

ANNUAL OPEN ENROLLMENT NOTICE

October 19th to November 18th, 2015



www.nrao.edu/hr/OE/OE2015 (available in October)

SPECIAL POINTS OF INTEREST:

- Medical—High Deductible Health Plan
- HSA vs. HRA: 2016 Contributions
- 2016 Medical, Dental & Vision Premiums
- New Voluntary Benefits (employee paid)
- Electronic Enrollment Process

WELCOME TO OPEN ENROLLMENT!

AUI and NRAO management continue to work to improve our benefits program while maintaining a sustainable benefits budget. As such, we are able to pass along a much smaller increase to premiums than what our renewal rates could have required. We will also continue to contribute to the Health Savings Account in 2016. The amount available to employees in the coming year will be \$425 for single accounts and \$850 for family accounts. These amounts will also be available for Health Reimbursement Arrangement (HRA) participants. There are no changes to the high deductible health plan structure this year. Deductibles remain at \$1,500 for individuals and \$3,000 for families.

We realize the high deductible can cause financial hardship in unplanned medical situations such as accidents or critical illness. During Open Enrollment, you will be able to evaluate and elect voluntary critical illness and/or accident coverage, to begin in January 2016. These policies are designed to assist you with out of pocket costs by providing lump-sum payments when qualifying illnesses or injuries occur. Premiums are employee paid; however, they are group-rated, so lower than what you could purchase on your own. These premiums will also be available pre-tax.

This is not a change year for dental. You may not make changes to your dental coverage unless you have a qualifying event. Your next opportunity to make dental changes will be in the fall of 2016, to be effective January 1, 2017.

Due to federal reporting requirements associated with the Affordable Care Act, **all employees** must complete the electronic enrollment process, even if you are not making changes. We must collect important demographic information about your dependents to complete the reporting by January 2016. HR will walk through the system during open enrollment meetings. In lieu of large meetings, we will be holding smaller, limited participant, group meetings. Please sign up to attend one as soon as possible. More information on scheduled meetings is on the back page.

Be sure to check the HR website (www.nrao.edu/hr) for any of your HR related questions. We update the information on the site frequently and most benefits related questions can be answered online. We welcome your feedback and ideas.

WHAT'S NEW IN 2016:

- **Small medical premium increases**
- **Employer HSA & HRA contributions continue**
- **HSA Cards: new in December & February**
- **Voluntary benefits to be offered through AFLAC: Accident & Critical Illness coverage**
- **Electronic enrollment through ESS. Add and/or update dependents**
- **Long-term care: effective April 2016**

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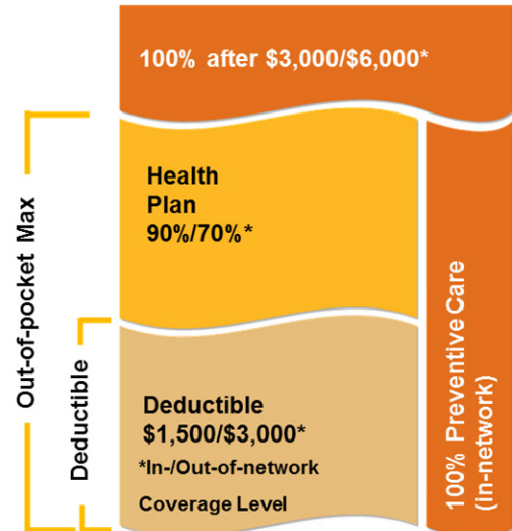
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High Deductible Health Plan Highlights

There are no designated plan changes for 2016; however, Cigna will periodically update its coverage schedules, particularly for prescription drugs, so check www.mycigna.com in January to see if your prescription tiers may have changed.

- **MdLive:** telephone or online access to physicians. Continues to be offered in 2016. If you have not signed up for the service, it is important to do so, prior to needing the services.
- Plan begins to pay after deductible is met and funds in your HSA or HRA can be used to cover eligible health expenses.
- HSA or HRA funds can be used to pay the deductible.
- You may find less expensive drug or durable medical equipment options outside of the plan. You can use your HSA or HRA to pay for these items.
- Preventive care, most immunizations, Women's Services, and Well-child visits covered at 100%.
- Hearing aid coverage available—must go through Cigna network (HearPo) to be covered, or pay out of pocket at other vendors (i.e. Costco) with your HSA or HRA.
- Covers routine, emergency and catastrophic care.
- Limit on out-of-pocket expenses for in-network care.
- Plan pays percentage of bill for covered out-of-network care. Plan pays higher percentage for covered in-network care.
- Out-of-Network costs (medical & pharmacy) count towards both in- and out-of-network deductibles.
- If in-network, Cigna electronically receives bills and sends payment to providers and facilities.

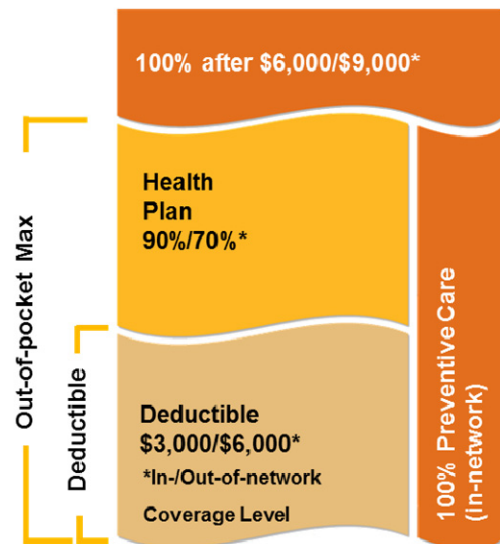
Single Coverage



Contributions

\$425 Employer + Employee \$
2016 IRS limit: \$3,350 Total
\$1,000 Catch-up if Over 55

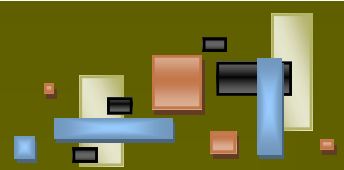
Family Coverage



Contributions

\$850 Employer + Employee \$
2016 IRS limit: \$6,750 Total
\$1,000 Catch-up if Over 55

2016 MEDICAL PREMIUMS



Our Cigna renewal was not as favorable for 2016 (18% increase); however, Human Resources and the Budget Office worked together to create a realistic benefits budget and expected premiums for 2016. Instead of passing the entire Cigna renewal cost on to employees, we have developed a budget plan that requires a 2% increase to premiums, as outlined below. The remaining plan cost share for employees is applied in deductible amounts and reduced HSA contributions from AUI and NRAO. Employee premiums continue to be based on annual salary.



Medical - Monthly Premiums

“Total cost” is the total monthly premium for the benefit, including the employer share. This is the amount AUI/NRAO pay on your behalf for your coverage, including administrative fees.

High Deductible Health Plan—MONTHLY premiums

Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K	Total Cost
Employee	62.00	83.00	113.00	130.00	\$602.00
Employee + One	113.00	154.00	195.00	224.00	\$1,251.00
Employee + Family	164.00	215.00	266.00	324.00	\$1,724.00

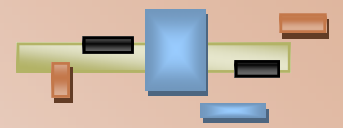
Medical - Bimonthly Premiums

“Total cost” is the total monthly premium for the benefit, including the employer share. This is the amount AUI/NRAO pay on your behalf for your coverage, including administrative fees. Two pay periods in 2016 will not have medical premiums deducted.

High Deductible Health Plan—BIMONTHLY premiums

Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K	Total Cost
Employee	31.00	41.50	56.50	65.00	\$602.00
Employee + One	56.50	77.00	97.50	112.00	\$1,251.00
Employee + Family	82.00	107.50	133.00	162.00	\$1,724.00

HEALTH SAVINGS ACCOUNTS



Health Savings Accounts (HSA) allow employees to set aside money on a tax-exempt basis to pay for qualifying medical, dental, and vision expenses. Remember, the HSA is not your medical insurance, but a financial savings account. You can pay for qualifying expenses that are covered by the medical plan, or those that are not. Items outside of the medical plan that are payable by the HSA will not count towards your medical deductible. A full list of qualifying expenses is available here: www.irs.gov/pub/irs-pdf/p502.pdf.

The amount that can be set aside in these accounts is determined each year by the IRS. The annual limit includes contributions made by your employer on your behalf, and any contributions you or others make outside of payroll. AUI/NRAO will contribute \$425 to single accounts and \$850 to family accounts in 2016. Employees are responsible for ensuring they do not contribute more than the IRS limit. HSA deductions can be changed at any time during the year.

You may only contribute to an HSA if you are covered on a high deductible health plan and have no other medical insurance or flexible spending account (either yourself or from your spouse).



Medical Plan - Deductibles		Employer HSA Contribution		Unfunded Deductible
Coverage Tier		Account Tier		Your Responsibility
Employee	\$1,500.00	Employee	(\$425.00)	\$1075.00
Employee + One	\$3,000.00	Employee + One	(\$850.00)	\$2,150.00
Employee + Family	\$3,000.00	Employee + Family	(\$850.00)	\$2,150.00



HSA Bank and Your HSA Card: The transition to HSA Bank is scheduled for February 2016. Your Chase HSA card may expire in December 2015. You will receive a new Chase card for the period between December and February. You should also receive a new card for HSA Bank prior to the February start date. Both cards will need to be activated by you. If you have dependent cards, they will need to be activated separately.

Employer Contributions will continue, at a reduced rate: \$425 for individual accounts and \$850 for family accounts. Annual IRS Limits for Health Savings Accounts in 2016 are outlined below:

◆ Single Accounts (unchanged from 2015): **\$3,350** including employer contribution of \$425.

You can contribute **\$2,925** from your payroll.

If you are **over 55** you can contribute an additional **\$1,000** from your payroll for a combined contribution of **\$4,350**.

◆ Family Accounts: **\$6,750** including employer contribution of \$850.

You can contribute **\$5,900** from your payroll.

If you are **over 55** you can contribute an additional **\$1,000** from your payroll for a combined contribution of **\$7,750**.





HDHP: HSA VERSUS HRA



Health Savings Account

- Tax-exempt. Your contributions are not taxed as long as you spend them on qualifying medical expenses.
- Employer contribution (\$425 individual/\$850 family) counts towards annual maximum.
- Rolls over every year, can invest unused balance, take it with you when you

Health Reimbursement

- No employee contributions allowed.
- Employer contribution to HRA is same as HSA for 2015 (\$425 individual/\$850 family).
- Can use entire amount at the beginning of the year.
- Pro-rated for late enrollments.
- Closes when coverage terminates.

BOTH FUNDING ACCOUNTS REQUIRE ENROLLMENT IN THE HIGH DEDUCTIBLE HEALTH PLAN (HDHP).

YOU CANNOT ENROLL IN AN HSA OR HRA WITHOUT AN HDHP.

Which is right for me?

- If you have other insurance coverage (Medicare, Tri-care, spouse insurance, FSA, etc.) you are not eligible for an HSA and must sign up for the HRA.
- **IMPORTANT:** If you are approaching Medicare eligibility, contact HR before signing up.
- If you do not want to open an individual bank account for your HSA, you can choose the HRA. Once opened, however, your account belongs to you.
- If you do not want to contribute any of your own money to an HSA, you may choose to enroll in the HRA.



YOU WILL REMAIN IN YOUR CURRENT PLAN AND ACCOUNT

DENTAL & VISION INSURANCE

- Plans & Premiums
- NOT a Dental enrollment election year



2016 DENTAL PLAN

There are no changes to dental premiums or plans for 2016. Dental coverage continues to be offered by Delta Dental of Virginia. Our dental plan has a biannual open enrollment schedule. You CANNOT make changes through open enrollment this year. Changes can only be made with a qualifying event (marriage, divorce, birth or adoption of a child, death, change in work status, etc.).

AUI offers two levels of dental coverage: Comprehensive and Basic. Summary details of both plans are available on the HR website.

Dental Plan Premiums

Dental premiums are approximately a 50/50 share between employer and employee. "Total cost" is the monthly premium for the benefit, including the employer share.

2016 Employee Premium Contributions

Coverage Tier	Comprehensive (Default Plan)			Basic Coverage (Optional)		
	Monthly	Bimonthly	Total Cost	Monthly	Bimonthly	Total Cost
Employee Only	\$18.00	\$9.00	35.18	\$14.00	\$7.00	27.06
Employee + One	\$37.00	\$18.00	70.32	\$28.00	\$14.00	54.12
Employee + Family	\$54.00	\$27.00	103.46	\$41.00	\$21.00	79.60

2016 VISION PLAN

There are no changes to the vision carrier or plan design for 2016. Premiums also remain unchanged.

In-network, covered-in-full benefits (after applicable copay) include a comprehensive exam, eye glasses with standard single vision, lined bifocal, or lined trifocal lenses, standard scratch-resistant coating and the frame, or contact lenses in lieu of eye glasses. Full details of the plan are included in your mailing.



www.myuhcvision.com

United Healthcare Vision
 Claims Dept
 P.O. Box 30978, Salt Lake City, UT 84130

Customer Service: **800-638-3120**
 Provider Locator: **800-839-3242**

Additional information, including a listing of in-network providers is available on the HR website.

2016 Vision Premiums

Premiums are pre-tax.
 Employees pay 100% of premium.

	Bi-Monthly	Monthly
Employee Only	\$3.13	\$6.25
Employee + I	\$5.48	\$10.96
Family	\$9.02	\$18.04

If you are interested in signing up for vision coverage or dropping your existing coverage, please complete a medical/dental/vision enrollment form (located on the open enrollment website) and return to HR. Current elections will roll over to 2016 without any action on your part.

COMMUTER FLEX BENEFITS

- Pre-tax benefit for qualifying transportation costs.
- Must enroll for payroll deduction.
- Can be changed at any time.



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 \$130 per month for eligible van pool services and/or mass transit costs.
- Employees may save up to \$250 per month for eligible parking expenses.

Commuter elections can be changed at any time, and balances roll over from year to year. You **MUST** have appropriate receipts and documentation of qualifying expenses to get reimbursed. If you do not have qualifying expenses, your commuter elections cannot be claimed, so it is important to determine the correct amount to withhold. If you terminate your service before claiming all contributions, those amounts are forfeited.

If you are interested in more information or would like to enroll in the commuter benefit, contact Sarah Arnold at sarnold@nrao.edu or 434-296-0312.



WELLNESS REIMBURSEMENTS

The NRAO will reimburse employees \$150 on a "rolling 12-month basis" for eligible wellness expenses. These expenses include:

- Gym memberships- ACAC Corporate Membership; UVA Membership; NMT Membership
- YMCA memberships
- Weight Watchers/Jenny Craig etc. dues (Check Cigna Healthy Rewards for additional programs)
- Activities such as races, registration fees, karate, rowing and training classes may be eligible for reimbursements.



Please see your local HR representative for reimbursement qualifications. Memberships for spouses or dependents are **NOT** eligible for this reimbursement.

To receive reimbursement send membership contract and proof of payment to your local HR office. Questions about qualifying expenses? Contact Denise Merricks (dmerrick@au.edu).

HEALTH ADVOCATE

- **Provider and Billing Help**
- **Understanding your Health Benefits**

Health Advocate is a third-party resource to help you and your entire family navigate the healthcare system and maximize your healthcare benefits. They can help you with issues involving your medical, hospital, vision, dental, pharmacy, and other healthcare needs.

Phone: 866.695.8622 Fax: 610.941.4200

Email: answers@HealthAdvocate.com

Mail: Health Advocate, Inc.
3043 Walton Road, Suite 150
Plymouth Meeting, PA 19462
www.healthadvocate.com



Get Started



Print your ID card, Download a Quick Desk Reference + more

Healthcare Help



Assistance resolving healthcare-related issues

Health Information



Important everyday information to keep you healthy

Cost Estimator™



Learn how much that procedure will cost upfront

VOLUNTARY BENEFITS

- Supplemental Life, Spouse & Dependent Life
- Critical Illness Coverage: AFLAC
- Accident Insurance: AFLAC



Supplemental & Dependent Life

Supplemental life insurance coverage for yourself or your dependents is available for reasonable group rates from Cigna. \$30,000.

If you would like to elect (or change) supplemental coverage for yourself, your spouse, or child(ren), you can do so at any time. To be eligible for spouse or dependent coverage, you must elect supplemental insurance for yourself. Coverage for yourself or spouse requires an evidence of insurability form and is effective upon Cigna approval. Children's coverage is guaranteed.

You may also change your own life insurance coverage (increase, decrease, add, or drop). Life insurance changes are not limited to open enrollment; however, doing so at this time will allow for guaranteed issue for spouse coverage to

There is no change in rates for 2016. Spouse rates mirror employee rates and children's rates are \$0.20 per \$1,000 of coverage. Spouse coverage is available in units of \$5,000 to a \$300,000 maximum (\$30,000 Guarantee Issue); not to exceed 50% of the employee's supplemental election. Children's coverage is available in units of \$2,000 to \$10,000, up to age 19/26 (if full time student). All rates for this coverage are employee paid, after taxes.

Forms and rate details will be provided on the open enrollment website. If you have any questions contact your local HR Office or Sarah Arnold.



Accident Coverage

We are also offering voluntary accident coverage under a group plan with AFLAC. This coverage provides direct payment to the insured for treatments and hospitalizations sustained due to an accident. As these are lump-sum payments this is not considered "other insurance" for purposes of HSA eligibility.

This is a group policy, not individually-rated, and is pre-tax deducted. Coverage can also be elected for your spouse and/or dependent child(ren). Full details of the coverage and rates will be available during open enrollment meetings and also on the open enrollment website. Rates are based on your age at time of issue and are available in four tiers: Employee only, Employee and Spouse, Employee and Child, Employee and Family.

If you do not sign up during open enrollment you will not have another opportunity to do so until next open enrollment or with a qualifying event.

Critical Illness Coverage

During open enrollment you will be able to sign up for voluntary critical illness coverage through AFLAC. Critical illness coverage is designed to pay lump-sum benefits (\$10,000 or \$20,000 depending on election) directly to the insured participant upon diagnosis of a covered critical illness (cancer, stroke, heart attack, renal failure, etc.). Spouse coverage is 50% of the employee 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 provides cash to cover deductibles and other expenses in the event of a qualifying illness.

This is a group policy, not individually-rated, and is pre-tax deducted. Coverage can also be elected for your spouse and/or dependent child(ren). Full details of the coverage and rates will be available during open enrollment meetings and also on the open enrollment website. Rates are based on your age at time of issue and are available in four tiers: Employee only, Employee and Spouse, Employee and Child, Employee and Family.

If you do not sign up during open enrollment you will not have another opportunity to do so until next open enrollment or with a qualifying event. More detailed information is available online.

RETIREMENT PLANNING

- 403b Election reminder
- Online retirement planning tools



403b Supplemental Retirement Accounts

Employees may invest a portion of their pay on a pre-tax basis in an employer-sponsored 403b (supplemental) retirement plan through TIAA-CREF and/or Fidelity Investments. These accounts allow you to shelter a portion of your income from taxation and grow retirement savings on a tax-deferred basis. There are no enrollment restrictions for the Supplemental Retirement Accounts, so **you can sign up for an account at any time, regardless of your benefits status.** Contributions can be changed at any time during the year, prior to payroll processing.

The 2016 annual maximum contribution limits have not been released by the IRS at the time of printing. The current limit is \$18,000. If you are over age 50 you can make an additional \$6,000 contribution. Enrollment information, including SRA forms and the Summary Plan Description, is available on the HR website under Retirement—Electronic Enrollment.

Employees will be notified if the annual limits are revised by the IRS. These amounts are typically announced in October.

IMPORTANT NOTE: *If you want to take advantage of the maximum deferral in 2016 and are not already contributing the maximum, you **MUST** enter it in the Open Enrollment System **AND** complete a new Salary Reduction Agreement (on web) indicating your contribution amount. If you do not complete a new agreement your deduction will be left at the current 2015 level. You may still increase your contributions in 2016 but the amount you will have to deduct from your paycheck will be higher if you want to reach your annual contribution maximum.*



Online Retirement Planning Tools & Plan Documents

Both Fidelity and TIAA-CREF offer detailed online portals for participants to log-in and track their investment performance, move accumulations to new funds and run retirement scenarios. If you have not reviewed your retirement assets' performance lately, these portals are a quick, easy way to do so.

The full Plan Documents and Summary Plan Descriptions for AUI Retirement Plans are available on the HR website.

Qualified Default Investment Alternative (QDIA)

Included with this mailing is an annual notice of AUI's election of a qualified default investment alternative (QDIA). Having a QDIA means that if an employee does not choose a vendor or fund for their 401a contributions AUI has assigned TIAA-CREF as its default vendor and the appropriate LifeCycle fund as default fund. For more information contact Denise Merricks in the Benefits Office.

AUI SCHOLARSHIP AND HIPAA NOTICES

THE AUI TRUSTEES SCHOLARSHIP PROGRAM

The AUI Scholarship application process opens October 1st. 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 2016, they can apply. Each year AUI gives three to five scholarships to dependents of AUI/NRAO employees. These scholarships provide \$3,500 per year for four years to help defray the cost of secondary education (not just college).

More information can be found on the HR website. Applications must be made online through ISTS.

AUI Scholarship Administrator 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 31, 2015 at 11:59 PM CST .

<https://info.nrao.edu/hr/benefits-update/au-trustees-scholarship>

HIPAA PRIVACY UPDATES

Included in this mailing is an updated HIPAA Privacy Notice. This notice outlines your rights with regards to the Plan's use and disclosure of your personal health information (PHI). The notice also gives examples of how this information may be used, and to what agencies, other than AUI/NRAO, your personal health information may be released. An electronic copy of the notice is also available on the HR website.

HIPAA SPECIAL ENROLLMENT NOTICE FOR HEALTH PLAN COVERAGE

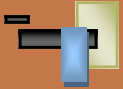
If you decline enrollment in Associated Universities, Inc.'s health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in Associated Universities, Inc.'s health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

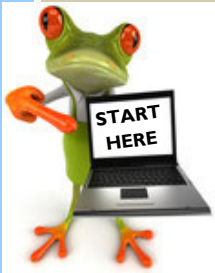
If you request a change due to a special enrollment event within the 30 day time frame, coverage will be effective the date of birth, adoption or placement for adoption. For all other events coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in Associated Universities, Inc.'s medical plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: *If your dependent becomes eligible for special enrollment rights, you may add the dependent to your current coverage or change to another medical plan OR health plan. Any other currently covered dependents may also switch to the new plan in which you enroll.*

ONLINE RESOURCES & TOOLS



The Benefits Open Enrollment process will be handled online through Employee Self Service. ALL EMPLOYEES must go through the system by November 18th.



Due to federal reporting requirements associated with the Affordable Care Act, we must collect data about all eligible dependents, regardless of their coverage on our benefits plans. These reports require employers to notify the IRS of covered and non-covered employees and dependents in connection with the individual mandate and employer-shared responsibility.

Some of you may have already entered your dependents a few years ago; however, we need you to review and update any incorrect information. If you have dependents showing in your portal that are no longer eligible, contact Sarah Arnold at sarnold@nrao.edu. Be aware that having a dependent listed in the open enrollment portal does **NOT** automatically mean they are covered on your benefits.

You will have the opportunity to review your eligible benefits elections and change or elect new benefits through the online system.

As this is not a dental enrollment year, you will not see your dental coverage in the online system. Due to a payroll system structure change, employees who elected spouse or dependent life insurance last year will need to re-enroll electronically through the system. If you do not change your life insurance amounts, there is no further action required. New life insurance elections will require additional paper forms.

ALL EMPLOYEES will be required to log into the online system and confirm their information. We request you attend one of the scheduled meetings to see a tutorial of the system.

Guiding documents will be available on the open enrollment website and at the open enrollment meetings. Additional one on one assistance will be available during open enrollment.

Issues with the system should be reported to MIS at Helpdesk-MIS@nrao.edu.

Important Notice

Any changes made to your benefits in the electronic system **MUST** be accompanied by a paper form this year. We are establishing baseline data for dependents and benefits within JDE, and hope we will not have to use paper forms in the future. Thank you for your assistance with this important matter!

Need more information? Make an appointment with Denise or your local HR representative before Open Enrollment ends!

Visit the HR website for additional benefit resources including:

- Plan documents
- Contact information
- 403b Salary Reduction Agreement
- Benefit summaries
- Informational flyers
- Open enrollment dates
- Presentations

OPEN ENROLLMENT PRESENTATION SCHEDULE

Employees are encouraged to attend a session convenient to them and can bring a guest if desired. This year we will host smaller meetings of 20 to 30 employees instead of large group meetings. You will be required to sign up for a meeting. Sign up sheets will be posted in a public place at your site. We will limit the number of attendees in each session and maintain a list of who has participated. It is important all employees attend an open enrollment meeting this year.

DATE	LOCATION	TIME
Monday, October 5th	Edgemont Road Auditorium, Charlottesville	9:00 to 10:00 am ET
		10:30 to 11:30 am ET
		1:00 to 2:00 pm ET
VLBA Station employees can call into any of the ER meetings at: 434-817-6279. Notify Sarah Arnold (sarnold@nrao.edu) if you will be calling in during one of these meetings.		2:30 to 3:30 pm ET
Tuesday, October 6th	Conference Room 137, Green Bank	10:30 to 11:30 am ET
Wednesday, October 7th	Conference Room 137, Green Bank	10:00 to 11:00 am ET
		1:30 to 2:30 pm ET
Thursday, October 8th	Conference Room 137, Green Bank	10:00 to 11:00 am ET
Friday, October 9th	NTC Conference Room 400, Charlottesville	1:00 to 2:00 pm ET
		2:30 to 3:30 pm ET
Monday, October 12th	AOC Auditorium, Socorro	10:00 to 11:00 am MT
Tuesday, October 13th	AOC Auditorium, Socorro	10:00 to 11:00 am MT
		3:00 to 4:00 pm MT
Wednesday, October 14th	AOC Auditorium, Socorro	10:00 to 11:00 am MT
		3:00 to 4:00 pm MT
Thursday, October 15th	Cafeteria, Very Large Array	10:00 to 11:00 am MT
		2:00 to 3:00 pm MT
Week of October 19th	AUI Offices, Washington, DC	TBD



**FOR MORE INFORMATION CONTACT THE AUI/
NRAO BENEFITS PLANS ADMINISTRATOR:**

Denise Merricks, Benefits Manager
520 Edgemont Road
Charlottesville, Virginia, 22903
(434) 296-0318 or dmerrick@au.edu
Additional information can be found at:
www.nrao.edu/hr/OE/OE2015