Benefits

The Science of Living Well

2018 Open Enrollment Guidebook

October 30–November 16, 2017

Los Alamos
NATIONAL LABORATORY
EST. 1943

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For plans governed by the Employee Retirement Income Security Act (ERISA), this *2018 Open Enrollment Guidebook* for employees serves as a summary of material modifications (SMM) to the *LANS Health & Welfare Benefit Plan for Active Employees*. LANS reserves the right to amend or discontinue any benefit plans at any time. If there is a conflict between this guidebook and the terms of the plan document, the plan document governs.

Great News for 2018

No Changes to Your Health Plan Premiums!

Congratulations, Lab employees! For the third year in a row, your continued efforts as informed healthcare consumers have paid off. Despite an estimated national increase in group health plan premiums of 5%, you will have no health plan premium increases.

Increased Benefit with Your Vision Coverage

You are now eligible for frames **every** calendar year and allowances for frames and contact lenses have increased from $180 to $200.

Our greatest asset: You!

Life and Accidental Death & Dismemberment Insurance Plan Opportunities

Because our greatest asset is our employees, there are new coverage options for Life and Accidental Death and Dismemberment (AD&D) insurance.

- This is your **ONE-TIME** opportunity to get **Employee Supplemental Life Insurance** up to 3 times your base salary without answering any health questions.
- This is your **ONE-TIME** opportunity to enroll your spouse or domestic partner in **Spouse/Domestic Partner Life Insurance** up to the guarantee issue of $50,000 without answering any health questions.
- The Lab has extended AD&D coverage for dependent children up to age 26.

Fun new benefits tool!

ALEX, the Lab's newest addition to the Benefits Team, is here to walk you through your benefits decisions 24/7.

alex®

Click here to get started.

Getting Started

All transactions must be completed before midnight MST on November 16, 2017.
Changes made during the Open Enrollment period will go into effect on January 1, 2018.

Open Enrollment Process

Open Enrollment transactions must be completed through Oracle Worker Self-Service before midnight MST on Thursday, November 16, 2017.

For step-by-step instructions to enroll, visit the Open Enrollment website. Employees who do not have access to Oracle and employees on leave will receive an enrollment form in the mail.

Don't forget!
If you want to participate in a flexible spending account in 2018, you will need to make an election during Open Enrollment. Your current elections do not carry over.

Open Enrollment Checklist

- ☐ **Review this guidebook**
  or visit **benefits.lanl.gov** to learn about your 2018 benefit options.
- ☐ **Attend the Benefits Expo on October 26, 2017**
  at the J. Robert Oppenheimer Study Center between 9 a.m. and 3 p.m.
- ☐ **Review your current coverage**
  in Oracle Worker Self-Service under the Current Benefits tab.
  Note: Remember to verify your beneficiaries and update if necessary.
- ☐ **Submit supporting documentation by November 8, 2017**
  for any NEW dependent(s) you want to cover. Documentation must be submitted to the Benefits Office.*
- ☐ **Complete your 2018 elections by November 16, 2017**
  in Oracle Worker Self-Service under the Open Enrollment tab. Print your confirmation page as evidence of your 2018 elections.
- ☐ **Complete your Virgin Pulse Health Assessment Questionnaire (HAQ) by November 30, 2017**
  to receive your 2017 HAQ incentive.

*When enrolling dependents for the first time, you must provide the required supporting documentation (e.g., marriage certificate, birth certificate or proof of birth, adoption record, or tax document) to validate eligibility. You must provide this supporting documentation to the Laboratory's Benefits Office (benefits@lanl.gov) by close of business November 8, 2017, in order to complete your Open Enrollment actions before the close of Open Enrollment November 16, 2017. If the Benefits Office has not received your documentation, you will not be able to enroll your new dependents for the 2018 plan year.

Which Medical Plan Works Best for You?

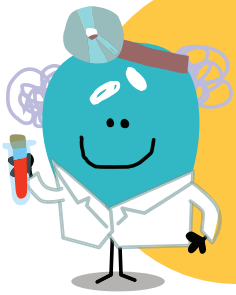
The Lab offers two medical plan options: a High-Deductible Health Plan (HDHP) or a Preferred Provider Organization (PPO). Both medical plans provide coverage for pre-existing conditions, prescription drugs, mental health, free preventive care, and in- and out-of-network coverage. Both plans use the same network of Blue Cross Blue Shield of New Mexico (BCBSNM) providers.

Blue Cross and Blue Shield of New Mexico

Your Coverage with a Blue Cross Blue Shield provider*

	PPO In-Network (Preferred Provider)		PPO Out-of-Network (Nonpreferred Provider)		HDHP In-Network (Preferred Provider)		HDHP Out-of-Network (Nonpreferred Provider)	
Annual Deductible	$300 Single	$900 Family	$500 Single	$1,500 Family	$1,500 Single	$3,000 Family	$3,000 Single	$6,000 Family
Out-of-Pocket Max (Includes deductible)	$3,000 Single	$9,000 Family	$6,000 Single	$18,000 Family	$3,000 Single	$6,000 Family	$6,000 Single	$12,000 Family
Co-insurance	10% After deductible		40% After deductible		10% After deductible		40% After deductible	
Office Visits Primary Care	$30 Copay		40% After deductible		10% After deductible		40% After deductible	
Office Visits Specialist	$45 Copay		40% After deductible		10% After deductible		40% After deductible	
Preventive Care	100% Covered		40% After deductible		100% Covered		40% After deductible	
Urgent Care	$30 Copay		40% After deductible		10% After deductible		40% After deductible	
Emergency Room Facility Charges	$150 Copay (Waived if admitted to the hospital)				10% After deductible			
Prescription Drugs (Members must use a participating pharmacy.)	**Retail** $7/$35/$55 **Mail Order** (90-day supply) $14/$70/$110 **Specialty** 15% up to $125		Not covered		20% After deductible		Not covered	

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



Which medical plan, HDHP or PPO, is best for you and your family?

ALEX can help you decide.

High-Deductible Health Plan

The High-Deductible Health Plan (HDHP) may be the right choice if you:

- want to pay lower premiums and are comfortable with a higher annual deductible;
- are interested in long-term, interest-bearing, and tax-advantaged savings using the health savings account (HSA) (see IRS publication 969 for eligibility criteria);
- need access to free, in-network preventive care;
- want monetary contributions from the Lab that will help offset your out-of-pocket medical expenses; and
- want higher incentives for participating in the Virgin Pulse Wellness Program.

Plan Feature

After you reach your deductible, the plan pays 90% of your covered expenses. If you are covering dependents, the plan will pay 90% of covered expenses after the total $3,000 family deductible has been met.

Employer Contribution

If you enroll in the HDHP with the optional HSA, the Lab will make a contribution into your HSA.

	Employee Only	Employee + Dependent(s)
Employer Contribution	$250	$500

HDHP Wellness Program Incentives

Participating in the Virgin Pulse Wellness Program helps to improve your health and is a great way to earn HDHP Wellness Program incentives. In order to receive your wellness incentives, you will need to enroll in an HSA.

	Employee	Spouse/ Domestic Partner
Health Assessment Questionnaire	$250	$250
Wellness Points	Up to $250	Up to $250

Semimonthly* HDHP Premiums

Salary Range	Employee Only	Employee + Child(ren)	Employee + Spouse/ Domestic Partner	Employee + Family
≤$40,000	$38.50	$69.00	$80.50	$111.00
$40,001–$80,000	$42.50	$75.50	$88.50	$121.50
$80,001–$120,000	$45.50	$81.00	$95.00	$131.00
≥$120,001	$55.50	$99.50	$116.50	$160.00

*Premiums collected 2 pay periods per month.

Preferred Provider Organization

The Preferred Provider Organization (PPO) plan may be the right choice if you:

- want to have a lower annual deductible and are comfortable paying higher premiums;
- are expecting significant health care expenses or prescription medication costs;
- are interested in setting aside pre-tax dollars in a flexible spending account (FSA) to pay for your eligible health care expenses throughout the plan year and/or grace period; and
- need access to free in-network preventive care.

Blue Cross and Blue Shield of New Mexico

Sign up for an FSA and be ready for unexpected medical expenses.

Plan Feature

When any dependent reaches his/her individual annual deductible, the plan pays 90% of that member's covered expenses from in-network providers.

PPO Wellness Program Incentives

Virgin Pulse

Participating in the Virgin Pulse Wellness Program helps to improve your health and is a great way to earn incentives. Your wellness incentives will be deposited into a Health Care Account (HCA) managed by Blue Cross Blue Shield and are applied directly to your copays and deductibles to reduce your out-of-pocket expenses.

	Employee	Spouse/ Domestic Partner
Health Assessment Questionnaire	$100	$100
Wellness Points	Up to $100	Up to $100

Semimonthly* PPO Premiums

Salary Range	Employee Only	Employee + Child(ren)	Employee + Spouse/ Domestic Partner	Employee + Family
≤$40,000	$53.50	$96.00	$112.00	$154.50
$40,001–$80,000	$58.50	$105.50	$122.50	$169.50
$80,001–$120,000	$63.50	$113.50	$132.50	$182.50
≥$120,001	$77.50	$139.00	$162.00	$223.50

*Premiums collected 2 pay periods per month.

Pre-Tax Savings Accounts

Health Savings Account

A Health Savings Account (HSA) is available with the High-Deductible Health Plan (HDHP). An HSA allows you to pay for eligible out-of-pocket health-related expenses on a pre-tax basis.

Your HSA account balance will roll over year to year and you can take it with you, even if you leave the Lab.

You can contribute funds to your HSA via payroll deduction and change your election through Oracle Worker Self-Service at any time.

When you enroll in the HDHP plan option with an HSA, the Lab will contribute to your HSA too!

hsabank

Did you know?

HSAs offer three tax advantages.

1. Contributions to HSAs reduce your taxable income.
2. Interest or earnings build tax free, allowing you to invest your assets.
3. You can make tax-free withdrawals to pay for qualified health-related expenses.

Employee Contribution Limits*

Employee Only	Employee + Dependent(s)
$3,450	$6,900

*An additional annual $1,000 catch-up contribution can be made after reaching age 55.

Employer Contribution

Employee Only	Employee + Dependent(s)
$250	$500

Health Care Reimbursement Account

A Health Care Reimbursement Account (HCRA) is available with the Preferred Provider Organization (PPO).* This flexible spending account allows you to pay for eligible out-of-pocket, health-related expenses (including medical, dental, and vision) on a pre-tax basis.

*Note: You can waive your medical coverage and still elect to open a HCRA. Contact the Benefits Office for more information.

Did you know?

- The funds contributed to a FSA must be used within the plan year, or the three-month grace period following the plan year.
- Any funds not used within the plan year, or the three-month grace period following the plan year, are forfeited.
- You must actively enroll each year.

Contribution Limits

Individual
$2,600*

*If you are married and filing income tax jointly, you and your spouse can each contribute the individual limit.

For specific information regarding eligibility and annual contribution limits, please visit the Internal Revenue Service (IRS) website at www.irs.gov.

Thinking about changing from the PPO Plan to the HDHP?

If you have an existing Health Care Reimbursement Account (HCRA) under your current Preferred Provider Organization (PPO) plan and wish to enroll in the High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) for 2018, in accordance with IRS regulations, your HCRA must have a zero balance by **December 31, 2017**, in order to be eligible to open an HSA on January 1, 2018. If you do not have a zero balance by December 31, your enrollment in the HSA will be delayed until April 1, 2018, after the three-month HCRA grace period.

Thinking about changing from the HDHP to the PPO Plan?

If you have an existing HSA under the HDHP and wish to enroll in the PPO plan with a HCRA for 2018, you may keep your HSA and continue using the funds for qualified medical expenses; however, you will no longer be eligible to contribute to the HSA.

Dependent Care and Adoption Assistance Accounts

The Dependent Care Reimbursement Account (DCRA) is a flexible spending account (FSA) that allows you to set aside funds on a pre-tax basis to pay for eligible child care expenses.

The Adoption Assistance Expense Account (AAEA) is an FSA that allows you to set aside pre-tax funds for eligible adoption expenses.

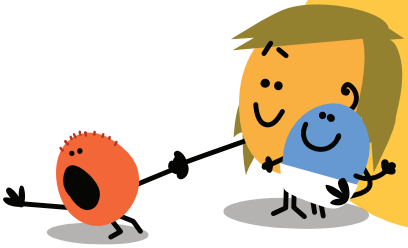
The funds contributed to these FSAs must be used within the plan year or the three-month grace period following the plan year. Any funds not used within the plan year, or the three-month grace period following the plan year, are forfeited. You must actively make contribution elections each year.

Connect Your Care

Contribution Limits

FSA Plan	Limit
DCRA	$5,000*
AAEA	$13,570

*Married and filing a **separate** tax return has a $2,500 limit



Did you know you have benefits available to help with child care expenses?

ALEX can tell you more.

Dental

The Lab provides employees and their eligible dependents dental coverage through Delta Dental with no premium to the employee.

No premiums for dental coverage

DELTA

Your Coverage with a Delta Dental Provider*

	In-Network or Out-of-Network*
Annual Deductible	$50 per person
Annual Maximum	$1,500 per person
Preventive Care (Diagnostic and preventive care)	100% up to two visits per year (No deductible)
Basic Services (Extractions, fillings, etc.)	80% (in-network) or 75% (out-of-network) after the deductible is met
Major Restoration Services (Inlays, crowns, bridges, dentures, etc.)	50% after the deductible is met
Orthodontic	50% Patients under the age of 26: $1,500 lifetime maximum Patients over the age of 26: $500 lifetime maximum
Temporomandibular Joint (TMJ) Benefits	50% $500 lifetime maximum

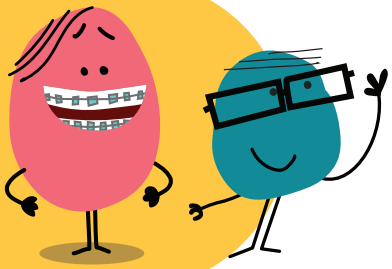
*Not a comprehensive list of covered benefits or limitations under the plan

Did you know?

If you visit an in-network dentist, you maximize your savings.

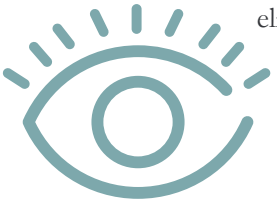
Proper dental and vision care play an important role in your overall health.

ALEX can tell you more.



Vision

The Lab offers employees and their eligible dependents a Vision Service Plan (VSP) that covers exams and contact lenses or eyeglass lenses and frames. Employees and their eligible dependents pay no premium for vision coverage.



No premiums for vision coverage

Your Coverage with a VSP Provider*

Benefit	Description	Copay
WellVision Exam	• Annual exam focuses on your eyes and overall wellness	$10
Prescription Glasses	• Includes frames and lenses	$25
Frames (Eligible every year)**	• $200 annual allowance for frames** • 20% savings on the amount over your annual allowance	
Lenses	• Single vision, lined bifocal, or lined trifocal lenses • Tints/photochromic adaptive lenses • Polycarbonate lenses • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 20%–25% on other lens enhancements	$0 $0 $0 $55 $95–$105 $150–$175
Contact Lenses (Eligible every year)	• Includes contact lens exam, fitting, and evaluation • $200 annual allowance for contacts**	Up to $60

*Not a comprehensive list of covered benefits or limitations under the plan
**New for 2018

Did you know?

Beginning January 1, 2018, your vision plan will now allow for frames annually and will provide a $200 allowance for your choice of either frames or contacts each year.

Disability Plans

Eligible Lab employees are automatically enrolled in the Basic Short Term disability plan through The Hartford. The Lab also offers eligible employees both Short Term and Long Term supplemental plans. These income protection plans will pay a percentage of your salary when you are unable to work due to illness or injury.

If you are not already enrolled and choose to enroll in a supplemental plan or plans, you will be required to complete a personal health application.

If you want to de-enroll from either or both supplemental plans, you can do so at any time.* If you de-enroll, you will not be reimbursed for the premiums paid before the effective date of your de-enrollment.

*Note: If you chose to de-enroll outside of the Open Enrollment period, you will need to complete a special de-enrollment form. See the Benefits Office for more information.

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Life is full of surprises. Plan for the unexpected.

Here is how the disability benefits will work for you.

	Basic Disability Insurance	Supplemental Disability Insurance	
	Short Term	Short Term	Long Term
Premiums	Lab pays	Employee pays	Employee pays
Benefit Amount	60% of base salary (up to $800 per week)	70% of base salary (up to $2,500 per week)	50% of base salary (up to $10,000 per month)
Waiting Period	7 days	7 days	6 months
Duration of Benefit	6 months	6 months	Until Social Security normal retirement age
Required Sick Leave Usage	All sick leave (up to 26 weeks)	All sick leave (up to 26 weeks)	Not applicable

Unsure if you need a supplemental disability plan?

ALEX can help you decide.

Semimonthly* Disability Premiums

Your premiums are based on the age band as of January 2018, and your annual base salary.

Supplemental Short Term Disability

Age Band	Rate**
<25	$0.1740
25–29	$0.1785
30–34	$0.1800
35–39	$0.1575
40–44	$0.1430
45–49	$0.1735
50–54	$0.2120
55–59	$0.2395
60–64	$0.2420
65–69	$0.2450
70+	$0.2450

Long Term Disability

Age Band	Rate**
<25	$0.0165
25–29	$0.0195
30–34	$0.0310
35–39	$0.0610
40–44	$0.0880
45–49	$0.1320
50–54	$0.1890
55–59	$0.2085
60–64	$0.1815
65–69	$0.1515
70+	$0.1515

*Premiums collected 2 pay periods per month.
**Rate per $100

Calculating Your 2018 Semimonthly Premiums

Example: 50-year-old employee making $102,000

1. Divide base salary by 1,200
   $102,000 ÷ 1,200 = $85

2. Multiply by Supplemental Short Term Disability rate based on your age
   $85 × $0.2120 = $18.02

   $18.02 semimonthly premium for Supplemental Short Term Disability

2. Multiply by Long Term Disability rate based on your age
   $85 × $0.1890 = $16.07

   $16.07 semimonthly premium for Long Term Disability

Employee Life Insurance

Supplemental Life Insurance

Life insurance provides financial assistance to help cover the rising costs of final expenses and any outstanding debts you leave behind. The Lab offers life insurance options through The Hartford for eligible employees.

The Lab provides Employee Basic Life insurance coverage for 1 times your annual salary, with a maximum of $50,00 at no cost to you.

The Lab also offers eligible employees a supplemental plan of 1–3 times your annual salary with a $1,000,000 maximum.

Did you know?

During the 2018 Open Enrollment period, you will have a **ONE-TIME** opportunity to enroll in supplemental life insurance coverage up to **3 times** your salary without completing a Personal Health Application (PHA). If you newly elect an option above 3 times your salary, you will be required to complete a PHA for approval by The Hartford.

Semimonthly* Premium Rates

Age Band	Rate**
<25	$0.0095
25–29	$0.0086
30–34	$0.0103
35–39	$0.0163
40–44	$0.0262
45–49	$0.0430
50–54	$0.0959
55–59	$0.1578
60–64	$0.2399
65–69	$0.3449
70–74	$0.6295
75+	$0.8858

*Premiums collected 2 pay periods per month.
**Rate per $1,000 of coverage

Calculating Your 2018 Semimonthly Premiums

Example: 50-year-old employee making a salary of $102,000 with a coverage level of 3 times their annual salary

1. Multiply base salary by coverage level
   $102,000 × 3 = $306,000
2. Divide by 1,000
   $306,000 ÷ 1,000 = 306
3. Multiply by rate based on your age
   306 × 0.0959 = $29.35

$29.35 semimonthly premium

Dependent Life Insurance

Spouse/Domestic Partner Life Insurance

Effective January 1, 2018, the Dependent Life Insurance plans for spouse/domestic partner and child(ren) have been separated so that you can elect coverage independently for either or both plans.

If you newly elect coverage above $50,000 for your spouse/domestic partner, they will be required to complete a PHA for approval by The Hartford. **Spouse/domestic partner coverage cannot exceed one-half of your Supplemental Life Coverage.**

Semimonthly* Premium Rates

Age Band	Rate**
<30	$0.0146
30–34	$0.0146
35–39	$0.0172
40–44	$0.0254
45–49	$0.0409
50–54	$0.0667
55–59	$0.1170
60–64	$0.1918
65–69	$0.2795
70–74	$0.4046
75+	$0.7134

*Premiums collected 2 pay periods per month.
**Rate per $1,000 of coverage

Child Life Insurance

You can elect to cover one or more children for the same premium per pay period. A PHA is not required for Child Life Insurance.

Semimonthly Premium Rates

Coverage	Rate**
$5,000	$0.0796
$10,000	$0.1591

*Premiums collected 2 pay periods per month.
**Rate per $1,000

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Calculating Your 2018 Semimonthly Premiums

Example: 50-year-old employee, covering their 46-year-old spouse for $50,000.

1. Divide coverage by 1,000
   $50,000 ÷ 1,000 = 50
2. Multiply by rate based on spouse's age
   50 × 0.0409 = $2.045

$2.045 semimonthly premium

Did you know?

During the 2018 Open Enrollment period, you have a **ONE-TIME** opportunity to enroll your spouse or domestic partner in coverage up to $50,000 without a Personal Health Application (PHA).

Accidental Death and Dismemberment

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.

The Lab has simplified the offerings for AD&D insurance with new coverage levels.

THE HARTFORD

Updated Coverage Options

The Lab has extended AD&D coverage for dependent children up to age 26.

- **Employee + 1** — Employee + Spouse/Domestic Partner (DP) or Employee + Child
- **Employee + 2 or more** — Employee + Spouse/DP and Child(ren) or Employee + Children

Semimonthly* AD&D Plan Premiums

Coverage	Employee Only	Employee + 1	Employee + 2 or more
$50,000	$0.35	$0.44	$0.57
$100,000	$0.70	$0.87	$1.13
$200,000	$1.40	$1.74	$2.26
$300,000	$2.10	$2.61	$3.39
$400,000	$2.80	$3.48	$4.52
$500,000	$3.50	$4.35	$5.65

*Premiums collected 2 pay periods per month.

AD&D coverage ranges from $50,000 to $500,000. How much do you need?

ALEX can help you figure out how much coverage is right for you.

Legal

Most people need legal advice at one time or another. For a small monthly premium, you can enroll yourself and your eligible dependents in legal coverage. The plan provides assistance with routine preventive or defensive matters and covers most basic legal needs.

Identity Theft Package

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.

Covered Service*	Network Attorney	Non-Network Attorney
Attorney Office Work		
Durable power of attorney	Paid-in-full	$70
Simple wills and simple trusts (Including power of attorney)	Paid-in-full	$175
Domestic		
Uncontested divorce (For self-use only)	Paid-in-full	$525
Contested divorce (For self-use only)	Up to 15 hours	$700
Adoption proceedings	Paid-in-full	$420
Defensive		
Criminal misdemeanor defense (Except traffic violations)	Paid-in-full	$700
Habeas corpus proceedings	Paid-in-full	$420
Consumer Protection		
Consumer protection (Except for disputes over real estate or construction matters)	Paid-in-full	$350

Semimonthly** Legal Plan Premiums

Employee Only	Employee + Child(ren)	Employee + Spouse/ Domestic Partner	Employee + Family
$5.55	$7.62	$7.62	$8.32

*Not a comprehensive list of covered benefits or limitations under the plan
**Premiums collected 2 pay periods per month.

Financial Wellness

Whether you are saving for a major purchase, planning for college expenses, or preparing for retirement, now is a good time to conduct an annual checkup of your financial wellness.

Annual Financial Checkup

- ☐ **Review and revise your savings strategy**
- ☐ **Make sure your plan for retirement is on track**
  - Understand your LANS 401(k) savings or retirement plan
  - Try out the Fidelity Planning & Guidance Center
- ☐ **Consider your 401(k) mix of investments**
  - Additional investment options being offered
  - Consider automatic rebalance
- ☐ **Contribute more if you can**
  - Use the automatic annual increase program
  - Take advantage of catch-up contributions (age 50 and older)
- ☐ **Verify your personal information**
- ☐ **Review your beneficiaries in Oracle & Fidelity**

Fidelity INVESTMENTS

Additional Resources

Fidelity Planning and Guidance Center
https://www.fidelity.com/calculators-tools/retirement-quick-check

Fidelity Net Benefits
http://www.netbenefits.com/

GuideSpark – Financial Health Assessment
https://www.fidelity.com/calculators-tools/retirement-quick-check

Balance Pro – Financial Education
https://www.balancepro.net/education/index.html

Carrier Contact Information

Laboratory Benefits Office

Email:	benefits@lanl.gov
Phone:	505-667-1806
Website:	benefits.lanl.gov
Location:	Otowi Building, 2nd Floor

Medical/Mental Health

Blue Cross Blue Shield of New Mexico (BCBSNM)

Group #:	HDHP PPO	(113794) (N13794)
Phone:	877-878-5265	
Website:	www.bcbsnm.com/lanl	
Claims:	P.O. Box 27630 Albuquerque, NM 87125-7630	

BCBS Behavioral Health Unit

Phone:	888-898-0070
Fax:	877-361-7659

Prescription Drugs

Prime Therapeutics

Phone:	877-357-7463
Website:	www.myprime.com

Dental

Delta Dental of California

Group #:	4000
Phone:	800-777-5854
Website:	www.deltadentalins.com/lans
Claims:	P.O. Box 997330 Sacramento, CA 95899-7330

Vision

Vision Service Plan (VSP)

Group #:	12-284390
Phone:	800-877-7195
Website:	www.vsp.com
Claims:	P.O. Box 385018 Birmingham, AL 35238-5018

Flexible Spending Accounts

ConnectYourCare

Phone:	844-598-3632
Website:	www.connectyourcare.com

Health Savings Account

HSA Bank

Phone:	855-731-5220
Email:	askus@hsabank.com

Disability, Life, and Accidental Death and Dismemberment

The Hartford

Group #:	AD&D Life Disability	(ADDS01766) (GL395155) (395191)
Phone:	800-741-4306	
Fax:	860-843-3211	
Conversion Unit:	877-320-0484	
Claims:	Benefit Management Services Maitland, FL 32794-6790	

Legal

ARAG Legal Group

Group #:	14822
Phone:	800-247-4184
Website:	members.araggroup.com/lans (Access Code: 14822lal)
Claims:	400 Locust Street, Suite 480 Des Moines, IA 50309

401(k) Retirement/Savings

Fidelity Investments

Phone:	800-835-5095
Website:	www.netbenefits.com

benefits.lanl.gov