

2023 Employee Benefits

Eligibility & Enrollment

Full-time and part-time employees working a minimum of 20 hours per week are eligible to participate in the benefits program along with their legal spouse/registered or unregistered domestic partner and children. Your enrollment choices remain in effect through the end of the benefits plan year, January 1, 2023 – December 31, 2023. New hires are eligible on the first of the month following or coincident with date of hire.

- If you have any questions regarding benefits, please email benefits@aura-astronomy.org
- For more details regarding your benefits, you can find information based on locations on our HR website: [Benefits by Location](#)

Medical

All eligible employees are offered medical coverage under an Open Access Plus (OAP) or a Consumer Driven Health Plan (CDHP) insured by Cigna.

Plan Highlights	Cigna CDHP	Cigna OAP
	In-network	In-network
Annual Calendar Year Deductible		
Individual	\$1,800	\$700
Family	\$3,600	\$1,400
Maximum Calendar Year Out-of-pocket		
Individual	\$2,000	\$3,000
Family	\$4,000	\$6,000
Professional Services		
Primary Care Physician	5% after deductible	\$25 copay
Specialist	5% after deductible	\$50 copay
Preventive Care Exam	No charge	No charge
X-ray and Lab	5% after deductible	Office visit copay or 0% after deductible
Complex Diagnostics (MRI/CT Scan)	5% after deductible	5% after deductible
Hospital Services		
Inpatient / Outpatient	5% after deductible	5% after deductible
Urgent Care	5% after deductible	\$75 copay
Emergency Room	5% after deductible	\$150 copay
Retail Prescription Drugs (30-day supply)		
Tier 1	5% after deductible	\$15 copay
Tier 2	5% after deductible	\$35 copay
Tier 3	5% after deductible	\$55 copay
Mail Order (90-day supply)	5% after deductible	2x Retail Copay

Telehealth Services

With Cigna Telehealth Connection, you can connect with leading board-certified physicians for many non-emergency illnesses through the phone or video chat. By leveraging these virtual visits, you can avoid emergency rooms and urgent care centers and quickly refill your prescriptions so you can get back on your feet in no time.

Health Savings Account (HSA)

A Health Savings Account (HSA) accumulates funds that can be used to pay current and future health care costs. You may be eligible to open an HSA if you enroll in the CDHP/HDHP plan.

2023 Contribution Limits:

- Individual: \$3,850
- Family: \$7,750

Flexible Spending Accounts (FSA)

A flexible spending account lets you use pre-tax dollars to cover eligible health care and dependent care expenses. There are different types of FSAs as outlined below:

FSA Type	Detail
Health Care FSA	<ul style="list-style-type: none"> • Can reimburse for eligible health care expenses not covered by your medical, dental and vision insurance. • Projected Maximum contribution for 2023 is \$3,050.
Dependent Care FSA	<ul style="list-style-type: none"> • Can be used to pay for a child's (up to the age of 13) child care expenses and/or care for a disabled family member in the household, who is unable to care for themselves. • Maximum contribution for 2023 is \$5,000.
Limited Purpose FSA	<ul style="list-style-type: none"> • Option for employees enrolled in a Health Savings Account (HSA) eligible plan. • Use this FSA to reimburse for eligible preventive care, dental and vision expenses. • Projected Maximum contribution for 2023 is \$3,050.

Dental

Dental coverage is offered by Cigna as a Dental Health Maintenance Organization (DHMO) or a Dental Preferred Provider Organization (PPO) plan.

Plan Highlights	Cigna DHMO	Cigna DPPO
	In-network (Access Plus)	In-network (Advantage)
Calendar Year Deductible		
Individual / Family	None	\$50 / \$150
Calendar Year Maximum	None	\$2,000
Preventive	\$0 copay	0%, no deductible
Basic Services	See Schedule	0% after deductible
Major Services	See Schedule	40% after deductible
Orthodontia Services	See Schedule	Covered at 50% up to \$1,500

Vision

Vision is offered by EyeMed as a Preferred Provider Organization (PPO) plan.

Plan Highlights

EyeMed Vision PPO

	In-Network (Insight)	Out-of-Network
Exam – Every 12 months	\$10 copay	Up to \$40
Lenses – Every 12 months		
Single	\$25 Copay	Up to \$30
Bifocal	\$25 Copay	Up to \$50
Trifocal	\$25 Copay	Up to \$70
Frames – Every 12 months		
Frames	\$130 allowance, then 20% discount	Up to \$91
Contacts – Every 12 months, in lieu of lenses		
Medically Necessary	Covered in full	Up to \$210
Elective	\$110 allowance	Up to \$77

Critical Illness Coverage

Critical Illness coverage offered on a voluntary basis through Cigna pays you a lump sum benefit if you are diagnosed with a covered illness or condition. All benefits are paid directly to you and you may use the funds as you see fit.

Hospital Protection

Hospital Insurance offered on a voluntary basis through Cigna pays out cash to offset both medical and non-medical bills resulting from a hospital stay.

Accident Insurance Plan

Accident Insurance offered on a voluntary basis through Cigna provides coverage for specific injuries and treatments resulting from a covered accident. The amount of the benefit paid depends on the type of injury and care received.

Basic Life and AD&D

Paid for in full by AURA, Basic Life and AD&D Insurance of 1x annual earnings up to \$250,000 with a minimum of \$50,000 for Full-time employees and 1x annual earnings up to \$250,000 with a minimum of \$25,000 for Part-time employees are provided through New York Life.

Voluntary Life

Supplemental Life insurance is available for purchase on a payroll deduction basis through New York Life.

- **For employees:** Increments of \$10,000 up to the lesser of 7x annual salary or \$500,000 with a guarantee issue benefit of \$100,000.
- **For your spouse (up to age 70):** Increments of \$10,000 up to \$150,000 maximum with a guarantee issue benefit of \$30,000.
- **For your child(ren):** 14 days old up to 6 months of age, \$500; 6 months old up to age 26, \$10,000.

Voluntary AD&D

Supplemental Life insurance is available for purchase on a payroll deduction basis through New York Life.

- **For employees:** Increments of \$10,000 up to the lesser of 7x annual salary or \$500,000 with a guarantee issue benefit of \$100,000.
- **For your spouse (up to age 70):** Increments of \$10,000 up to \$250,000 maximum.

Short Term Disability (STD)

Administered by New York Life, STD coverage provides a benefit equal to 60% of your earnings, up to \$1,385 per week for a period up to 26 weeks. The plan begins paying these benefits after you have been continuously disabled for the later of 100% of accumulative sick leave or you have been absent from work for 13 consecutive days.

Long Term Disability (LTD)

If your disability extends beyond 180 days, the LTD coverage through New York Life can replace 60% of your earnings, up to maximum of \$6,000 per month. Your benefits may continue to be paid until you reach social security normal retirement age as long as you meet the definition of disability.

Employee Assistance Program (EAP)

Through the EAP, you have access to resources, information, and counseling that are fully confidential and no cost to you. Two EAP programs are available to you through Optum and New York Life.

Pet Insurance and Pet Discount Program

Our Pet Insurance benefits, offered by Nationwide and our Pet Healthcare Discount Program offered by United Pet Care, covers dogs, cats, birds and some other exotic animals. Some of the covered benefits for your pet may include allergies, diabetes, cut or bite wounds, infections, heart failure, skin cancer, and more.

Legal Services

LegalShield services can provide you with access to a network of qualified attorneys. Whether you prefer telephonic or in-office consultation, you may receive guidance on topics such as debt matters, family law, preparation of wills, real estate matters, trusts, and more.

Retirement Options

AURA offers three retirement savings plans for regular full-time and regular part-time benefits eligible staff:

- The 401(a) Plan for employer contributions (10% of base wages)
- The 403(b) Plan for employee contributions
- The 457(b) Plan for employee contributions for highly compensated employees that max out the 403(b)

Additional Perks

- **Vacation leave** accrues for regular full-time and part-time employees. Vacations require advanced approval.
 - Regular, Full-Time, Exempt - 16hr/month. Regular, Full-Time, Non-Exempt - <2yrs service 8hr/month, Part-time accrue based on hours worked. [AURA Absences Policy](#)
- Eight hours worth of **sick leave** are accrued per month during the first year. 13.5 hours per month are accrued during the second and third years of employment and 20 hours per month thereafter.
- Holidays - There are a minimum of ten **paid holidays** and may vary depending on location and center.
- We support **work-related education and training** for regular, full-time employees by refunding 100% of tuition cost for grades of A or B and 50% for a grade of C. Reimbursements are limited to six credits per semester, limited to \$12,000 annual reimbursement. Approval must be obtained in advance of registering.