

2026 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/domestic partner and dependent children. Your enrollment choices remain in effect through the end of the benefits plan year, January 1, 2026 – December 31, 2026. New hires are eligible on their date of hire for Medical and Dental. Generally, all other coverage begins 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 through an international plan insured by Blue Cross Blue Shield Global Solutions.

Plan Highlights	BCBS Global		
	International	In-network U.S.	Out-of-network
Annual Calendar Year Deductible			
Individual		\$100	
Family		\$200	
Maximum Calendar Year Out-of-pocket			
Individual		\$500	
Family		\$1,000	
Professional Services			
PCP		10% after deductible	
Specialist		10% after deductible	
Preventive Care		No charge	
X-ray and Lab		10% after deductible	
MRI / CT scan / etc.		10% after deductible	
Hospital Services			
Inpatient / Outpatient		10% after deductible	
Urgent Care		10% after deductible	
Emergency Room		10% after deductible	
Retail Prescription Drugs (30-day supply)			
Tier 1	10% no deductible		10% after deductible
Tier 2	10% no deductible		10% after deductible
Tier 3	10% no deductible		10% after deductible
Mail Order Prescription Drugs (90-day supply)			
Tier 1	10% no deductible		10% after deductible
Tier 2	10% no deductible		10% after deductible
Tier 3	10% no deductible		10% after deductible

Telehealth Services

With Global TeleMD Telehealth, you can connect with leading board-certified physicians for many non-emergency illnesses through phone or video chat. By leveraging these virtual visits, you can avoid emergency rooms and urgent care centers and quickly refill your prescriptions.

Global Emergency Assistance

In addition to global medical benefits, BCBS Global Solutions assists in evaluation and arrangement of evacuation during medical emergencies.

Plan Highlights

BCBS Global

	Worldwide
Emergency Medical Evacuation	Up to \$250,000
Repatriation of Remains	Up to \$25,000
Emergency Family Travel	Up to \$10,000
Return of Dependents	Up to \$10,000

Flexible Spending Accounts (FSA)

Only employees that have reportable income in the U.S. are eligible to participate. Third country nationals without U.S. taxable income are not eligible to participate.

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 2026 is \$3,400.
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 2026 is \$7,500.

Dental

Dental coverage is offered by BCBS Global Dental as a Dental Preferred Provider Organization (PPO) plan.

Plan Highlights

BCBS Global Dental

	Worldwide
Calendar Year Deductible	
Individual / Family	\$25 / \$50
Calendar Year Maximum	\$2,000
Preventive	0% no deductible
Basic Services	20% after deductible
Major Services	50% after deductible
Orthodontia Services	Covered at 50% up to \$1,500 for children only

Vision

Vision coverage is offered by BCBS Global and is included as part of your medical plan.

Plan Highlights

BCBS Global Vision (Included in Medical Benefit)

	Worldwide
Exams	100% once every 12 months (Deductible waived)
Lenses, Frames, Hardware	100% up to \$250 once every 12 months (Deductible waived)

Basic Life and AD&D

Paid 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 AD&D 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.
- **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% usage of your accumulated sick leave balance 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 BCBS Global EAP, you have access to resources, information, and counseling that are fully confidential and no cost to you.

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 exceed the 403(b) IRS maximum limit

Additional Perks

- **Vacation leave** accrues for regular full-time and part-time employees. Vacations require advance approval by your manager.
 - 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 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.
- Each employee and authorized dependent living with the expatriate in Chile, will be reimbursed transportation costs associated with an annual home leave taken after the first twelve (12) months of employment in Chile.
- We also provide language training for employees and authorized dependents.
- An education allowance is available for eligible, dependent children of expatriates living and working in Chile, for grades Kindergarten to 12th grade ("Cuarto Medio") inclusive.
- [Chile \(B-XXIII\) Unique Policies and Procedures](#)