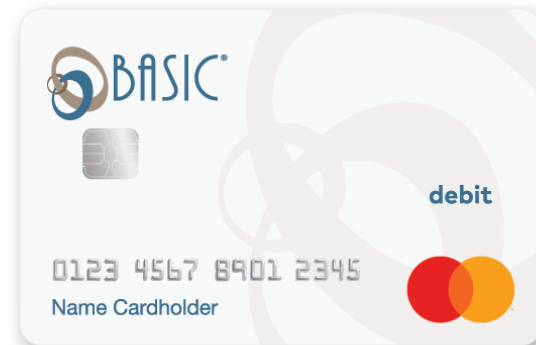
- Smart benefits card with access to all participant benefit accounts and MyCash
- Eliminates the need for reimbursement requests
- Proprietary technology instantly withdraws funds from the appropriate account(s)



BASIC Card



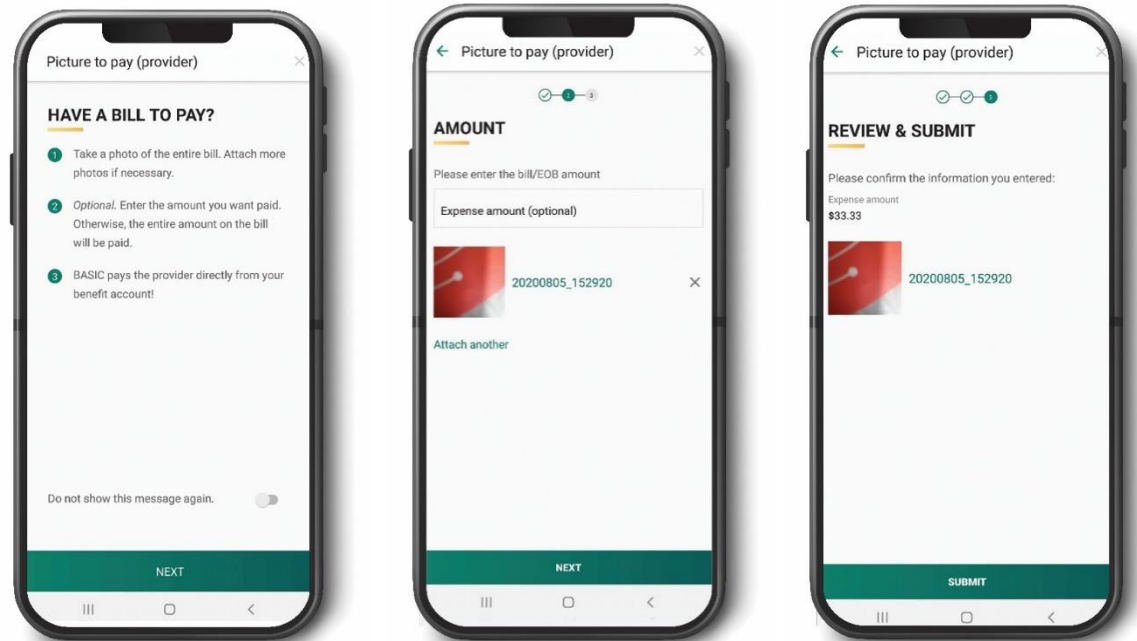
- One Mastercard card will be issued upon enrollment; an additional card may be ordered online or by calling Customer Service
- The BASIC Card comes loaded with the full Medical FSA election, and the up-to-date Dependent Care payroll deductions
- Use anywhere Mastercard is accepted for any expense. As long as the retailer is set up to support this functionality.



Picture to Pay



- Take a picture of an eligible benefit expense/bill, then submit via the BASIC Benefits App
- No forms to fill out and no need to sign-in to a website
- Just click and submit and we'll take care of the rest



Manual Reimbursement



- Pay the provider out-of-pocket
- Submit a claim to BASIC
 - BASIC Benefits App submission – Take a photo of your receipt/documentation and upload
 - BASIC Consumer Driven Accounts System (cda.basiconline.com) – Upload a scan or photo of your receipt/documentation
- A tax-free payment will be deposited into your MyCash Account
 - Faster than the speed of bank direct deposit



MyCash



MyCash is an unrestricted post-tax reimbursement account linked to participants' BASIC Cards.

Reimbursements deposited directly into participants' MyCash accounts – faster than check or direct deposit!

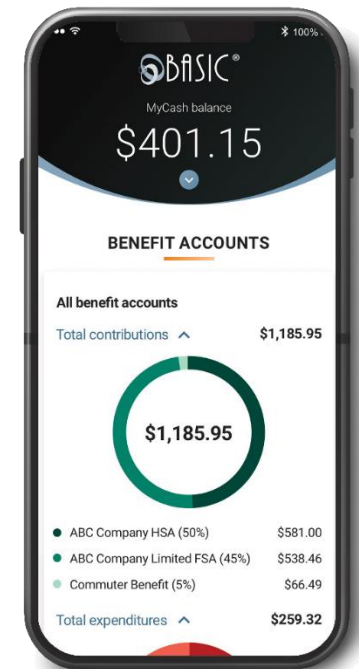
- Pay for non benefit eligible expenses from the MyCash account by using the BASIC Card anywhere Mastercard is accepted
- Transfer MyCash funds to personal savings or checking account via one-time or recurring transfer
- Withdraw MyCash funds at an ATM



BASIC Benefits App



- Participants can track and manage all their BASIC benefit accounts with a single app – anywhere, anytime!
- Access account information
- Request reimbursement
- Expense eligibility check
- Mobile card lock if BASIC card is lost or stolen



Important Card Information



- BASIC has a 93% auto substantiation rate for debit card purchases
- In some instances, participants will need to submit itemized documentation of their BASIC Card purchases
- Debit cards will be suspended if documentation is not provided
- In all cases, itemized documentation for transactions should be kept



What is Documentation?



- Explanation of Benefits (EOBs) are the best form of documentation
 - If you don't receive paper copies in the mail, you can most likely download EOBs from your medical carrier's website
- Receipts must show:
 - Date of service (not payment date)
 - Type and nature of service
 - Who provided the service
 - Cost of service
 - Patient name
- BASIC cannot accept canceled checks, credit card receipts, or balance forward/balance due invoices.

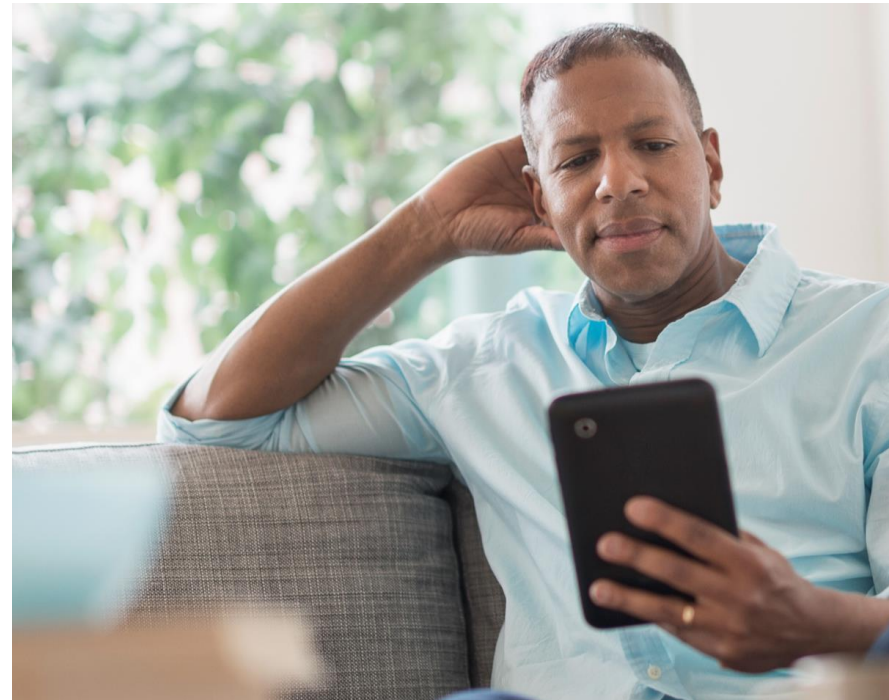
Employee Assistance Program (EAP)



EAP Services



- 24/7/365 access to help by calling 866-248-4096
- 3 Virtual and face-to-face counseling
- Legal counseling and mediation services
- Financial consultations
- WorkLife Services



WorkLife Services

Direct access to experts on our team and through referrals to a broad spectrum of **pre-screened** and **qualified** convenience resources.



Adult and Eldercare Services

financial planning | retirement planning | legal services | housing assistance | support services | respite care insurance information | transportation | Medicare/Medicaid support | long-distance caregiving | aids to daily living



Child and Parenting Services

childcare | parenting support | child development experts | special needs support | help for teens pregnancy services | childbirth/Nursing professionals | camps | family activities | adoption support | grand parenting assistance | pet services | help for non-traditional families | communication training | domestic relocation



Chronic Condition Support

aids to daily living | medical suppliers | food/nutrition assistance | self care tools | travel assistance social services | home healthcare | mail order pharmacies | medical alert systems | special housing



Life Learning

school issues | special education resources | college selection | lectures | career consulting | online learning financial aid assistance | alternative education programs | community education programs adult education classes | enrichment classes | music, dance, art and craft classes



Convenience Services

household needs | personal issues | recreational activities | shopping entertainment | dining nightlife options education | health & wellness | care kits

Liveandworkwell.com

Access code: AURA

Self-help program and tools

- Cognitive therapy-based programs
- Self-assessment with immediate feedback
- Quick search data-base
- Caring eCards
- Financial tools and legal templates

myLiveandworkwell mobile app

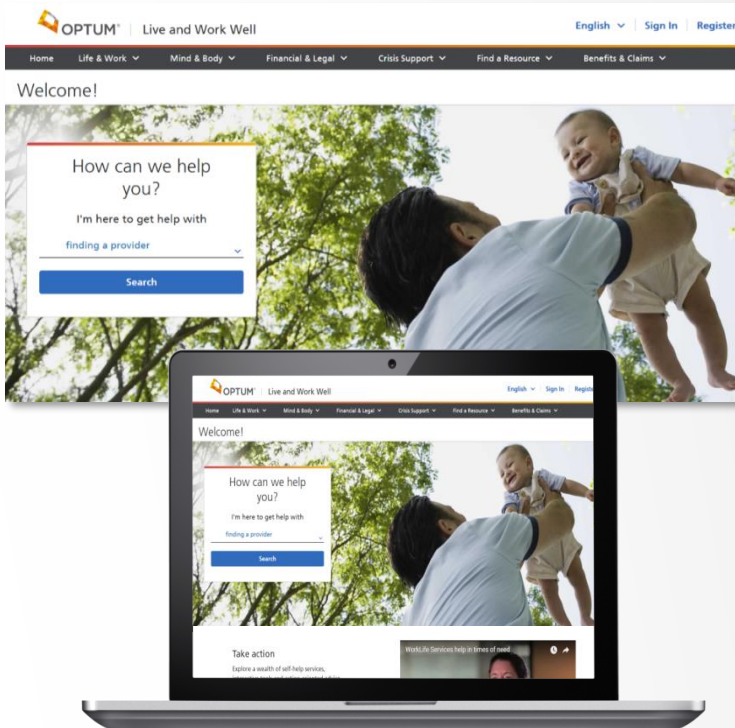
- Click to call or chat
- Provider search
- Request a call back
- Request authorization for counseling
- Look up EAP and WorkLife benefits

Educational information

- Over 100 specially-designed Centers of information to address all aspects of life
- More than 5,000 clinician-reviewed articles, discussion boards, videos, webinars & newsletters in English and Spanish
- Kid and teen wellness-related tools, articles, stories, movies and games

Access to professional services

- Clinician search tool (web and mobile)
- Benefit coverage toolkit
- Legal and financial consultation





Health & Wellness Program

Wellness Program



- AURA's Employee Wellness Program will continue in 2021!
- Earn incentives for participation in the HealthCheck360 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



Wellness Incentives



Employees have multiple ways to earn incentives:

	Activity	Incentive
HealthCheck360	Participation (Complete the biometric screenings)	Employee - \$550 Spouse - \$350
Cigna Health Coaching Programs	Completions will be reported to AURA by Cigna	Employee - \$150 Spouse - \$75
WELCOAZ Health Coaching	Completions will be reported to HealthCheck360 by WELCOAZ	Employee (3 session max) \$50 per session
Cigna Health Risk Assessment	Completions will be reported to AURA by Cigna	Employee - \$50 Spouse - \$25
Annual Medical Preventive Exam	Completions will be reported to AURA by Cigna	Employee - \$150 Spouse - \$75
Annual Dental Preventive Exam	Completions will be reported to AURA by Cigna	Employee - \$75 Spouse - \$50



Medical Coverage

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

Where To Go For Care



Nurseline Average Cost: \$0	<ul style="list-style-type: none">• Basic Triage / at home care• 24/7 Access• NO cost
Telehealth Average Cost: \$55	<ul style="list-style-type: none">• Routine Diagnostics & Rx when necessary• CDHP: 0% after ded.; OAP: \$20 copay
Convenience Clinic Average Cost: \$60	<ul style="list-style-type: none">• Routine Diagnostics, Care & Treatment, sports physicals, immunizations• CDHP: 0% after ded.; OAP: \$20 copay;
Physician's Office Average Cost: \$85-\$150	<ul style="list-style-type: none">• Preventive & Routine Care, Chronic Condition management• CDHP: 0% after ded.; OAP: \$20 copay
Urgent Care Average Cost: \$225	<ul style="list-style-type: none">• Routine Diagnostics, Care, & Treatment, stitches, x-rays (some facilities)• CDHP: 0% after ded.; OAP: \$35 copay
Emergency Room Average Cost: \$1,250	<ul style="list-style-type: none">• Life & Limb threatening• CDHP: 0% after ded.; OAP: \$75 copay

Telehealth Services



- Register for MDLIVE so you'll be ready to use a telehealth service when and where you need it



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



Medical Plans



Two plans to choose from
Same network of providers
Preventive Care Services at no cost

Highlights	CDHP	OAP
Deductible	\$1,400 / \$2,800	\$300 / \$600
Co-Insurance	0%	0%
Out-of-Pocket Max	\$1,400 / \$2,800	\$1,300 / \$2,600
PCP/Specialist	0% after deductible	\$20 / \$40
Labs		
Physician's Office	0% after deductible	\$20 / \$40
Outpatient Facility	0% after deductible	0%, no deductible
Rx Retail (30 days)	0% after deductible	\$10 / \$25 /\$50



Cigna Vision Benefit vs EyeMed



Cigna Medical Vision Eye Exam Benefit (included in OAP and CDHP)

- Vision Exam Only - \$20 copay
 - One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses
 - Cigna Vision Network Eye Care Professional
 - Log into myCigna.com, “Review My Coverage”, select Vision page. Click on Visit Cigna Vision. The select “Find a Cigna Vision Network Eye Care Professional.
 - Material discounts available through Healthy Rewards if you see a Cigna Vision Network Eye Care Professional

EyeMed Voluntary Vision Plan

- Vision Exam and Materials
 - One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses
 - Materials – Eyeglasses, frames and contacts



Health Savings Account (HSA)

HSA Components



Cigna \$1,400 = Part ONE	HSA Bank = Part TWO				
<p>Preventive Care 100% covered Deductible waived</p> <p>Plan Deductible: \$1,400 Individual \$2,800 Family</p> <p><i>100% coverage after deductible</i></p>	<p>Health Savings Account (HSA) Maximum Contribution:</p> <p>2021</p> <table><tr><td>Individual</td><td>\$3,600</td></tr><tr><td>Family</td><td>\$7,200</td></tr></table> <p><i>Catch-up Contribution (55+) \$1,000*</i></p>	Individual	\$3,600	Family	\$7,200
Individual	\$3,600				
Family	\$7,200				

***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**

HSA Eligibility



- ✓ 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 spouses FSA

HSA Basics

- HSAs allow you to put pre-tax dollars into an account to use for qualified healthcare expenses
 - IRS Website <http://www.irs.gov/publications/p969/ar02.html>
- 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

HSA Funds

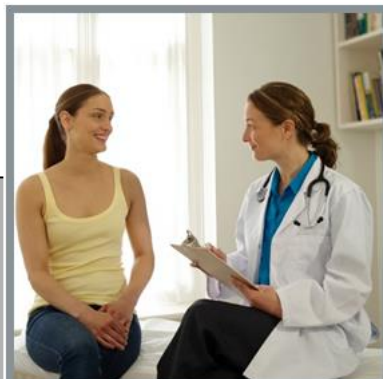
- Unspent balances in your account remain until you choose to spend them
- As your balance rolls over from year to year, it earns interest. When your balance is large enough, you can invest it – tax free – the same way you can invest dollars from other retirement accounts.
- After you reach age 65 you 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**

How Does It Work?



Example:

John earns \$40,000 per year and has single coverage and is contributing \$3,600 per year

	Without an HSA	With an HSA
Annual Pay	\$40,000	\$40,000
HSA Contribution		\$3,600
TAXABLE PAY	\$40,000	\$36,400
Estimated Taxes (20%)	\$8,000	\$7,280
Medical Expenses	\$3,600	
TAKE HOME PAY	\$28,400	\$29,120
SAVINGS		\$720

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



Disability Coverage

Short Term Disability



- 100% Employer Paid

	AURA
Income Replacement	60% of weekly base salary
Weekly Maximum	\$1,385 per week minus sick leave paid by AURA
When Benefits Begin	14 th day of disability
Maximum Benefit Period	26 weeks
Benefits Tax Treatment	Taxable



Long Term Disability



- 100% Employer Paid

	AURA
Income Replacement	60% of monthly base salary
Monthly Maximum	\$6,000
When Benefits Begin	181 st day of disability
Maximum Benefit Period	SSNRA
Cost of Living Adjustment (COLA)	3%
Retirement Savings	10% calculated on base salary
Benefits Tax Treatment	Taxable





Life Insurance and AD&D

Life and AD&D



- 100% Employer Paid
- 1 X Salary to \$250,000
 - Age Reductions:
 - To 65% at age 75
 - To 50% at age 80
 - Terms at Retirement
- My Secure Advantage
 - Money Coaching
 - Identity Theft Protection & Will Preparation Services
 - 888-724-2262
 - cigna.mysecureadvantage.com
- Cigna Secure Travel
 - 888-226-4567

**Now is a good time to update your
Beneficiary Designation!**

Voluntary Life



Employee

- \$10,000 increments to \$500,000
- Not to exceed 7 X 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

Voluntary AD&D



All amounts are Guarantee Issue

Employee

- \$10,000 increments to \$500,000

Spouse

- \$10,000 increments to \$250,000



**This election is separate from the election
for Voluntary Life**

Additional Benefits



Worksite Benefits



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

Employee and Family Coverage Options



LegalShield and IDShield Benefits



Legal Shield 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**



IDShield Benefits

- 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 Pricing



LegalShield – Who's Covered?

- The employee
- The employee's spouse
- Dependent children up to age 26

**LegalShield Monthly Price
(Family)**

\$15.75

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)*

**IDShield Monthly Price
(Individual/Family)**

\$8.95/\$16.95



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



Nationwide Pet Insurance



- There is no network
 - Preferred pricing
 - Portable Policies
- How to enroll:
 - Go online
 - [PetsNationwide.com](https://www.petsnationwide.com)
 - Choose a product
 - Enter payment
- How to use a Nationwide pet insurance policy:
 - Pay your vet
 - Send your claim
 - Get reimbursed



Additional member resources

-  **Member care:** 800-540-2016
Mon-Fri 5a-7p PT and Sat 7a-3:30p PT
-  **Pet account access page:** get forms, claim status and view claim history

- Veterinary 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.



Taking Action

Make decisions

- Read your Open Enrollment Materials and other information
- Make a decision and complete your enrollment through UltiPro no later than **November 20th**
 - Only enter the session if you want to make changes; you can view your election under the benefits summary
- 2020 Elections will continue for 2021 except for FSA contributions
 - Flexible Spending Account Elections DO NOT roll over. You must re-enroll to participate.
 - Separate FSA session available for 2021 FSA contributions ONLY



Questions?



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