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# Plan Year 2025 Benefits Overview

Full-time and Part-time Staff

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This Summary is designed to provide information about the benefits available to domestic employees of AUI and its centers. These offerings may be changed at AUI's discretion. AUI employees assigned to work in locations outside of the U.S. should refer to the "International Benefits Overview".

AUI is an equal opportunity employer and does not discriminate on the basis of race, creed, color, religion, age, sex, gender identity or expression, sexual orientation, national origin, Vietnam era veteran status, disabled veteran status, mental disability, or physical disability. Reasonable accommodation will be provided to persons with disabilities, if requested.

The National Radio Astronomy Observatory and the Green Bank Observatory are AUI research centers funded by the National Science Foundation.



## Introduction

The following is a summary of the AUI Benefits Program provided to employees of AUI and its research centers (NRAO & GBO). A more comprehensive description is available on the Benefits Information page of the NRAO Human Resources website ([www.nrao.edu/hr](http://www.nrao.edu/hr)).

All of the benefits described in this summary are available to full-time benefits eligible employees. If you are approved to regularly work at least 20 hours per week, you are considered a benefits eligible part-time employee. Eligible part-time employees may participate in all employee benefits except Doctor or Dentist Visits and Tuition Assistance.

For eligible part-time employees, vacation, sick leave, holiday pay and maximum permissible accumulation of vacation and sick leave are prorated according to each employee's official part-time status (fraction of full-time employment). Specific information regarding each benefit is available on the NRAO Human Resources website ([www.nrao.edu/hr/benefits](http://www.nrao.edu/hr/benefits)).

## Direct Deposit of Payroll

To enhance the security and timely distribution of payroll, AUI requires all new employees to participate in payroll direct deposit to a financial institution(s) of their choice. Direct deposit can be made to multiple accounts, if desired. All AUI employees are paid on a biweekly basis.

## Vacation

Full-time, exempt employees: Vacation credit accrues on a pay period basis at the rate of 7.39 hours per pay period.

Full-time, non-exempt employees: Vacation credit accrues at the rate of 3.70 hours for each pay period during the first year of employment. After the first year of employment, vacation credit accrues at the rate of 7.39 hours per payperiod.

Eligible, part-time, employees: Vacation credit accrues per the schedules above, but is prorated based on the official part-time status.

## Sick Leave

Full-time employees accrue 4.62 hours of sick leave each pay period. Employees may use their accrued sick leave balance each year to care for qualifying family members. Eligible part-time employees accrue sick leave as above, but prorated according to the official part-time status.

## Holidays

AUI and its research centers observe 13 paid holidays. These include New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Spring Holiday, Memorial Day, Juneteenth, Independence Day, Labor Day,

Veterans Day, Thanksgiving Day, Friday after Thanksgiving, and Winter Break (2 days).

Full-time employees are paid the equivalent of eight hours per holiday. Holiday pay for eligible part-time employees is prorated based on official part-time status.

## Doctor or Dentist Visits

Full-time employees are provided with 32 hours of doctor or dentist visit absences per year to use for themselves or immediate family members. This leave is to be used when doctor or dentist visits cannot be scheduled outside working hours. Once the 32 hours have been exhausted, it will be necessary to charge any subsequent visits to accrued sick leave then vacation (or leave without pay if paid leave is exhausted). Employees who begin employment later in the year will have this leave pro-rated based on the quarter.

## Parental Leave

Special "Family Leave" leave coverage is provided to benefits eligible employees for the birth of the employee's own child, or the placement of a child with the employee in connection with adoption or foster care. Eligibility under this policy begins six months after the employee's hire date. Parental Leave is separate from other paid leave and provides eight (8) weeks (320 hours) of paid leave per 12-month period. Use of this leave is time limited, whereby the employee has a maximum of sixteen (16) weeks to use this leave starting on the date of birth or placement for adoption/foster care. If both parents work at AUI, each parent is eligible for 8 weeks of paid leave.

## Retirement Plan

The 401a Retirement Plan provides income for benefits-eligible employees upon retirement. AUI contributes an amount equal to 10 percent of each participant's base pay per year. No contributions are required of the employee. Eligibility for staff that are at least age 21 begins with the completion of six months of service; employees under the age of 21 will be eligible when both age and service requirements are satisfied.

In addition to the Retirement Plan, AUI provides employees with the option to add to their retirement savings through either a tax deferred investment option in a traditional 403b plan or a Roth option to the 403b for post-tax contributions. All employees, regardless of benefits eligibility, may divert a percentage or set dollar amount of their salary to one or more Voluntary Tax-Deferred Retirement Program options.

Employees may choose funds available through TIAA for both retirement plan options.

## Group Medical Insurance

Employees and their eligible dependents (spouse and children – including foster, step and adopted children) may participate in the Group Medical Insurance program. AUI offers a High Deductible Health Plan (HDHP). Enrollment in AUI’s HDHP medical plan provides eligibility for either a Health Savings Account (HSA) or, where applicable, a Health Reimbursement Arrangement (HRA).

The HSA allows you to contribute pre-tax dollars into a savings account to pay for eligible medical expenses. If you have other health insurance coverage (Medicare, Tricare, covered under spouse’s plan, etc.), you may only be eligible to participate in the HRA. Please contact HR with eligibility questions.

Eligibility for coverage begins on your first day of employment and runs through the end of your last month of eligibility. The plan is administered through Anthem Blue Cross/Blue Shield. Networks of health care providers have been established by the carrier(s) to provide quality care at negotiated rates. Highlights of the plan include:

Plan Deductibles and Out of Pocket Max		
	Single Account	Family Account
<b>In-Network Deductible</b>	\$2,000	\$4,000
<b>Out of Pocket Max (In-Network)</b>	\$3,750	\$7,500

- Preventive services for women and children as well as preventive drugs are covered at 100%.
- In-Network services are covered at 90% after the deductible is satisfied.
- No prior authorization or referrals are required to see specialists. Specialist services may cost more than primary care services.
- No pre-existing conditions exclusions.
- No medical claim forms to submit if services are provided in-network.
- Covered participants have the option to use medical care out-of-network, however a claim form must be submitted to apply to the deductible and/or for reimbursement. Out-of-network expenses are subject to a higher deductible. Once that deductible has been met, the plan provides coverage for 70% of the out-of-network expenses.
- National (and some international) network of providers. Emergency care covered at in-network level regardless of where services are provided. International coverage for emergencies; however, only through reimbursement.
- Dependents under age 26, regardless of student, work, or marital status may be covered by the program.

All premiums and Health Savings Account contributions are made on a pre-tax basis. The share of the medical plan premium is based on the employee’s level of income.

### Medical Premiums (Deducted 24 out of 26 pay periods)

Tier	\$0-49.9K	\$50-79.9K	\$80-109.9K	\$110-129.9K	Over \$130k
<b>Employee</b>	\$43.00	\$57.50	\$78.00	\$99.50	\$120.00
<b>Employee + One</b>	\$82.50	\$112.00	\$141.50	\$171.00	\$202.00
<b>Family</b>	\$119.50	\$156.50	\$193.50	\$235.50	\$277.50

## Health Savings Accounts

To open a Health Savings Account, you **MUST** have a valid physical address (not a hotel or work address) per the **USA Patriot Act**. Current staff and new hires that enroll in the high deductible plan can contribute tax exempt money to a Health Savings Account. The money remains tax exempt as long as it is used to pay for qualifying medical expenses. The annual contribution limits for individual and family accounts are:

### Health Savings Account Annual Limits

	Single Account	Family Account
<b>2025</b>	\$4,300	\$8,550
<b>Catch-up (over age 55)</b>	\$1,000	\$1,000

## Dental Insurance

Employees may enroll in dental insurance coverage for themselves and their eligible dependents. Eligibility for coverage begins on your first day of employment and runs through the end of your last month of eligibility. Two levels of coverage are available. Comprehensive (High) coverage provides for preventive (100% in-network), major (80% in-network), and restorative (50% in-network) dental procedures. Limited orthodontia services are also covered under the comprehensive plan. Basic (Low) coverage provides for preventive (100% in-network) and major (80% in-network) dental procedures.

Dental premiums are a 50/50 share between employer and employee. The employee share of dental premiums is made on a pre-tax basis.

### Comprehensive Plan (Deducted 24 out of 26 pay periods)

<b>Employee Only</b>	\$10.00
<b>Employee + One</b>	\$20.00
<b>Employee + Family</b>	\$29.00

### Basic Plan (Deducted 24 out of 26 pay periods)

<b>Employee Only</b>	\$7.00
<b>Employee + One</b>	\$14.00
<b>Employee + Family</b>	\$20.00



### Vision Insurance

Employees may participate in our voluntary vision program. Eligibility for coverage begins on your first day of employment and runs through the end of your last month of eligibility. Exams and materials are provided after applicable copays as long as services are administered by an in-network provider. Services at out-of-network providers are also covered, at a set reimbursement amount.

Vision coverage is an employee “pay-all” benefit. Premiums for vision are made on a pre-tax basis.

Vision Premiums (Deducted 24 out of 26 pay periods)	
Employee Only	\$3.68
Employee + One	\$6.98
Family	\$10.70

### Long-Term Disability Insurance

The Observatory requires all benefits eligible employees to participate in the Long-Term Disability Insurance to guard against complete loss of income due to lengthy periods of disabling illness or injury. The monthly income benefit payments provided are equal to 60 percent of the employee’s basic monthly earnings less any benefits received from Social Security or Workers’ Compensation.

### Group Life Insurance Plan

Benefits eligible employees are provided with a basic life insurance plan at no cost. The coverage is equal to the base annual pay rounded to the next \$1,000. Coverage for eligible part-time employees is based on part-time annual pay. Optional additional coverage is also available in amounts from one time to five times the basic life insurance amount to a maximum of \$1 million.

### Accidental Death and Dismemberment Insurance

Benefits eligible employees are provided with accidental death and dismemberment (AD&D) insurance equal to the basic and optional life insurance amount at no additional cost. If the employee purchases optional additional life insurance coverage, an equal amount of accidental death and dismemberment insurance is included. AD&D pays double the life benefit if loss is due to an accident.

### Spouse and Dependent Group Life Insurance & AD&D

Employees who elect supplemental life insurance may also elect coverage for their spouse and dependent children (up to age 26). Coverage for spouses is available in increments of \$5,000, up to 50% of the employee’s supplemental life.

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

### Travel Accident Insurance

AUI maintains Travel Accident Insurance for all employees covering loss from accidental bodily injury, total permanent disability, or death sustained during travel on official business of AUI. The plan is provided at no cost to the employee and carries an accidental death benefit equal to five times the employee’s basic annual salary, subject to a minimum of \$100,000 and a maximum of \$500,000.

### Wellness Program

Employees are eligible for \$150 reimbursement (taxable) related to the cost of a wellness activity each Fiscal Year. Each AUI site has independent wellness programs including: exercise classes, health fairs, free flu shots etc. Talk to your local HR representative to find out specifics of wellness offerings at your site.

### Workers’ Compensation

Workers’ Compensation insurance is maintained in accordance with the applicable state laws where AUI conducts operations.

### AUI Scholarships

AUI scholarships are awarded annually to dependent children of AUI/Center employees. Scholarships reward each recipient with \$3,500 for each of four academic years to help defray costs of tuition, fees, books, etc., provided the student attends an accredited college or university, community college or trade school and selects a course of study leading to a degree. The scholarship process opens each fall.

### Staff Development

**Tuition Assistance:** Regular full-time employees who attend college on their own time are eligible for up to \$5,250 per year in tuition assistance. The coursework being pursued 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 v. master’s degrees, and the application process, please visit the HR website.

**Professional Development Central Pool:** The Professional Development Central Pool program provides staff with opportunities to explore ways to grow professionally. The central pool is a funding source designated in the budget to support learning opportunities. For more information, please visit the Professional Development webpage.