

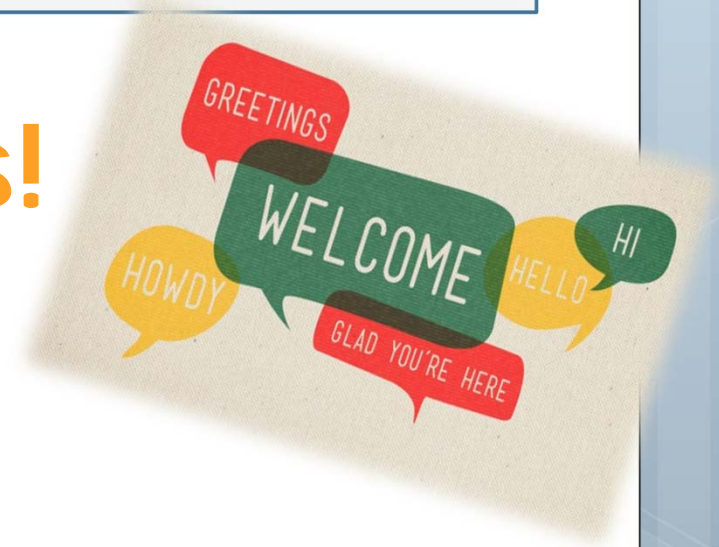


Employee Benefits Forum & Survey

Spring 2015

Welcome and Thanks!

We have snacks!



- Forum Purpose
 - Clarify survey questions.
 - Answer general benefits questions.
 - Timeframe: 60 minutes.
- Survey Purpose
 - Determine your knowledge of your benefits.
 - Provide feedback for development of education series and future benefits.
 - Available May 18th through 29th.



Demographics

- Limited to gender, age band, & location.
- Survey is 100% confidential.
 - Hosted by Mercer Consulting.
 - Results presented in summary form.



Human Resources Webpage

- Do you use it to look up information?
- Undergoing restructure.
- Appreciate employee feedback.
- www.nrao.edu/hr

Medical Plan

- Are you participating?
- Preventive Benefits:
 - Do you know what they are?
 - Are you taking advantage of them?
 - Yourself, your spouse, your family?
- Hearing aids – covered at 90% after deductible.
- Telemedicine
 - Do you know we have it?
 - Have you used it?



Powered by ECI Healthcare Partners
TELEHEALTH

Health Savings Accounts

- What are qualifying medical expenses?
 - Do you know where to look to find out?



<http://www.irs.gov/pub/irs-pdf/p502.pdf>

Flexible Spending Accounts

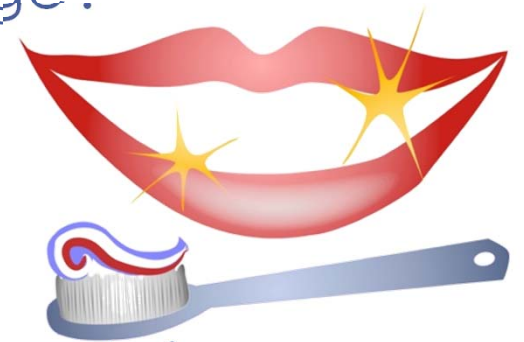
- How are they different from HSAs?
- Limited Use accounts, designed for those not eligible for HSA. (max \$2,500)
- Offer Dependent Care FSA (max \$5,000)
- Use it or lose it.



Dental Coverage



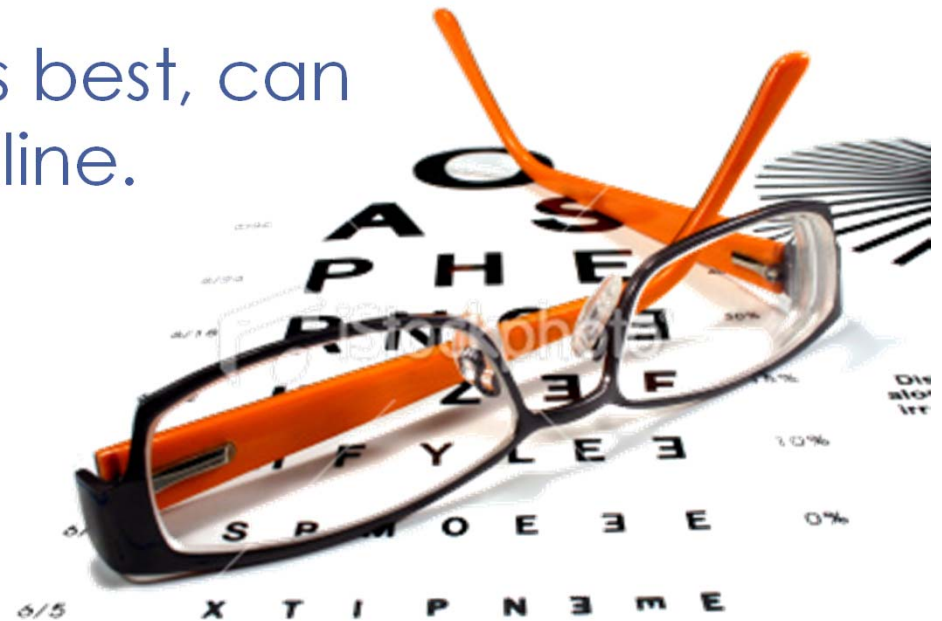
- Do you participate in the plan?
 - What is the difference between comprehensive and basic coverage?
- Annual preventive benefits:
 - Cleanings - 100% coverage
 - Extra cleanings for individuals with certain conditions.
 - Healthy Smile, Healthy You Program



<https://info.nrao.edu/hr/benefits-update/dental-benefits>

Vision Coverage UnitedHealthcare Vision™

- Do you participate in the plan?
- Do you know what allowances are available?
- In-network coverage is best, can look for information online.



Retirement Plan

- Are you participating in the 403b?
 - What is the 403b?
 - How much can I contribute?
 - Is there a minimum I can contribute?
- Never too late or too early to start contributing.
- You can start or stop contributions at any time during the year.



Employee Assistance Plan

- Free to employees and their families.
- More than just counseling.
- Financial help, legal assistance...
- www.cignabehavioral.com



Wellness Program

- Currently offer
 - subsidies to gym memberships
 - \$150 towards the cost of Weight Watchers, enrollment in fitness program.
 - On site classes (aerobics, yoga, etc.)
- Working on additional wellness program for entire Observatory, through Cigna.
- Rewards based for accomplishing certain goals.



Voluntary Benefits

- Accident Insurance
 - Income replacement if you are injured.
- Critical care Insurance
 - Income replacement if you are hospitalized.
- Cancer coverage
 - Income replacement if you must undergo cancer treatment.
- Can cover portion of deductible, not considered other insurance.
- Long-term care
- Auto/Home
- Pet Insurance



Employee Leave



- Family Medical Leave:
 - Protects your job while you are out of work for injury or illness for yourself or a family member.
 - NOT a paid leave – runs concurrently with sick leave, parental leave, family sick, vacation, doctor/dentist.
 - Apply for FMLA after three days absence. Supervisors should notify HR.
 - Federal obligation to notify you of your FMLA rights.

Employee Leave

- Parental Leave
 - 4 weeks of paid leave for the birth, adoption, or placement of foster child.
 - Must be employed for 90 days prior to applying for leave.
 - Once per rolling 12 months.
 - Must notify HR to determine timing of usage.



Family Sick Leave

- 80 hours of family sick leave to care for sick or injured family members.
- Immediate family – spouse, children (including step if they live with you), parents.
- Additional 40 hours can be requested from HR if needed.
- Subtracted from overall sick leave balance.



Employee Education Assistance Plan

- Informally known as the Tuition plan.
- Only for accredited degree programs.
- Other mechanisms for training, single classes – needs to be budgeted for.



Benefits Education

- Possible Subjects:



- Retirement readiness - What do I need to know?
- Investing Health Savings Accounts.
- Understanding my Leave Options
- How to get the most from my Consumer Driven Healthplan.
- Beginning Investors - Retirement planning for individuals who are new to the workforce.
- Other topics?

Benefits Plan Satisfaction

- Four questions to gauge your feelings about the benefits plans and communication in general.
- Some things cannot be changed, others can be modified.
- Working to provide additional benefits for you and your family



Other Questions?

