New Employee Benefits Orientation

For Casual Employees

Plan Year: 2022
Great News!

• LANL cares about your health and wellness
• We offer competitive and cost effective benefit plan options
• Financial plans and programs for a brighter tomorrow
• A guide is available on the external website to provide more details about your benefits
• Medical benefits effective retroactively to day 1 once enrolled
Agenda

• Benefits eligibility
• Benefit plan options
• Required forms
• Important dates and reminders
• Questions
Legal Notices

- Women’s Health and Cancer Rights Act (WHCRA) Notice
- Newborns’ and Mothers’ Health Protection Act Disclosure
- USERRA Notice
- Medicare Part D Notice of Creditable Coverage
- Your ERISA Rights
- Continuation Coverage Rights Under COBRA
- Summaries of Benefits and Coverage (SBCs)
- Notice Regarding Wellness Program
- Nondiscrimination and Accessibility Requirements Notice
- Special Enrollment Notice
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Information About Health Coverage Offered by Your Employer

Sign and return the Required Notices – Acknowledgement Form this week.
Location: www.lanl.gov > Careers > Benefits > Casual Status
Eligibility

• Limited Benefits (medical only)
  - Casual status employees
  - Some casual status employees can also participate in the 401(k)
• Must work 20 hours or more per week to be eligible for benefits
Casual Status Employees

- New Hire Check List
- High Deductible Health Plan (HDHP) Information
- Enrollment Form
- 401(k) Eligibility
Medical

BlueCross BlueShield of New Mexico
Definitions

• Deductible
  - Amount paid out of pocket before BCBSNM pays any portion of a claim

• Co-insurance
  - Percentage of claim paid for out of pocket after deductible has been met

• Out of Pocket Maximum
  - A defined out of pocket amount paid for by the insured after which BCBSNM will pay 100% for eligible claims

Note: Casual employees are ineligible for the HSA
# HDHP Plan Summary Sheet

<table>
<thead>
<tr>
<th>Service</th>
<th>HDHP In-Network</th>
<th>HDHP Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$1,500 Single</td>
<td>$3,000 Single</td>
</tr>
<tr>
<td></td>
<td>$3,000 Family</td>
<td>$6,000 Family</td>
</tr>
<tr>
<td>Out of Pocket Max (OOP)</td>
<td>$3,000 Single</td>
<td>$6,000 Single</td>
</tr>
<tr>
<td>(includes deductible)</td>
<td>$6,000 Family</td>
<td>$12,000 Family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Office Visits Primary Care</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>MDLIVE Medical Virtual Visit</td>
<td>$44, then 10% after deductible</td>
<td>N/A</td>
</tr>
<tr>
<td>Office Visits Specialist</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% Covered</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>20% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>ER Facility Charges</td>
<td>10% after deductible</td>
<td></td>
</tr>
</tbody>
</table>
Health Partners

• There is **no extra premium** for these tools that empower you to take control of your health

• No separate enrollment necessary
  – Be enrolled in one of our medical plans
  – Contact information will be on your BCBS ID card

• Health Partners include:
  – MDLIVE – free or low-cost telemedicine (non-emergency care, behavioral health)
  – ConsumerMedical – expert second opinions (with $ incentive for certain surgeries)
  – Hinge Health – virtual physical therapy
  – Learn to Live – online mental health program
  – Catapult Health VirtualCheckup® – virtual annual wellness exams

• See your guide for highlights and eligibility requirements
Casual Benefits Enrollment Form

Use these buttons to print or save the form. DO NOT use the browser tool bar.

Los Alamos National Laboratory

Casual/Benefits Eligibility
Level Indicator (BELI6) Benefits Enrollment

Return completed form to LANL Benefits Office:
Fax: 505-665-2166
Email: benefits@lanl.gov

Section I: Employee Information
Name (Last, First, Middle Initial) ________________ Z Number ________________ Date of Hire ________________

Note: Insurance cards will be mailed to the address on file. If your address has changed, please email rl-desk@lanl.gov.

Section II: Health and Welfare Benefit Elections
Please make your selections.

Plan (you must choose one):
☐ Elect Medical—HDHP
☐ Waive Coverage

Type of Enrollment (if enrolling, select one):
☐ Employee Only
☐ Employee + Child(ren)
☐ Employee + Spouse/Domestic Partner
☐ Employee + Family

Section III: Eligible Dependents and Coverage Elections
Social Security (required)
Note: Not required for newborn enrollment. Must

Eligibility documentation for self and dependents required at the time of enrollment.

12/21/2021
ID Cards

• Will receive medical ID cards within 3 weeks of completing enrollment
• Data files are sent to our carriers every Thursday morning on a weekly file feed
401(k) Plan
401(k) Eligibility

• Casual Status Employees:
  - Post-Bachelors
  - Graduate Research Assistant (GRA)
  - Post-Doctoral

• Active Social Security Number
Plan Highlights

- Company match up to 6% each paycheck (free money)
- Annual non-elective employer contribution based on service (more free money)
- 100% vested on day 1
- Automatic enrollment (after 31 days)
- Automatic escalation contribution increase option
- See your guide for the IRS annual contribution limits
- LANL pays administrative fees until your account hits $25,000
401(k) Plan Contributions Options

• **401(k)**
  - Contributions are pre-tax, but…
  - Pay tax upon withdrawal

• **Roth**
  - Contributions are after tax, but…
  - No tax on contributions and earnings at withdrawal

• **After-Tax** (if IRS cap prevents full 6% match)

Ask Fidelity which one is right for you!

*NOTE: LANL contributions are always pre-tax*
LANL 401(k) Plan Enrollment

• How do I Enroll?
  - On Friday of your first week
  - Log on to [www.netbenefits.com](http://www.netbenefits.com)
    - Register Now
Important Dates

[Calendar image showing the 2022 Payroll Calendar with marked dates for each month: January, February, March, April, May, June, July, August, September, October, November, and December.]
Enrollment Reminders

• Once enrolled, coverages are effective on day 1
• Review the new hire website for more information
• Duplicate coverage is not permitted, including retiree plans
• Within 31 calendar days:
  − Email your 2048 Benefits Enrollment Form to benefits@lanl.gov
  − Download and sign Acknowledgment of Receipt of Required Notices form, email to benefits@lanl.gov
  − Supporting documentation to enroll dependents MUST accompany your Benefits Enrollment Form
• Auto enroll in 401(k) 31 calendar days from hire date, if eligible
• Use the checklist in your guide
• You will receive your ID cards within 3 weeks of completing enrollment
Questions?

Benefits Contact Information:

• benefits.lanl.gov

• Benefits@lanl.gov
  • Please include Z # in subject line

• Phone 505-664-6947 option 3
Website Tour

Internal: benefits.lanl.gov

Don’t forget to return your:
- Required Notices – Acknowledgement Form
- 2048 Enrollment Form
- Supporting Dependent Documentation, if applicable