

# Benefits Summary Sheet



LANL offers employees a comprehensive benefits package with plans that cover our employee's health and welfare, retirement, financial, fitness and wellness needs.

## Medical Insurance

Employees have the choice between two medical plans through Blue Cross Blue Shield of New Mexico (BCBS). Both medical plans offer free preventive care and in- and out-of-network coverage from the same network of BCBS providers.

### HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

This is a more flexible plan that gives consumers the ability to select the providers that offer the maximum value. This plan has higher annual deductibles, but lower monthly premiums. While this plan does not pay until after the annual deductible has been met, it meets the IRS requirements to qualify for the optional Health Savings Account (HSA) to set aside pre-tax dollars for eligible healthcare expenses.

### PREFERRED PROVIDER ORGANIZATION (PPO)

This is a traditional medical plan that has copays and coinsurance for covered services. This plan offers lower annual deductibles but a higher monthly premium.

## Dental Insurance

Dental coverage is offered through Delta Dental of New Mexico. The plan covers preventative care exams, restorative work, and other orthodontic services. Delta Dental in-network preferred providers offer the best value for covered services.

## Vision Insurance

Vision coverage is offered through Davis Vision. The plan covers exams, contacts, lenses and frames. Participants can use any provider, but Davis Vision network providers offer the best value for covered services. Frames, lenses and contacts can also be purchased online.

## Life Insurance

Life insurance, offered through MetLife, provides a financial benefit to the named beneficiary(ies) in the event of the covered individual's death.

### BASIC LIFE

Employer paid, basic life insurance coverage provides one-times your annual salary, rounded to the next highest \$1,000, with a minimum of \$5,000 and a maximum of \$50,000. Eligible employees are automatically enrolled in this coverage. You cannot opt out.

### SUPPLEMENTAL LIFE

This optional coverage, offers coverage beyond the basic life, up to 8\* times your annual salary. The cost for this coverage is based on your age and the amount of coverage selected.

### SPOUSE / DOMESTIC PARTNER LIFE AND CHILD LIFE

This optional coverage, provides a financial benefit to you in the event you experience the loss of a dependent. Spouse Life is available in \$25,000 increments up to \$200,000\*. Eligible domestic partners are included. Premiums vary with the spouse / domestic partner's age and coverage level. Child life is available for \$5,000 or \$10,000 in coverage. One premium covers all eligible children.

*\* Important Information: New hires may enroll in Supplemental Life up to 3 times annual salary and Spouse / Domestic Partner Life up to \$50,000 without requiring Evidence of Insurability (EOI). Requests to enroll or increase the coverage level after the new hire period of initial eligibility may require an EOI review, subject to approval. You may reduce or waive your coverage at any time.*

Benefits Office

505-664-6947 option 3

<https://www.lanl.gov/careers/employees-retirees/new-hires/benefit-options/index.php>

## Disability Coverage

Short-term and long-term disability coverages are offered through MetLife. These income protection plans will pay a percentage of your salary if you are unable to work due to illness or injury. The premiums for these plans will be fully paid for by Triad.

### SHORT TERM DISABILITY

Employer paid; this coverage pays a weekly benefit of 100% of your eligible earnings up to seven weeks, then 60% up to 19 weeks. Eligible employees are automatically enrolled in this plan. You cannot opt out.

### LONG TERM DISABILITY

Employer paid; this coverage pays a weekly benefit of 60% of your eligible earnings up to \$15,000. Eligible employees are automatically enrolled in this plan. You cannot opt out.

## AD&D Insurance

Accidental Death and Dismemberment (AD&D) insurance protects you and your family from the unforeseen financial hardship of an accident that causes death, dismemberment, paralysis, or loss of sight, speech, or hearing. AD&D offered through MetLife includes coverage levels range from \$50,000 to \$500,000 with affordable semimonthly premiums.

## Legal Insurance

Legal insurance, offered through MetLife, provides a convenient way to cover the cost of legal advice, whether it is a planned or unexpected expense. The plan provides assistance with routine preventive or defensive matters and covers most basic legal needs.

## Identity Theft Protection

Identity Theft Protection, offered through Norton LifeLock, provides financial protection for victims of identity theft. The plan provides a network of specialty trained agents and includes a \$1 million dollar protection package that helps with compensation for qualified expenses up to \$1 million to restore your identity.

## Tax-Advantaged Accounts

Tax-advantaged accounts offer the opportunity to use pre-tax dollars to save and pay for qualified medical, dental, vision, dependent care or adoption expenses.

**Health Savings Account (HSA)** (requires HDHP)  
**Health Care Reimbursement Account (HCRA)**  
**Dependent Care Reimbursement Account (DCRA)**  
**Adoption Assistance Expense Account (AAEA)**

## Retirement Plan

A best-in-class 401(k) Retirement Plan is offered to help employees save and invest for future financial goals. The Plan allows for employees to save on a pre-tax, Roth and after-tax basis. Diverse, low-cost investment options are available.

### COMPANY MATCH

Your contribution to the 401(k), will be matched by the company dollar for dollar up to 6% of your eligible compensation per pay period. The match is 100% immediately vested and is made on a pre-tax basis.

### NON-ELECTIVE EMPLOYER CONTRIBUTION

In addition to the match, an annual non-elective employer contribution will be made to your 401(k) account, regardless of your contribution. The non-elective employer contribution is based on your years of service and your eligible compensation in the prior year.

0-5 Years: 3.5% Employer contribution  
 5-9 Years: 4.5% Employer contribution  
 10+ Years: 5.5% Employer contribution

## Health Partners

A variety of no and low-cost health partners offer access to telemedicine, expert second opinions, virtual physical therapy, online mental health programs, virtual annual wellness exams and counseling and other behavioral health services.

## Health & Fitness Programs

A variety of programs to help employees establish and maintain good health are available. In addition to the wellness incentive program administered by Virgin Pulse, take advantage of the onsite gyms and health and fitness classes. BCBS also offers an additional fitness program membership discount.

Employees eligible for benefits may elect to enroll dependents – spouse, domestic partner, children, and legal wards – in insurance coverages with acceptable documentation.

## Time Off

### PAID HOLIDAYS – 10 DAYS

### PAID TIME OFF (PTO)

PTO is accrued per pay period based on years of service.

Years of Services	Annual Accrual Rate	Per Pay Period Accrual
0<5 years	200 hours	7.693 hours
5<10 years	216 hours	8.308 hours
10<15 years	232 hours	8.924 hours
15 or more years	256 hours	9.847 hours

*Short-term and casual employees are not eligible for PTO or compassionate care leave but are eligible for Paid Sick Leave (PSL).*

### COMPASSIONATE CARE LEAVE

Up to 80 hours of paid leave per year for full-time employees (up to 40 hours for part-time employees) to care for a qualified family member who is ill or injured or to take time for bereavement. Hours will be granted upon hire and annually thereafter on Jan. 1 each year.

### PAID MATERNITY/PARENTAL LEAVE

Paid Maternity Leave, up to 12 week.

Paid Parental Leave, up to 4 weeks.

*Must meet eligibility requirements.*

### PROFESSIONAL PAID LEAVE

- Professional Research and Teaching Leave
- Advanced Study Leave
- Professional Renewal Leave

*Must meet eligibility requirements and be supported by your organization.*

## Work Schedules

All work schedules are subject to manager and organization approval. They include:

### 5/40

Five 8-hour workdays each week

### 9/80

Four 9-hour workdays and one 8-hour workday one calendar week, four 9-hour workdays the next calendar week

### 4/10

Four 10-hour workdays each week

### 4.5/40

Four 9-hour workdays and a 4-hour workday each Friday

## Education Assistance

Assistance is available for tuition, mandatory fees, and book costs. This includes assistance for degree or non-degree classes, continuing education, professional development, or certification courses taken at an accredited post-secondary educational institution.

In-state tuition is available for eligible dependents at the University of California and Texas A&M University.

*Must meet eligibility requirements and be supported by organization.*

**EMAIL:** [tuitionassistance@lanl.gov](mailto:tuitionassistance@lanl.gov)

**PHONE:** (505) 664-6947, option 5

## Relocation Assistance

New hires moving a distance more than 50 miles are eligible for assistance. Reimbursement is limited to one per household.

**EMAIL:** [relocation@lanl.gov](mailto:relocation@lanl.gov)

**PHONE:** (505) 665-4484