

BE HEALTHY.

Medical Insurance • Dental Insurance • Prescription Drug Benefits • Vision Insurance • Employee Assistance Program

BE WEALTHY.

401(a) • 403(b) • Life Insurance • Long-Term Disability Insurance

BE WISE.

Make sure you review your benefits carefully before completing your benefits enrollment.

2020

OPEN ENROLLMENT GUIDE





AUI is committed to providing our employees with a benefits program that is both comprehensive and competitive. Our benefits program offers health care, dental, vision and retirement benefits to employees and their families. This guide provides a general overview of your benefit choices and enrollment information to help you select the coverage that is right for you.

ELIGIBILITY

If you are a regular, full-time employee or benefits eligible part-time employee working 20 or more hours per week, the chart below lists the benefits you may be eligible for after meeting each plan's eligibility requirements.

BENEFIT	ELIGIBILITY WAITING PERIOD
Medical/Prescription	Day of Hire
Dental	Day of Hire
Vision	Day of Hire
Basic Life and AD&D	Day of Hire
Supplemental Life	Day of Hire
Long-Term Disability	Day of Hire
Retirement Savings 401(a)	One Year of Service
Retirement Savings 403(b)	Day of Hire

DEPENDENT ELIGIBILITY

You can enroll your dependents in plans that offer dependent coverage. Eligible dependents are defined as your legal spouse and eligible children who reside in your household and/or depend primarily on you for support. This includes: your own children, legally adopted children, stepchildren, a child for whom you have been appointed legal guardian, and/or a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO) requiring you or your spouse to provide coverage.

MEDICAL, DENTAL, AND VISION PLAN DEPENDENT COVERAGE

You may cover your eligible dependent children up to age 26, regardless of marital or student status (this does not include spouses of adult children).

Dependent coverage will cease for your covered dependent children at the end of the month in which an eligible dependent reaches age 26.

ENROLLMENT PERIODS

New Employees

As a new employee of AUI, you become eligible for benefits on your first day of employment. Our benefits plan runs from January through December.

Open Enrollment

As a benefits-eligible employee, you have the opportunity to enroll in or make changes to your benefits plan during our annual open enrollment period. Open enrollment will run October 14th through November 1st with benefit elections effective January 1, 2020. All employees must log into the open enrollment portal in employee self-services (ESS) to complete their open enrollment process. **All employees will be required to go through the system, even if you are not making changes.** You will be required to re-verify all dependent information and confirm coverage.

MAKING CHANGES DURING THE YEAR

Choose your benefits carefully. Medical, dental, and vision premium deductions are made on a pre-tax basis and IRS regulations state that you cannot change your pre-tax benefit options during the year unless you have a qualified life event. Qualified life events include:

- Marriage or divorce;
- Death of your spouse or dependent;
- Birth or adoption of a child;
- Your spouse terminating or obtaining new employment (that affects eligibility for coverage);
- You or your spouse switching employment status from full-time to part-time or vice versa (that affects eligibility for coverage);
- Your dependent no longer qualifies as an eligible dependent.

You must notify and submit any applicable forms and/or documentation to the local Human Resource office within 30 days of the event. Human Resources will review your request and determine whether the requested change is allowed. Only benefit changes which are consistent with the qualified life event are permitted.

PAYING FOR YOUR BENEFITS

Some benefits are provided to you at no cost. The cost of other benefits, such as medical, is shared by you and AUI. Additional benefits such as vision and supplemental life insurance are paid for you at discounted group rates. Having benefit options available means you can build a benefits program that meets your needs and your lifestyle.

BENEFIT	WHO CONTRIBUTES?	TAX BASIS
Medical/Prescription	Employer/ Employee	Pre-tax
Dental	Employer/ Employee	Pre-tax
Vision	Employee	Pre-tax
Basic Life and AD&D	Employer	Taxable over \$50k
Supplemental Life	Employee	Post-tax
Long-Term Disability	Employee	Post-tax
Retirement Savings 401(a)	Employer	Not Taxed until Withdrawal
Retirement Savings 403(b) Roth	Employee	Post-tax
Retirement Savings 403(b) Traditional	Employee	Pre-tax

HEALTH ADVOCATE

As an employee, retiree, or qualified dependent, you have access to a "Personal Health Advocate". This program will aid in finding the best doctors and hospitals, scheduling timely appointments (especially with specialist physicians), and obtaining services for your elderly parents. The program also offers assistance when faced with serious illness or injury and claims and billing issues. Find more information at www.healthadvocate.com/members or call 1-866-695-8622.

AUI WELLNESS PROGRAM

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 at sarnold@nrao.edu for more information regarding qualifying expenses and reimbursements.

ON-SITE FLU SHOTS

Each AUI Center hosts on-site flu clinics each year. Flu vaccines are free to employees, retirees, and spouses. Employees can also see their physician to receive the flu shot as part of their preventive medical services through our Medical plan. Watch your email and bulletin boards for specific scheduling at your site.

MEDICAL BENEFITS

AUI seeks to provide competitive medical benefits at a reasonable cost. Employees are provided with one medical plan option that includes prescription drug and vision exam coverage.

Please refer to the chart on the next page for medical plan benefits.

IN-NETWORK ADVANTAGE

Within the medical, dental, and vision plan, you have the freedom to use any provider. However, when you use an in-network provider, the percentage you pay out-of-pocket will be based on a negotiated fee, which is usually lower than the actual charges. If you use a provider who is outside of the network, you may be responsible for paying for the difference between the Usual, Customary and Reasonable (UCR) charges and what the provider charges. You also may need to submit claim forms.

MEDICAL BENEFITS AT-A-GLANCE AND COST OF COVERAGE

The information below is a summary of medical coverage only. Please contact the Benefits Administrator or visit the HR website for plan summaries detailing coverage information, limitations, and exclusions.

Any deductibles and copays shown in the chart below are amounts for which you are responsible. A.D. stands for after deductible.

	IN-NETWORK	OUT-OF-NETWORK
Annual Calendar Year Deductible		
Single	\$1,500	\$3,000
Family	\$3,000	\$6,000
Out-of-Pocket Maximum		
Single	\$3,750	\$7,500
Family	\$6,650/person in a family or \$7,500/family	\$7,500/person in a family or \$12,000/family
Lifetime Maximum	Unlimited	
Coinsurance	10%	30%
Physician Services		
Doctor's office visit	10% A.D.	30% A.D.
Specialist office visit	10% A.D.	30% A.D.
Preventive care	No Charge, no deductible	30% A.D.
Lab and X-ray Services	10% A.D.	30% A.D.
Hospital Services		
Inpatient	10% A.D.	30% A.D.
Outpatient	10% A.D.	30% A.D.
Emergency Care	10% A.D.	
Pregnancy and Maternity Care (prenatal)	10% A.D.	30% A.D.
Child Vision Exam	No charge, no deductible	\$30 reimbursement
Adult Vision Exam	\$15 copay, no deductible	\$30 reimbursement
PRESCRIPTION DRUGS		
Retail (30-day supply)		
Generic	20% A.D.	30% A.D.
Preferred brand	40% A.D.	30% A.D.
Non-preferred brand	50% A.D.	30% A.D.
Specialty	50% A.D.	30% A.D.
Mail Order (90-day supply)		
Generic	15% A.D.	30% A.D.
Preferred brand	35% A.D.	30% A.D.
Non-preferred brand	45% A.D.	30% A.D.
Specialty	45% A.D.	30% A.D.

PREMIUM DEDUCTIONS	\$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 + 1	\$71.50	\$97.50	\$123.00	\$149.00	\$175.50
Employee + Family	\$104.00	\$136.00	\$168.50	\$205.00	\$241.50

There will be no change in medical premiums for 2020.

***Medical premiums will be deducted from 24 out of 26 payrolls, with 2 premium holidays. All employees will be on a bi-weekly payroll schedule in 2020.**

Note: Deductibles, copays and coinsurance accumulate toward the out-of-pocket maximums. Usual, Customary and Reasonable charges apply for all out-of-network benefits.

DENTAL BENEFITS

Dental coverage is key to your overall health. AUI offers employees two dental plan options through Delta Dental. Review the details about each plan carefully so you can determine which plan meets your needs. Your dental plans offer choices that cover four main types of expenses:

- Preventive and diagnostic services like routine exams and cleanings, fluoride treatments, sealants, and x-rays
- Basic services such as simple fillings and extractions, root canals, oral surgery, and gum disease treatment
- Major services such as crowns and dentures
- Orthodontia

DENTAL BENEFITS AT-A-GLANCE AND COST OF COVERAGE

BENEFIT	DELTA DENTAL – HIGH OPTION	DELTA DENTAL – LOW OPTION
Annual Calendar Year Maximum	\$1,500 per enrollee, per calendar year	\$1,000 per enrollee, per calendar year
Calendar Year Deductible (Single/Family)	\$50 per person; \$150 per family	\$50 per person; \$150 per family
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	N/A
Orthodontia Lifetime Maximum	\$1,500 per enrollee, per lifetime	N/A
PREMIUM DEDUCTIONS		
Employee Only	\$10.00	\$7.00
Employee + 1	\$20.00	\$14.00
Family	\$29.00	\$20.00

There will be no change in dental premiums for 2020. *Dental premiums will be deducted from 24 out of 26 payrolls, with 2 premium holidays. All employees will be on a bi-weekly payroll schedule in 2020.

VISION BENEFITS

AUI offers employees one vision plan through Anthem that includes coverage for eye exams and eyeglasses or contact lenses.

VISION BENEFITS AT-A-GLANCE AND COST OF COVERAGE

BENEFIT	ANTHEM BLUE VIEW VISION
Exam	\$10 copay
Lenses	\$10 copay for single vision, bifocal or trifocal. Progressive lenses are offered at a discounted rate.
Frames	\$150 allowance, then 20% off any balance
Contact Lenses Instead of Glasses	
Conventional/Disposable	\$150 allowance, then 15% off any balance
Medically Necessary	Covered in Full
PREMIUM DEDUCTIONS	
Employee Only	\$3.47
Employee + 1	\$6.58
Family	\$10.09

There will be no change in vision premiums for 2020. *Vision premiums will be deducted from 24 out of 26 payrolls, with 2 premium holidays. All employees will be on a bi-weekly payroll schedule in 2020.

INCOME PROTECTION

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

AUI provides you with basic life insurance and accidental death and dismemberment (AD&D) coverage equal to your base salary rounded to the next \$1,000 at no cost to you.

SUPPLEMENTAL LIFE

You can purchase Supplemental Life coverage for you and your family. You can elect additional life insurance for:

1-5x annual earnings up to \$1,000,000

To purchase coverage for your spouse or child(ren), you must enroll yourself for coverage. You pay 100% of the cost for this coverage. Please refer to the plan summaries for the low-cost, age-related rates. Statement of Health application will be required if you elect additional supplemental life coverage. Age reductions may apply to life insurance amounts.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

AUI provides access to its Employee Assistance Plan (EAP) at no charge to you. The services are also extended to your immediate family members. EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more. For more information, please visit www.reach-eap.com or the HR website to learn more.

LONG-TERM DISABILITY

You are required to purchase long-term disability (LTD) insurance which pays a monthly benefit in the event you cannot work because of a long-term illness or injury. LTD benefits provide you with 60% of your base salary if you become disabled from an accident or illness for longer than 180 days of time. Maximum benefit of up to \$10,000/month. See NEW item, next paragraph!

NEW! Effective January 1, 2020, the Long Term Disability elimination period will decrease from 180 days to 90 days. Decreasing the elimination period increases the overall benefit so employees are able to apply for LTD faster. This will result in an increase in premium from 0.30 per \$100 of coverage to 0.41 per \$100 of coverage.

HEALTH SAVINGS ACCOUNT

2020 IRS Annual Contribution Limits

Single - \$3,550

Family - \$7,100

Over 55 Catch Up - \$1,000

As a participant in a high deductible health plan you are eligible to open and contribute to a Health Savings Account if you are not covered under another insurance plan. The HSA is a tax-exempt funding account that allows you to set aside money each year to help pay for qualifying medical, dental, and vision expenses. Contributing to the account is optional, and you may change the amount at any time throughout the year.

If you have a health savings accounts (HSA) with a balance over \$1,000, you can invest your HSA dollars in mutual funds offered through PNC Bank. For more information, visit the HR website or log into your Anthem account.

RETIREMENT SAVINGS 401(a)

AUI sponsors a defined contribution retirement plan for its benefits eligible employees after one year of service. The AUI 401(a) plan allows for contributions by the employer. Contributions are made on your behalf at a rate of 10% of your annual base salary. 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 401(a) plan for active employees. Withdrawals can only be made after you have terminated service. Contact TIAA or Fidelity for specific information on withdrawals.

RETIREMENT SAVINGS 403(b)

AUI also sponsors voluntary employee contribution plans.

- a. Traditional 403(b) - amounts contributed can be in flat dollar amounts or percentages of salary and are taken prior to federal and state taxation. Taxes are deferred until distributions are made after termination of employment or retirement.
- b. 403(b) ROTH - allows for post-tax contributions in flat dollar amounts or percentage of salary. Distributions from the 403(b) ROTH have separate rules than the Traditional 403(b).

Please note these two options for contributions share the annual IRS limit. For 2020, the IRS annual limit for 403(b) contributions is \$19,500. If you are over the age of 50, you can defer an additional \$6,500.

PROFESSIONAL DEVELOPMENT

The Professional Development Central Pool program provides employees and their manager's opportunities to explore ways to grow professionally. The central pool is a funding source designated in the budget to support learning opportunities to either enhance job performance in the staff member's current role or develop skills for future roles within the organization. For more information on how to apply, please contact your local HR representative.

TUITION ASSISTANCE

Regular full-time employees who attend college on their own time are eligible for tuition assistance. The coursework they are pursuing must be related to their work at AUI or one of its centers or will lead to a degree in a field of study pertinent to the work of the organization. For more information on bachelors and/or master's degrees, and the application process, please contact your local HR representative.

COMMUTER

Internal Revenue Service's Code 26 USC 132(f) allows employees to designate pre-tax money to pay for mass transit and/or vanpool services associated with regular daily direct commute from home to work and return. Employees may also designate pre-tax money to pay for parking expenses while at their place of employment. Currently, employees may designate up to \$265 per month for eligible vanpool services (and/or mass transit costs) and for eligible parking expenses. In order to qualify, employees must complete an application and enroll in payroll deduction. The designated amount may be changed at any time throughout the year. Be aware that you must have adequate expenses within a plan year to claim your contributions; without adequate expenses, the contributions will be forfeited. For more information or to sign up for commuter benefits, contact your local HR representative.

The IRS has not yet released the 2020 limits. This will be announced at a later date.

AUI SCHOLARSHIP

The AUI Scholarship Application process will open this fall. If you have a senior in high school who will be entering an accredited school of higher education in the fall of 2020 they can apply. Scholarships are awarded to all students who meet the minimum selection requirements and are renewable for up to four years of study toward an academic degree. Scholarships provide each recipient with up to \$3,500 for each of four academic years to help defray costs of tuition, lodging, board, etc., provided the student attends an accredited college or university and select a course of study leading to a degree. Scholarships are awarded and are appointed by an independent committee through International Scholarship and Tuition Services, Inc. (ISTS). For more information, please visit the scholarship section of the HR webpage.

OPEN ENROLLMENT PRESENTATION SCHEDULE

Employees are encouraged to attend a session convenient to them. Meetings should last one hour. Please see meeting times by location below:

Socorro, NM September 24-26

Tuesday, September 24th 9 am - Auditorium

Wednesday, September 25th 9 am and 3 pm - Auditorium

Thursday, September 26th 9:30 am **VLA** - Large Cafeteria

Green Bank, WV October 1-2

Tuesday, October 1st 10 am - Auditorium

Wednesday, October 2nd 2 pm - Auditorium

Charlottesville, VA October 8-10

Tuesday, October 8th 10 am - Auditorium

Wednesday, October 9th 2 pm - Auditorium

Thursday, October 10th 2 pm **CDL** - Room 400

Washington, DC October 14

Monday, October 14th 10 am - AUI Conference Room

For more information, please contact your local HR representative:

Sarah Arnold, Benefits Analyst, Charlottesville: sarnold@nrao.edu or **1-434-296-0312**

Allen Lewis, Site HR Manager, Socorro: alewis@nrao.edu or **1-575-835-7309**

Tracy Samples, Site HR Manager, Green Bank: tsamples@nrao.edu or **1-304-456-2263**

ABOUT THIS GUIDE

This guide highlights all employee benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan description (SPD), plan document or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

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