



Annual Open Enrollment Plan Year 2018

OCTOBER 16 TO NOVEMBER 15, 2017

SPECIAL POINTS OF INTEREST:

- Medical Premiums & Plan Design
- ROTH 403b Option Available in January 2018
- Vision & Dental coverage
- Meeting Schedule

INSIDE THIS ISSUE:

Medical Premiums	2
Medical Plan Design	3
Health Savings Accounts	4
Retirement Plans	5
Dental Plan	6
Vision Plan and Voluntary Benefits	7
Life Insurance	9
Wellness Program	10
Educational Programs	11

HR & Benefits - Here for You.

Attracting and retaining a talented, committed workforce is crucial for AUI and its centers. Research shows that employees' attitudes toward their health and retirement benefits are correlated with their employment choices, as well as with their levels of commitment and engagement. Employers that are able to target their benefit package to attract and keep the employees they need are the most successful.

As a strategic partner with AUI and Observatory leadership, Human Resources and Benefits strives to deliver innovative programs and services designed to support the mission of the Observatories. Our professional services include recruitment, staffing, employee relations, organizational and employee

development, diversity & inclusion, compensation and benefits, and regulatory compliance.

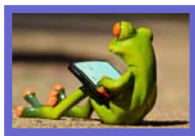
Annual open enrollment for the selection of the benefits you choose for yourself and your family members is a key action during your course of employment. It comprises an important part of your Total Rewards package, which includes compensation, benefits, work-life effectiveness, performance and recognition, and development and career opportunities. Over the past year, we have provided numerous opportunities for training and awareness through our programs such as: Comp 101, Performance Management, Generations in the Workplace, Diversity workshops, the Retirement Plan Education



Programs and numerous health and wellness programs. AUI and its centers provide you access to these and other useful programs to enhance your engagement at work and your overall employment experience.

Human Resources is committed to serving management, employees, retirees and families. We welcome your comments and suggestions on how we may better serve you.

Feel free to contact your local representative or any HR professional within our department.



Select Your Benefits Electronically

All employees must log into the open enrollment portal in employee self-services (ESS) to complete their open enrollment process.

Please confirm that the coverage shown in the open enrollment portal are what you intend to keep in 2018. Pay special attention to your dental coverage. If you change your level of coverage (Comp to Basic) inadvertently during

open enrollment you will not be able to change it back without a qualifying event.

No paper or electronic forms are necessary.

Employees will verify their personal information as well as their medical, dental and vision elections. If your dependents are not showing up in your dependent list,

please add them. To simplify your process, we are only including benefits bounded by open enrollment (medical, dental, and vision). You can make changes to benefits other than your medical, dental or vision, at any time by contacting your local human resources representative.

**ALL EMPLOYEES MUST
LOG IN — EVEN IF NO
CHANGES ARE MADE.**

Medical Costs Rise, at a Slower Pace.



Medical claims for participants in the AUI medical plan have continued to trend upward. Costs thus far in 2017 have continued to climb, but at a more modest pace than in 2016. These increases in cost are largely driven by catastrophic claims that cannot be effectively impacted by targeted disease management and wellness programs.

Our medical plan is designed so the first \$175,000 of cost, per participant, is paid directly by the

organization. Employee plan deductibles and coinsurance rates help to offset the rate of increase, but our plan deductibles and coinsurance do not significantly impact the increase in costs we have experienced in the past few years. As the increase in costs is due mainly to catastrophic claims, the out of pocket maximums are a reasonable area to consider plan design changes.

Each year during the renewal process the benefits

committee and benefits consultant evaluate and negotiate the next years' program and fees. Total plan costs include claims, network fees, banking fees, and other administrative and program fees.

The expected increase in cost has driven our premium changes as well as the plan change described below.

Glossary:

Deductible: amount owed by employee before plan pays.

Coinsurance: percent of claims employee owes after deductible is met.

Out of Pocket Max: the most an employee will pay for medical expenses in a year.

Preventive services: IRS defined services that are covered at 100% by the plan. Cannot be combined with other services during the same visit.

In-Network: services provided by physicians or facilities that are contracted with Cigna. Employee cost share is lower.

Out-of-Network: services provided by physicians or facilities that are not contracted with Cigna. Employee cost share is higher.

Total Rewards: the monetary and non-monetary return provided in exchange for employee time, talents, efforts, and results, combining five elements: compensation, benefits, work-life effectiveness, performance and recognition, and development and career opportunities.

Medical Plan Design & Premiums

The Benefits Committee weighed several options to meet budget requirements for 2018. Multiple plan design changes were carefully considered. For plan year 2018, the out of pocket maximum for in-network services will increase from \$3,000 for individual plans and \$6,000 for family plans to \$3,750 and \$7,500 respectively. This change impacts individuals who have

met their deductible and are within the coinsurance portion of the plan (see next page). While plan changes to deductible and coinsurance amounts were not made for 2018, these changes may be required in future years.

Employee premiums will increase by 10% effective the first pay period of 2018. The increase is distributed equally across each of the tiers.

These changes help balance affordability for employees with sustainability for the organization, and while continuing to provide a meaningful total rewards program.

The total monthly cost of coverage for each level is:

- Single - \$707.45
- Employee + I - \$1,472.22
- Family - \$2,029.70.

Your portion is outlined below.

Medical Coverage— 2018 Monthly Premiums

Coverage	\$0 - 49.9K	\$50 - 79.9K	\$80 - 109.9K	\$110 - 129.9K	Over \$130K
Employee only	\$75.00	\$100.00	\$136.00	\$173.00	\$209.00
Employee + I	\$143.00	\$195.00	\$246.00	\$298.00	\$351.00
Employee + Family	\$208.00	\$272.00	\$337.00	\$410.00	\$483.00

Medical Coverage—2018 Bimonthly Premium

Coverage	\$0 - 49.9K	\$50 - 79.9K	\$80 - 109.9K	\$110 - 129.9K	Over \$130K
Employee only	\$37.50	\$50.00	\$68.00	\$86.50	\$104.50
Employee + I	\$71.50	\$97.50	\$123.00	\$149.00	\$175.50
Employee + Family	\$104.00	\$136.00	\$168.50	\$205.00	\$241.50

How Does My Plan Work?

Current Plan Design: In-Network

Deductible

100% Employee paid
Cigna contracted rates
- \$1,500 individual
- \$3,000 family

Coinsurance

Employee pays 10% of claims cost until out of pocket max is reached.
- \$1,500 employee (\$15,000 total expenses)
- \$3,000 employee (\$30,000 total expenses)

Out of Pocket Max

100% paid by AUI over Max.
- \$3,000 individual
- \$6,000 family

Preventive Services

Preventive medical services no charge: no deductible—well child, physicals, immunizations, well-woman exams, etc. **Preventive** prescriptions paid at coinsurance: no deductible. Preventive services and prescriptions do not count towards deductible and must be billed as preventive.

Prescription Drugs

100% employee paid before deductible is met. After deductible employee pays portion of cost (coinsurance). Generic: 20%. Preferred Brand: 40%. Brand Name: 50%. Insulin is covered at the generic rate. Our plan uses prescription "Step Therapy". If your Brand or Preferred Brand drug has a generic alternative, you will be required to use the generic, unless you have a pre-authorization from your physician.

MD Live

Telephonic physician and prescription services for \$38 copay. Use anytime, anywhere, for certain conditions: flu, ear infections, sore throats, allergic reactions, etc. See flyer in your mailing for more details and contact information.

2018 Plan Design: In-Network

Deductible

100% Employee paid
Cigna contracted rates

Coinsurance

Employee pays 10% of claims cost until out of pocket max is reached.
- \$22,500 individual/\$45,000 family.

Out of Pocket Max

100% paid by AUI over Max.
- **\$3,750** individual
- **\$7,500** family

NO CHANGE

No other changes to plan design.

Out of Network, Out of Pocket Max

From \$6,000 to \$7,500 individual and from \$9,000 to \$12,000 family

PLAN CHANGE

Health Savings Accounts

As a participant in a high deductible health plan you are eligible to open and contribute to a Health Savings Account (HSA) if you are not covered under another insurance plan. The HSA is a tax-exempt funding account that allows you to set aside a pre-determined amount of money each year to pay for qualifying medical, dental (including orthodontics) and vision expenses, as defined by the IRS

in Publication 969. The IRS strictly regulates the use of and contribution to HSAs. Unlike traditional flexible spending accounts, balances in HSAs rollover from year to year. There is no fear of “use it or lose it” with the HSA.

HSAs are individually-owned bank accounts. If you leave employment or move to another insurance plan the money you have saved in your account



remains yours. You should have a VISA card to access your funds. You can also track your balance and pay bills from MyCigna.com.

How much should I save?

The IRS determines the amount individuals can save in their HSAs in an individual year. However, there is no limitation on the amount of money you can have in your account over time. As your balance grows, and you earn interest or investment income, it remains in your account.

The IRS also allows a one-time rollover of IRA funds to your HSA. You can only roll over IRA monies

up to the annual limit amount. If you choose to do this, you will need to adjust your payroll deduction accordingly.

There is no right or wrong amount to put into your HSA. You have the freedom to choose to save enough to pay for expenses now, or for expenses in retirement. When you leave the organization, the account remains yours and can be used for

qualifying expenses. If your new employer offers a High Deductible Health Plan with an HSA, you can roll over your AUI account to that one.

For more information on how HSAs work, how to invest, and to start or change your deductions contact your local HR representative.

2018 Annual Contribution Limits

Single Account	\$3,450
Family Account	\$6,900
Over 55 Catch-Up	\$1,000

Investing Your HSA - Another Tool for Retirement

If you have enough money saved in your health savings account to cover your current expenses, or you are paying for them out of pocket, you have the option to invest all or some of your account for further savings growth.

HSA Bank provides you with a unique opportunity to invest your Health Savings Account (HSA) funds in a self-directed brokerage account with TD Ameritrade.

TD Ameritrade offers a wide array of services for every company and every employee. Stocks, bonds and thousands of mutual funds (trading fees may apply)

are available on their platform. No HSA minimum balance is required to begin investing and you can access your account online at any time.

For the most knowledgeable investors, online access to real-time data, customizable charts and one-click integrated trading, balance information and much more through HSA Bank's Member Website. Place trades by website, telephone, mobile device and broker and have access to independent research tools, such as S&P and Morningstar®, to help you make informed trades

If you're interested in self-directed investing and want to put your money to work for you, open your investment account through your mycigna.com portal or contact HSA Bank's Client Assistance Center at (800) 357-6246 or by email at askus@hsabank.com.



It is Never Too Early, or Too Late to Save.



AUI Retirement Plan (401a)

AUI sponsors a defined contribution retirement plan for its benefits eligible employees. The AUI 401a plan allows for contributions by the employer only. Contributions are made on your behalf at a rate of 10% of your annual base salary per year. You can have these funds deposited into an account with one or both of our

retirement vendors: TIAA or Fidelity. Each vendor provides a variety of funds in which to invest. The AUI Retirement Committee reviews and oversees the funds available on the plan and their performance on a quarterly basis.

Loans and withdrawals are not allowed from the 401a plan if you are still employed. Withdrawals

can only be made after you have terminated service. Contact TIAA or Fidelity for specific information on withdrawals. Watch your email for meeting dates and times with our TIAA or Fidelity representatives.



Did you know?

The AUI 403b investment platform provides access to a multitude of investments outside of the standard investment menu through “brokerage windows”.

Contact TIAA or Fidelity directly for enrollment information.

AUI Supplemental Retirement Plan (403b)

In addition to the 401a account, employees may invest a portion of their earnings in a 403b (supplemental) retirement plan. These contributions are tax deferred for both federal and state taxes, thereby reducing your overall taxable income while employed. Accounts can be opened with TIAA, Fidelity, or

both. There are no enrollment restrictions for the supplemental retirement plan, so you can sign up at any time, regardless of age or benefits eligibility status. The same funds are available for investing in the 403b as are in the 401a platform.

The 2018 annual maximum

contribution limits have not been released by the IRS at the time of printing. The 2017 limit is \$18,000. If you are over 50, you can contribute an additional \$6,000.

For more information or an enrollment form, contact your local HR representative.

New Roth Option in January 2018.

Beginning the first paycheck of 2018 employees can defer 403b contributions into a Roth account. Roth contributions are made with after-tax dollars. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and the participant meets at least one of the following conditions:

- Age 59½ or older
- Permanently disabled
- Death (beneficiary can claim)

The Roth 403b shares its

annual limit with the pre-tax account contribution. In general, a Roth option may be suitable for participants who:

- Expect to be in a higher tax bracket when they retire. They will pay taxes on the Roth contributions now—potentially at a lower rate—and receive their assets tax free when they are in the higher tax bracket.
- Earn income exceeding allowable limits for contributing to a Roth IRA. The Roth Retirement Plan Option has no income limits.

- Want to make higher after-tax contributions.
- Plan to pass on tax-free income to their heirs.

The Roth contribution option offers a great way to enhance your retirement plan and address the changing needs of participants who are looking for additional ways to save more for retirement.

Contact your HR representative for more information and enrollment forms.

The amount you can defer in the Roth 403b is limited to the total 403b annual amount. If you are deferring pre-tax, you must offset your Roth total accordingly.

Dental Coverage

Dental coverage continues with Delta Dental of Virginia. Delta Dental has the largest dental network in the country, with in-network providers nationwide. You have two dental plans to choose from depending on your family and treatment needs.

The Comprehensive plan offers full coverage, including implants and major dental surgery, as well as orthodontic coverage for children to age 19.

The Basic plan covers preventive services, fillings, and minor dental surgery.

A full description of the services covered under each plan is provided in your mailing and is also available on the HR website, under Benefits.

Employees who wish to make changes to their dental coverage should do so through the electronic portal. You can add, drop or change your coverage, for yourself and/or



your dependents.

Please confirm that your level of coverage is what you will need for 2018. If you do not change your plan during open enrollment you will not be able to do so throughout the year without a qualifying event.

“You have two dental plans to choose from depending on your family and treatment needs.”

Healthy Smile, Healthy You®

In the past, a trip to the dentist simply ensured a bright, cavity-free smile. Today, researchers continue to find evidence that suggests good oral health can positively impact many medical conditions. This means regular dental checkups can improve whole body health.

Don't underestimate the importance of regular dental checkups, especially for those with diabetes, those who are pregnant, those with heart conditions and cancer patients receiving radiation and/or chemotherapy. **Healthy Smile,**

Healthy You is a program designed to address these important health issues: diabetes, pregnancy, certain high-risk cardiac conditions, and cancer treatment.

If you have one of these conditions, **Healthy Smile, Healthy You** allows for an additional cleaning and exam beyond our plan's ordinary limit of two per benefit year.

In addition to an extra cleaning and exam, **Healthy Smile, Healthy You** provides cancer patients undergoing radiation or chemotherapy

with an additional fluoride application beyond the age limitation of the plan.

If you would like to enroll in the program, you can print a form from DeltaDentalVA.com. Return the form to Delta Dental with your doctor's signature. Then you can schedule your additional appointment.



Small Premium Increase. Same ID Card.

Most dental plan premiums increase slightly for 2018. Premiums are based on actual experience in the past plan year. Employees pay approximately 50% of the dental premium rounded up. The increase is a direct result of plan usage in the previous year.

Comprehensive Plan	Monthly	Biweekly	Total Cost
Employee only	\$20.00	\$10.00	\$39.80
Employee + I	\$40.00	\$20.00	\$79.54
Employee + Family	\$59.00	\$29.00	\$117.03
Basic Plan	Monthly	Biweekly	Total Cost
Employee only	\$14.00	\$7.00	\$27.72
Employee + I	\$28.00	\$14.00	\$55.46
Employee + Family	\$41.00	\$20.00	\$81.56



www.deltadentalva.com
800-237-6060

Vision Coverage.



Our vision insurance coverage continues with Cigna in 2018. If you are currently enrolled in the vision plan your election will continue unless you change it during the open enrollment process. If you are not enrolled in the vision plan but want to participate you can enroll through the ESS portal during open enrollment. New benefits will be active on January 1st. Our Vision plan provides an ID card; however, if you forget your vision card, and present your medical card, your provider can still access your benefits. Confirm your provider is in-network prior to

making your appointment by logging in to Cigna's vision site:

<https://cigna.vsp.com/eye-doctor.html>.

Our vision plan provides for a comprehensive eye exam each year at a \$10 copay. Frames and lenses are reimbursable every 12 months, based on the coverage schedule. See the plan description on the HR website for more details. Medical issues of the eye should be handled under your medical plan. If you are in doubt as to which coverage should apply, ask your provider to run both.

This is a 100% employee paid, pre-tax, benefit.



Vision Premiums—No change for 2018

	Monthly	Bimonthly
Employee	\$5.82	\$2.91
Employee + One	\$11.11	\$5.56
Employee + Family	\$18.07	\$9.04

DID YOU KNOW?

EYES USE ABOUT 65 PERCENT OF OUR BRAINPOWER, MORE THAN ANY OTHER PART OF THE BODY. PROOF THAT THE EYE IS ONE OF THE MOST COMPLEX ORGANS WE HAVE!

AUTHOR VISION SOURCE — PUBLISHED DECEMBER 22, 2015

Voluntary Benefits-AFLAC

AUI provides access to voluntary Critical Illness and Accident benefits through AFLAC. These benefits are 100% employee paid and offer income replacement in the event of an eligible illness or accident. They can be used to offset the cost of some of the deductible and expenses of the high deductible plan.

Critical Illness: Critical Illness insurance is designed to pay lump-sum benefits (up to \$20,000) directly to the insured participant upon diagnosis of a covered critical illness (cancer, stroke, heart attack, renal failure, etc.). Spouses are covered at 50% of the employees election. *These coverages do not count as “other insurance” for purposes of HSA eligibility so they do not impact your ability to participate in the HSA. Critical Illness coverage is available for employees and their

spouses.

Rates are based on your age at the time of issue and are available in four tiers: employee only, employee and spouse, employee and child, employee and family.

Accident Insurance: coverage is also available through AFLAC. This provides direct payment to the insured for treatments and hospitalizations sustained due to an accident. These are lump-sum payments, therefore they are not considered “other insurance” for purposes of HSA eligibility.

Transition to Cigna: In April we will transition these plans to Cigna for ease of administration and improved benefits. Watch your email for more information about the switch. Employees who are already enrolled

will be moved to the new plans automatically. Additional information about these plans and possible other voluntary benefits will be sent early in 2018.

If you are interested in getting covered prior to the transition and are not already enrolled please contact Sarah Arnold (sarnold@nrao.edu) for more information.





Health Advocate

Health Advocate is a third party resource to help you and your entire family navigate the healthcare system and maximize your healthcare benefits, including Medicare.

Trained representatives can help with issues involving your medical, vision, dental, pharmacy, and other healthcare needs — including provider status (in-network), billing issues, and scheduling.

Phone: 866.695.8622

answers@HealthAdvocate.com
www.healthadvocate.com

EAP



The Employee Assistance Program (EAP) is offered by AUI at no cost to employees. The benefit is administered by Cigna Behavioral Health and covers all employees and their families regardless of benefits eligibility. Counseling, parenting and eldercare assistance, financial planning, legal services, pet services, etc. Employees are entitled to three, free counseling sessions per incident. Legal services through the program are available at a discounted rate.

1-877-622-4327

www.cignabehavioral.com

Long Term Disability Insurance

Long-term disability (LTD) insurance provides income protection if you become disabled from an accident or illness for longer than six months of time. Long-term disability is often confused with long-term care insurance. Long-term care provides coverage for you or your family members if you need skilled home care, or are admitted to a nursing home.

As an AUI employee, you are enrolled in an LTD insurance plan automatically if you are over the age of 30. You may not opt-out of LTD coverage. Employees under 30 can voluntarily join prior to their 30th birthday.

The monthly benefit payments provided are equal to 60% of your basic monthly earnings less any benefits received from Social Security or Workers

Compensation. The length of time you receive these benefits is dependent on a number of factors including: age, disabling condition, and expected length of disability.

If you are experiencing an illness or injury that is keeping you out of work, and may do so for an extended (more than six months) period of time, contact your local HR representative to talk about your LTD options. If you are experiencing this type of life event you should also contact HR about your family medical leave rights.

While receiving benefits from your LTD plan you can continue to pay the employee benefits premiums to continue your medical, dental and vision coverage. You also receive a retirement contribution while you are an active LTD

participant. Life insurance for yourself and your dependents will terminate unless you are granted a "Waiver of Premium" by the insurer.

LTD is a 100% employee paid, after tax, benefit. By paying 100% of the premium, after taxes, benefit payments in the case of a claim are tax free. For more information about LTD and premium rates see the NRAO HR Webpage.



"The Social Security Administration estimates that one in four 20-year-olds will become disabled and unable to work before they reach the age of 67. In 2012, more than 650,000 disabled workers received more than \$9 billion in long-term disability benefits through employer-sponsored group disability coverage."

-forbes.com

Life Insurance

Life insurance benefits provide a financial safety net for your family in the event of your death. AUI provides basic life insurance to every benefits eligible employee at no cost. The value of basic life insurance is one times your annual salary, rounded up to the next thousand.

Accidental death and dismemberment coverage is also provided at no cost. This coverage doubles the value of your benefit if your death is the result an

accident.

Additional life insurance is available for purchase in values of one and two times your annual salary. This coverage is 100% employee paid, on a post-tax basis. Premiums are based on your age and salary. Supplemental accidental death and dismemberment is provided at a small additional cost to supplemental life elections.

Your coverage amount will reduce as you get

older, beginning at age 65, so you should review your life insurance elections each year to be sure you have elected the appropriate amount of coverage.

You can change your life insurance elections at any time; however, increases in the value of your life insurance require submission of a medical underwriting form. Contact your Sarah Arnold or your local human resources

representative for information on how to enroll in or change your supplemental life insurance coverage.

“You can change your life insurance elections at any time. Contact Sarah Arnold or your local human resources representative for information on how to change your supplemental life or dependent life insurance coverage.”

Dependent Life Insurance

Dependent life insurance is available for your spouse and dependent children. To elect life insurance coverage for your spouse, **you must have supplemental life coverage for yourself.**

Coverage for spouses is available in increments of \$5,000. The most you can elect is half the value of your own supplemental life election, with a maximum benefit of \$300,000. The first \$30,000 of coverage for your spouse is provided through “guaranteed issue”. Amounts above \$30,000 require a medical underwriting form be submitted to Cigna for approval. Accidental death and dismemberment insurance is also available at an additional cost.

Premiums for spouse life insurance are the same as those for employees, based on age.

Coverage for your dependent children is available in increments of \$2,000 to a maximum of \$10,000.

Additional accidental death and dismemberment is also available for your children, at a small additional cost.

Premiums for dependent children’s coverage is not based on age, but is a flat rate. Coverage can be held for your children until the end of the month of their 26th birthday, regardless of student status.



NEED MORE INFO?

For more information on electing additional life insurance coverage, for yourself or your dependents see www.nrao.edu/hr.

For enrollment and underwriting forms contact Sarah Arnold at sarnold@nrao.edu.

Term Life Insurance

The coverage provided by AUI is called “term life insurance”. This type of life insurance provides coverage at a fixed rate of payments for a limited period of time, the relevant term of coverage. In the case of employer provided coverage, the relevant term is your active employment. Conversion options are available if you leave the organization.

Wellness Programs

www.inside.nrao.edu/hr/wellness



Annual Wellness Subsidy:

Maintain your health and wellness through our wellness program! Employees can receive a \$150.00 reimbursement each fiscal year for eligible wellness expenses.

Gym memberships, weight watchers, races, etc. are all qualified wellness expenses. Please contact Sarah Arnold sarnold@nrao.edu for more information regarding qualifying expenses and reimbursements.

On-site Flu Shots:

Each location hosts on site flu clinics each year. Flu shots are free for employees and retirees and are available to spouses at cost (typically \$25).

Employees can also see their physician to receive the flu shot as part of their preventive medical services through our Cigna plan.

Watch your email and bulletin boards for specific scheduling at your site.

Smoking Cessation Program:

Get the help you need to finally quit tobacco. Create a personal quit plan with a realistic quit date. And, get the support you need to kick the habit for good. You'll even get free over-the-counter nicotine replacement therapy (patch or gum).

Call 1.855.246.1873
or visit myCigna.com and enroll today!



Holiday Wellness Challenge!

During the holidays, sweet treats are everywhere and busy schedules can lead to less time for exercise. Enjoy the joyous holidays realistically without giving into the many temptations. Challenge yourself to stay active, and enjoy a virtual journey through a challenge map visiting famous holiday places! This 6-week activity challenge will encourage you to stay active through the winter holidays!

Give and get support from other participants by sharing experiences on message boards. The challenge records daily steps but you don't need a step tracker to participate, manual entry of activity is acceptable.

Watch your email and bulletin boards for information soon!



Commuter Flex Benefits

Internal Revenue Code 26 USC 132(f), allows employees to withhold pre-tax money to pay for mass transit and/or van pool services associated with their regular daily direct commute from home to work and return. Employees are also allowed to withhold pre-tax money to pay for parking expenses while at their place of employment. Employees may save up to **\$255 per month** for eligible van pool services and/or mass transit costs. Employees may also save up to **\$255 per month** for eligible parking expenses. In order to qualify, employees must fill out an application and enroll in payroll deduction. This can be changed at any time throughout the year. Be aware that you must have adequate expenses to claim your contributions or they are forfeit. For more information or to sign up for benefits contact your local HR representative.



Tuition Assistance & Professional Development

AUI and its centers are committed to helping employees maintain their work skills and also develop new skills.

Tuition Assistance: Regular full-time employees who attend college in pursuit of an accredited degree program, on their own time, are eligible for tuition assistance if the coursework they are pursuing is related to their work with AUI or its centers, or will lead to a degree in a field of study pertinent to the work of AUI or its centers. The benefit covers up to \$5,250 per year for undergraduate and graduate level coursework.

Degree programs must be completed within five years of the original acceptance date for tuition

assistance. To be considered for the tuition assistance program, employees must complete a Degree Program application. All programs must be approved by Human Resources prior to starting the degree.

Professional Development

Pool: If you are interested in taking a single class, attending a conference, or participating in a work-related seminar, you can apply for professional development pool funds. These funds are intended to assist employees in their career growth without the need to commit to a full degree program.

Funding requests can be submitted anytime throughout the year. If you decide on a



professional development request during the PEP process, and your supervisor supports the request, you can apply for funding at that time. If you identify an opportunity later in the year you can submit your request at that time after discussing with your supervisor.

For more information on either of these programs, see the HR Webpage at www.nrao.ed/hr or talk to your local HR representative.

For Your Child: AUI Trustee Scholarships

The AUI Scholarship application process opens October 5th. International Scholarship and Tuition Services, Inc. (ISTS) administers the application process for AUI. If you have a high school senior who will be entering an accredited school of higher education in the fall of 2017, they can apply. Schools are not required to be four-year colleges or universities. Acceptance in an accredited technical school or community college is also eligible for scholarship support.

One scholarship per year is available for children of Associated Universities, Inc. corporate employees. Three scholarships will be awarded to children of full-time employees or retirees of centers of

Associated Universities, Inc. Additionally, two minority scholarships are available for qualifying students who are African American, Hispanic, or Native American.

The scholarships are awarded competitively and are renewable for up to four years of study toward an academic degree. An independent committee appointed by ISTS will make selection of scholarship recipients.

For more information, please visit the scholarship section of the HR webpage.



INTERNATIONAL SCHOLARSHIP
AND TUITION SERVICES, INC.

Contact:
AUI Trustee Scholarships
ISTS
1321 Murfreesboro Rd, Suite
800
Nashville, TN 37217
(855) 870-ISTS
<https://aim.applyists.net/AUI>

Scholarship applications must be received online by ISTS no later than December 28, 2017





Presentation Schedule

Employees are encouraged to attend a session convenient to them. Spouses are welcome to attend. Sign up sheets/RSVP links have been posted. We have booked two hours, but meetings may not take that long.

	LOCATION	TIME
Monday, 9/25/2017	NTC, Charlottesville—NTC 400	1:30 to 3:30 pm
Tuesday, 9/26/2017	Edgemont Road, Charlottesville—CV 230	10:00 am to Noon
Wednesday, 9/27/2017	NTC, Charlottesville—NTC 400	10:00 am to Noon
Thursday, 9/28/2017	Edgemont Road, Charlottesville—CV 230	2:00 to 4:00 pm
Friday, 9/29/2017	Edgemont Road, Charlottesville—CV 230	1:00 to 3:00 pm

VLBA Station employees can call into any of the Charlottesville Edgemont Road meetings at: 434-817-6279. Notify Sarah Arnold (sarnold@nrao.edu) if you will be calling in.

Friday, 9/29/2017	Socorro—DSOC 317	1:30 to 3:00 pm
Monday, 10/2/2017	Socorro—DSOC 317	2:30 to 4:00 pm
Tuesday, 10/3/2017	Socorro—DSOC 317	3:00 to 4:30 pm
Wednesday, 10/4/2017	Socorro—DSOC 317	8:30 to 10:00 am
Thursday, 10/5/2017	VLA—Small Cafeteria	9:30 to 11:00 am 1:00 to 2:30 pm
Tuesday, 10/10/2017	Green Bank—GB137	9:00 to 11:00 am 1:00 to 3:00 pm
Wednesday, 10/11/2017	Green Bank—GB137	10:00 to Noon
	AUI Offices, Washington, DC	TBD

For more information contact a representative, below:

Sarah Arnold, HR Administrator, Charlottesville
(434) 296-0312, sarnold@nrao.edu

Allen Lewis, Site HR Manager, New Mexico
(575) 835-7309, alewis@nrao.edu

Tracy Samples, Site HR Manager, West Virginia
(304) 456-2263, tsamples@nrao.edu

Denise Merricks, AUI Benefits Manager
(434) 296-0318, dmerrick@ui.edu