

New Employee Benefits Orientation

For full-time and part-time regular employees



Health



Vision



Dental



Wellness



Finance



Mental



Plan Year: 2021



Managed by Triad National Security, LLC for the U.S. Department of Energy's NNSA

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
- Benefits effective retroactively to day 1 once enrolled



Eligible Dependents



- **Legal Spouse**

- Marriage certificate or signed federal tax return if filed jointly.
- *NOTE: You cannot cover an ex-spouse on our plan, even with a court order.*

- **Domestic Partner**

- Declaration form and 6 months proof of financial interdependence

- **Child (to end of month age 26)**

- Birth certificate or adoption papers

IMPORTANT! There will be consequences for keeping an ineligible dependent on the plan, up to and including termination

- **Legal Ward (to end of month age 18)**

- Legal document granting custody and declaration form

Period of Initial Eligibility and Qualifying Life Events

- You have 31 calendar days: Period of Initial Eligibility (PIE) for all events to enroll, otherwise you have to wait for Open Enrollment in the fall
- Qualifying Life Events:
 - New hire is one of many qualifying life events
 - Enroll via Oracle (use the step-by-step guide)
 - Others: marriage, divorce, birth, etc.
 - Enroll with a form and supporting documentation
 - Changes retro to the date of event
- Supporting documentation and other questions? Email benefits@lanl.gov or call 505-667-1806

How to Enroll as a New Hire

- Submit your Contacts Form early
 - Serves as the basis for the eligible dependents you want to add to coverage
 - The Benefits Office will add your insurance dependents to Oracle and notify you this is complete
- Complete New Hire enrollments in LANL Worker Self Service in Oracle once your contacts have been entered.
 - If you do not need to add any contacts, access Oracle to enroll as early as Monday.
- Steps: (See online step-by-step guide)
 - Click on the “Benefits” Link, and accept the legal disclaimer
 - Review Contacts for accuracy (insurance dependents)
 - Click “Change Your Benefits Enrollments”
 - Print/Save a copy, then “Finish”
 - Ensure all elections are done by end of PIE
- You have **one opportunity** to complete all enrollments online. Contact Benefits if you have enrollment issues.

Premiums

- Premiums are the amount of money you pay from your paycheck for the plan option and coverage level you choose
- 79%/21% split in cost for medical, dental, vision
- Premiums deductions are taken the first two paycheck dates each month, and never on your first paycheck!
- See your guide for rate charts





Medical Benefits



(BCBSNM)

NATIONWIDE NETWORK: All BCBS hospitals and doctors belong!

Medical Benefits

Two Medical Plan Options

- Preferred Provider Organization (PPO)
- High Deductible Health Plan (HDHP)



Medical Benefits

Both Plans include:

- Free preventive care
- Optional tax-advantaged accounts
- FREE 24/7 Nurseline (800) 973-6329
 - The 24/7 Nurseline can help you figure out if you should call your doctor, go to the ER or treat the problem yourself



Definitions

- **Deductible**
 - Amount you pay out of pocket before BCBS pays any portion of a claim, just like your car insurance
- **Co-insurance**
 - Percentage of claim you pay out of pocket after you meet the deductible – 10-20% depending on plan; plan pays the rest
- **Co-pay (PPO Only)**
 - By-pass deductible and co-insurance with fixed dollar amounts for the most common services, like office visits and Rx drugs
- **Out of Pocket Maximum (“worst case” scenario)**
 - Once you have paid out of pocket a certain dollar amount, including deductible, co-insurance, and co-pays, BCBS will pay 100% of covered services for the rest of the calendar year

Comparison of Benefits (In-Network)



	HDHP	PPO
Deductible	\$1,500 single \$3,000 family	\$300 per person capped at \$900 per family
Co-insurance	0% preventive 20% prescriptions 10% all other	0% preventive 10% all other
Co-pay	Not available	\$30 office visits/urgent \$45 specialists \$150 ER \$7/\$35/\$55/\$125 Rx
OOP Maximum	\$3,000 single \$6,000 family	\$3,000 per person capped at \$9,000 per family
Tax-Advantaged Plan	HSA at HSA Bank	HCRA at ConnectYourCare

NOTE: Both plans also offer out-of-network benefits, please refer to your guide



Health Savings Account (HSA)



HSA



- Available with HDHP ONLY
- Use for qualified medical, dental and vision expenses for you and your eligible tax dependents
- Requires enrollment (no automatic enrollment)
- Balance rolls over, portable
- Interest-bearing or invest assets
- Contributions changed any time through Oracle
- See guide for contribution rules and limits, including pro-rated contributions
- Must enroll in HSA to get LANL contribution
 - Can set contribution to \$0
- Note: all contributions go towards the IRS limit
- HSA beneficiaries are managed on HSA Bank's website

Mobile app available
for easy claims
substantiation



***Note: Not everyone is eligible with other non-HDHP coverage
(Medicare, Tricare, spouse's HCRA, etc.)***



Flexible Spending Accounts



Flexible Spending Account Types



	Health Care (HCRA)	Dependent Care (DCRA)	Adoption Assistance (AAEA)
Health Plan	PPO or Waive	N/A	N/A
Used For	Medical, dental, and vision expenses	Adult or child daycare so you and your spouse can work	Adoption expenses
Dependent Rules	Tax dependents only	Unable to care for self or under age 13	Court documentation required
Grace period to following March 15?	Yes (Grace period may delay next year's HSA)	Yes	Yes
Front-loaded with debit card?	Yes	No	No

Please see your guide for rules on contributions and limits

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
- See your guide for highlights and eligibility requirements



Decision Support Tools

Use these tools to determine the best insurance options for you!



ALEX

Premium Calculator





Dental Plan



Delta Dental of New Mexico

Delta Dental of New Mexico offers:

- Large national network
- Low premiums
- Low deductible (\$50 pp/per year)
- Preventive care
- Many covered services including orthodontics
- See your guide for premiums and plan highlights





Vision Plan



Davis Vision offers:

- Large national network
- Low premiums
- Low co-pays for an annual exam and lenses:
 - \$10 annual exam co-pay
 - \$0 co-pay on many lens features: bifocals, trifocals, tints, polycarbonate
 - \$200 out-of-network allowance
- Free every year: contacts OR frames with lenses within the Davis Vision Designer Collection
- See your guide for premiums and plan highlights



Additional Vision Benefits



- Online orders for glasses available
- Visionworks (in ABQ) for full collection access in-person
- Free services
 - Scratch resistant coating
 - 1 year breakage warranty



Legal Plan



Legal



The ARAG legal plan offers legal representation with a comprehensive identity theft package.

Covered Service*	Network Attorney	Non-Network Attorney
Attorney Office Work		
Simple wills (including Power of Attorney)	Paid-in-Full	\$175
Domestic		
Uncontested divorce (for self use only)	Paid-in-Full	\$525
Adoption proceedings	Paid-in-Full	\$420
Consumer Protection		
Consumer protection (except for disputes over real estate/construction matters)	Paid-in-Full	\$350

The **identity theft package** includes credit monitoring, internet surveillance, child monitoring, lost wallet support service, identity theft restoration, **and up to \$1 million in identity theft insurance**. Plan participants must go to the [ARAG Legal Center website](#) to activate their identity theft benefits.

*Not a comprehensive list of covered benefits or limitations under the plan.



Disability Plan Options



What is disability insurance?

Disability insurance helps to continue a portion of your paycheck in the event you become disabled and are unable to work.

When you may need it:

- Pregnancy
- Surgery
- Injury
- Illness

Disability Insurance



	Basic Short Term Disability	Supplemental Short Term Disability	Long Term Disability
Premiums	LANL pays	Employee pays	Employee pays
Benefit Amount	60% of base salary, up to \$800/week	70% of base salary, up to \$2,500/week	e.g. 50% of base salary, up to \$10,000/month
Waiting Period	7 days	7 days	180 days
Duration	6 months	6 months	To Social Security normal retirement age
Enrollment	Automatic, no opt out provision	Automatic*	Automatic*
Required Sick Leave Usage	All sick leave, up to 26 weeks	All sick leave, up to 26 weeks	Not Applicable

*May opt out at any time. Future enrollment is limited to Open Enrollment. EOI is required.

Paid and Unpaid Leaves

- LANL provides a variety of leaves from the workplace.
- Leave Examples:
 - Maternity
 - Parental
 - Advanced Study Program
 - Governmental Service
 - Programmatic
 - Medical
 - Military
- Contact the Benefits Leaves team for eligibility and coordination
 - 505-667-1806
 - leaves@lanl.gov



Break

2-Minute Stretch Break





Accidental Death and Dismemberment (AD&D)



AD&D



- Protects you and your family from the unforeseen financial hardship due to an accident
- Coverage ranges from \$50,000 to \$500,000
- Dependents' coverage is a percentage of your coverage, shown here:

Coverage	Value on Spouse	Value on Each Dependent Child
Spouse Only	60%	N/A
Spouse & Dependent Child(ren)	50%	20%
Dependent Child(ren) Only	N/A	20%



Life Insurance



Employee Life Insurance



Basic Life

- 1 times your annual salary, rounded up to next \$1,000 (up to \$50,000)
- LANL pays 100% of the premium for eligible employees
- Automatic enrollment, cannot opt out

Supplemental Life

- One-time new hire opportunity: guaranteed issue amount (GIA) up to 3 times your annual base salary as a new hire
- Can elect up to 8 times your annual base salary (amounts above 3 times will require EOI)
- \$1.5 M maximum
- Rates are based on your age and coverage level
- Note: your supplemental life benefit will reduce every 5 years, starting at age 65.

Dependent Life Insurance



Spouse/Domestic Partner

- Coverage options from \$25,000 - \$200,000
- One-time new hire opportunity: guaranteed issue amount
 - (GIA) up to \$50,000. Higher coverage requires Evidence of Insurability.
- Rates are based on spouse's/DP's age. Coverage will not reduce due to age.

Child(ren)

- 2 levels of coverage: \$5,000, \$10,000
- Flat rate, regardless of the number of children covered
- Covers a child to the end of month age 26 is reached; Legal Ward to end of month age 18 is reached

Beneficiaries



- A person, Trust, Charity, or Estate that receives death benefits
- Beneficiary types:
 - Primary
 - Contingent
- Beneficiary designations will be done via MetLife's website for life and disability policies
- Beneficiaries can be updated at any time

You must enter your retirement plan beneficiaries on Fidelity Investments' website.

Free Additional Services



- **Grief Counseling**
 - Up to five face-to-face or telephone sessions with a licensed grief counselor.
- **Will Preparation Services**
 - In-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.
- **Estate Resolution Services**
 - Access to a MetLife Legal plan attorney both in-person and by phone to help your beneficiaries settle your estate.
- **Funeral Discount & Planning Services**
 - Access to the largest network of funeral homes and cemeteries, to pre-plan arrangements with a licensed counselor and receive a discount on funeral services.



Wellness



Wellness Rewards

Wait 1 week after medical enrollment, then register with Virgin Pulse.



2021 Quarterly Reward Earning Potential

	Level 1	Level 2	Level 3	Level 4
Points	2,000	4,000	6,000	10,000
PPO	\$10	\$10	\$10	\$20
HDHP	\$30	\$30	\$30	\$35

Reach Level 4 every quarter to maximize your reward for the year!

- Earn up to a \$200 annual HCA deposit for the PPO per person
- Earn up to a \$500 annual HSA deposit for the HDHP per person

**Rewards are tracked quarterly and paid in the first quarter of the following year.
Earn by tracking steps, challenging friends, and more!**

If your non-LANL spouse is interested in learning more, they can contact Jonathan Loibl at jloibl@lanl.gov.

Interested and want to join? Visit join.virginpulse.com/LANL



Savings and Retirement



401(k) Eligibility



Who is not eligible for the 401(k)?

- Student employees (with a student job title) who do not have a bachelor's degree
- Laboratory Associates
- Retired Laboratory Fellows
- Employees who do not yet have an active social security number

All other employees are eligible for the 401(k).

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 Contribution Options



Pre-Tax

- 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

401(k) Plan Enrollment



How do I Enroll?

- On Friday of your first week
- Log on to www.netbenefits.com
- Register Now

[Enrolling/Managing Your Fidelity Accounts Online \(pdf\)](#)

Fidelity NetBenefits Benefits Center Provided by **Fidelity**

Log In

U.S. Employees Outside U.S. Employees

Username [?](#) Password [?](#)

Remember Username

New User?
[Register Now](#)

Need Help?
[Having Trouble with Your Username or Password?](#)
[Frequently Asked Questions](#) [↗](#)
[Online Security](#) [↗](#)

Important Reminders

- Once enrolled, coverages are effective on day 1
- Period of Initial Eligibility reminder
- 31 calendar days for life event changes
- Beneficiary designations are done online through MetLife
- Payroll deductions are taken twice a month
- Carrier files sent every Thursday morning
- Auto enroll in 401(k) 31 calendar days from hire date
- Use the checklist in your guide
- You will receive your ID cards within 3 weeks of completing enrollment

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



Website Tour