Los Alamos National Laboratory
New Employee Benefits Orientation
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
Agenda

• Benefits Eligibility
• Benefit Plan Options
• Required Forms
• Important Dates and Reminders
• Questions
Eligibility

- Full Time
- Part Time
Eligible Dependents

• **Legal Spouse**
  • Marriage certificate or signed federal tax return if filed jointly

• **Domestic Partner**
  • Declaration form and 6 months proof of financial interdependence

• **Child**
  • Birth certificate or adoption papers

• **Legal Ward**
  • Legal document granting custody
Ineligible Dependents

- Siblings
- In-Laws
- Cousins
- Parents
- Former Spouses
- Former Domestic Partners
- Grandchildren
- Your children’s Spouses/Domestic Partners
- Grandchildren’s Spouses/Domestic Partners

*NOTE: these individuals are ineligible even if court-mandated*
New Employee Checklist

Page 4 of your New Employee Benefits Handbook

YOUR Period of Initial Eligibility (PIE) Ends on ________________

- 31 days to enroll
- You can view your benefit elections through Oracle Worker Self Service once enrolled
- Visit with the Benefits staff for more assistance
Medical Benefits

BlueCross BlueShield of New Mexico

(BCBSNM)
Medical Benefits

Medical Plan Options

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

• Both Plans include
  • Nationwide Network
  • Free preventive care
  • Optional tax-advantaged accounts
  • 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
  • Fitness Program
    • Pay only $25 a month with no long-term contract for access to gyms and discounts on wellness services.
Deductible

A deductible is the amount you must pay before the plan will pay for covered services. Single coverage is for employee only and Family is employee + one or more dependent(s).

<table>
<thead>
<tr>
<th>Preferred Provider Organization (PPO)</th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO In-Network</td>
<td>HDHP In-Network</td>
</tr>
<tr>
<td>$300 Single</td>
<td>HDHP Out-of-Network</td>
</tr>
<tr>
<td>$900 Family</td>
<td>$1,500 Single</td>
</tr>
<tr>
<td>$1,500 Family</td>
<td>$3,000 Single</td>
</tr>
<tr>
<td></td>
<td>$6,000 Family</td>
</tr>
</tbody>
</table>
Co-Insurance

Co-Insurance is the percentage of a claim paid for out of pocket after the deductible has been met.

<table>
<thead>
<tr>
<th>Preferred Provider Organization (PPO)</th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO In-Network</td>
<td>HDHP In-Network</td>
</tr>
<tr>
<td>PPO Out-of-Network</td>
<td>HDHP Out-of-Network</td>
</tr>
<tr>
<td>10% after deductible</td>
<td>40% after deductible (20% for Rx)</td>
</tr>
</tbody>
</table>
Out of Pocket Maximum

The Out of Pocket Maximum is a defined amount paid for by the insured, after which the plan will pay 100%

<table>
<thead>
<tr>
<th>Preferred Provider Organization (PPO)</th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO In-Network</strong></td>
<td><strong>HDHP In-Network</strong></td>
</tr>
<tr>
<td>$3,000 Single</td>
<td>$3,000 Single</td>
</tr>
<tr>
<td>$9,000 Family</td>
<td>$6,000 Single</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>HDHP Out-of-Network</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO Out-of-Network</strong></td>
<td>$6,000 Single</td>
</tr>
<tr>
<td>$6,000 Single</td>
<td>$12,000 Family</td>
</tr>
<tr>
<td>$18,000 Family</td>
<td></td>
</tr>
</tbody>
</table>
## Co-Pay

<table>
<thead>
<tr>
<th>Service</th>
<th>Co-Payment</th>
<th>Cost Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visits Primary Care</td>
<td>$30 Co-pay</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Office Visits Specialist</td>
<td>$45 Co-pay</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% Covered</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>
| Prescription Drugs           | Retail: $7/$35/$55  
Mail Order (90-day supply):  
$14/$70/$110  
Specialty: 15% up to $125 | Not covered |
| Urgent Care                  | $30 Co-pay       | 40% after deductible |
| ER Facility Charges          | $150 Co-pay      | (waived if admitted) |
Preferred Provider Organization Plan (PPO)

• Free preventive care
• Flat copays available for office visits and most prescriptions
• Lower annual deductible. After the deductible, plan pays 90% for most other services
• Plan pays 100% after Out of Pocket Maximum
• Optional Health Care Reimbursement Account (HCRA)
Health Care Reimbursement Account (HCRA)
• Flexible Spending Account (FSA)
• Use for qualified medical, dental, and vision expenses for you and your eligible tax dependents (even if they are not enrolled in medical)
• Available with PPO plan or waived medical only
• “Use-it-or-lose-it”, with a grace period
• Full annual balance immediately available
• 2019 Annual Limit $2,700
• Mobile app for easy claim substantiation (auto-substantiation with file feeds)
High Deductible Health Plan (HDHP)

- Higher annual deductible
  - Employee pays 100% until deductible met
  - Coverage level determines deductible
- After the deductible, the plan pays:
  - 80% for Rx
  - 90% for other services
- Plan pays 100% after Out of Pocket Maximum
- Free preventive care
- Optional Health Savings Account (HSA)

Note for J-1 Visas: HDHP will not meet your insurance requirements.
Health Savings Account (HSA)
HSA

- Available only with HDHP
- Interest-bearing or invest assets
- Use for qualified medical, dental and vision expenses for you and your eligible tax dependents
- Contribution limits pro-rated based on month of hire (see packet)
- Contributions changed any time through Oracle

<table>
<thead>
<tr>
<th></th>
<th>LANL Annual Contribution</th>
<th>2019 Employee Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$250</td>
<td>$3,500</td>
</tr>
<tr>
<td>Employee + 1 or more</td>
<td>$500</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

- LANL contribution counts toward the annual maximum
- $1,000 catch up for 55+ for the contribution limit

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

• Premiums are the amount of money you pay out of your paycheck for the plan option and coverage level you choose.

• Premiums deductions are taken twice a month as payroll deductions.
# PPO Medical Premiums

<table>
<thead>
<tr>
<th>PPO Medical Premiums 2019</th>
<th>Employee Only</th>
<th>Employee + Children</th>
<th>Employee + Spouse/Domestic Partner</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary range less than or = $40,000</td>
<td>$56.50</td>
<td>$101.50</td>
<td>$118.00</td>
<td>$163.00</td>
</tr>
<tr>
<td>$40,001 to $80,000</td>
<td>$61.50</td>
<td>$111.50</td>
<td>$129.50</td>
<td>$179.00</td>
</tr>
<tr>
<td>$80,001 to $120,000</td>
<td>$67.00</td>
<td>$120.00</td>
<td>$140.00</td>
<td>$192.50</td>
</tr>
<tr>
<td>More than $120,000</td>
<td>$82.00</td>
<td>$146.50</td>
<td>$171.00</td>
<td>$236.00</td>
</tr>
</tbody>
</table>
# HDHP Medical Premiums

<table>
<thead>
<tr>
<th>HDHP Medical Plan Premiums - 2019</th>
<th>Employee Only</th>
<th>Employee + Children</th>
<th>Employee + Spouse/Domestic Partner</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary range less than or = $40,000</td>
<td>$40.50</td>
<td>$73.00</td>
<td>$85.00</td>
<td>$117.00</td>
</tr>
<tr>
<td>$40,001 to $80,000</td>
<td>$45.00</td>
<td>$79.50</td>
<td>$93.50</td>
<td>$128.00</td>
</tr>
<tr>
<td>$80,001 to $120,000</td>
<td>$48.00</td>
<td>$85.50</td>
<td>$100.50</td>
<td>$138.50</td>
</tr>
<tr>
<td>More than $120,000</td>
<td>$58.50</td>
<td>$105.00</td>
<td>$123.00</td>
<td>$169.00</td>
</tr>
</tbody>
</table>
Decision Support Tools

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

ALEX

Premium Calculator

Premium Calculator: From the LANL internal web site, Select Employees > Benefits > Health & Welfare > Medical > Tools
For enrolling in the High Deductible Health Plan, LANL will contribute $250 for single coverage and $500 for family coverage, even if you don’t sign up for the HSA.
Dental

• LANL pays your dental premiums for you and your eligible dependents
• Delta Dental offers:
  – Large national network
  – Low deductibles
  – Preventive service
  – Many covered services including orthodontics
## Dental

Comprehensive coverage for routine dental and orthodontic care

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>In-Network or Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$50 Individual</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td>Preventative Care (no deductible)</td>
<td>Covered in full, up to two visits a year</td>
</tr>
<tr>
<td>Basic Restoration (extractions, fillings)</td>
<td>80% (in-network) / 75% (out of network) after the deductible</td>
</tr>
<tr>
<td>Major Restoration (inlays, crowns)</td>
<td>50% after the deductible</td>
</tr>
<tr>
<td>Orthodontic</td>
<td>50% see Summary Plan Description (SPD) for lifetime maximums; ADULTS eligible too!</td>
</tr>
</tbody>
</table>
Vision Plan
Vision

• LANL pays your vision premiums for you and your eligible dependents

• VSP Offers:
  – Large national network
  – Low copays for annual exam and lenses

• Plan includes:
  • Bifocals, trifocals, tints, polycarbonate
  • Frames (every year)
  • Lenses (every year)
  • Progressives for additional copay
  • Opt for contacts at an additional charge
### Vision

Comprehensive coverage for exams, contact lenses, eyeglass lenses and frames

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>• Focuses on your eyes and overall wellness</td>
<td>$10</td>
<td>Every calendar year</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>• $200 allowance for a wide selection of frames</td>
<td>$25</td>
<td>See frame and lenses</td>
</tr>
<tr>
<td>Frame</td>
<td>• $220 allowance for featured frame brands</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>• 20% savings on the amount over your allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>• $110 Costco® or Walmart frame allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of</td>
<td>• Tints/Photochromic adaptive lenses</td>
<td>$0</td>
<td>Every calendar year</td>
</tr>
<tr>
<td>glasses)</td>
<td>• Polycarbonate lenses</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Standard progressive lenses</td>
<td>$55</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Premium progressive lenses</td>
<td>$95 - $105</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Custom progressive lenses</td>
<td>$150 - $175</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Average savings of 20-25% on other lens enhancements</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• $200 allowance for contacts; copay does not apply</td>
<td>Up to $60</td>
<td>Every calendar year</td>
</tr>
<tr>
<td></td>
<td>• Contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Dental and Vision
True or False Edition

LANL pays Dental and Vision Insurance premiums for you and your eligible dependents
Other Flexible Spending Accounts
Dependent Care Reimbursement Account (DCRA)

- Available for eligible child or adult daycare expenses
- Must be a tax dependent to qualify
  - Dependent age 13 or under
  - Spouse who is unable to work or care for him or herself
  - Another adult dependent who is unable to care for him or herself
- Use-it-or-lose-it
- Funds available equal to the amount deposited
- 2019 Annual limit $5,000
  - $2,500 if married filing separately

Flexible Spending Account
A surprisingly simple way to save
Adoption Assistance Expense Account (AAEA)

- Available for eligible costs and fees related to adoption
- Use-it-or-lose-it
- Pay as you go
- 2019 Annual limit $14,080

Try our online calculators!
www.ConnectYourCare.com/eecalculators
Tax-Advantaged Plans effectively lower your taxable income and therefore save you on your income taxes.
Legal Plan
Legal representation with a comprehensive identity theft package.

<table>
<thead>
<tr>
<th>Covered Service*</th>
<th>Network Attorney</th>
<th>Non-Network Attorney</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Attorney Office Work</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simple wills and simple trusts (including Power of Attorney)</td>
<td>Paid-in-Full</td>
<td>$175</td>
</tr>
<tr>
<td><strong>Domestic</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uncontested divorce (for self use only)</td>
<td>Paid-in-Full</td>
<td>$525</td>
</tr>
<tr>
<td>Adoption proceedings</td>
<td>Paid-in-Full</td>
<td>$420</td>
</tr>
<tr>
<td><strong>Consumer Protection</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer protection (except for disputes over real estate/construction matters)</td>
<td>Paid-in-Full</td>
<td>$350</td>
</tr>
</tbody>
</table>

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.*
Legal True or False Edition

You are automatically enrolled in the identify theft protection if you sign up for legal insurance.
Disability Plan Options
What is disability insurance?

Why do you need it?
- Pregnancy*
- Surgery
- Injury
- Illness
Basic Short Term Disability

• Pays a weekly benefit of 60% of your base salary up to $800 per week (reduced by other income)
• Eligible employees are automatically enrolled
• LANL pays 100% of the premium for this benefit
• 7 day waiting period
• Maximum benefit duration of 26 weeks
Supplemental Short Term Disability

- Pays 70% of your eligible earnings up to $2,500/week
- 7 day waiting period
- Benefits for up to 26 weeks
- Employee-paid premiums based on employee age and salary
- Automatic enrollment:
  - May opt out today or anytime
  - Future enrollment will require evidence of insurability and a qualifying family status change or at open enrollment.
Long Term Disability

- Pays a weekly benefit of the lesser of:
  - 50% of your base salary up to $10,000 per month or
  - 70% of your base salary reduced by other income
- Waiting period of 180 days (26 weeks or 6 months)
- Pays up to Social Security normal retirement age
- Premiums based on employee age and salary
- Automatic enrollment:
  - May Opt out today or anytime
  - Future enrollment will require evidence of insurability and a qualifying family status change or at open enrollment.
Paid Maternity Leave

- Benefits enhancement - effective April 16, 2018
- 100% of pre-leave wages for mothers following delivery and recovery from childbirth
- Length is up to 6 consecutive weeks
- Separate from the short-term disability program
- No enrollment necessary on your 1751a form
Paid Parental Leave

• Benefits enhancement - effective January 1, 2019

• 100% of pre-leave wages for fathers following birth or placement for adoption and mothers following placement for adoption or the end of the paid maternity benefit

• Length is up to 3 consecutive weeks within 12 months of birth or adoption to bond with child

• No enrollment necessary on your 1751a form
### Vacation and Sick Leave

**Vacation Pay Policy**
- 10 hrs. accrued per month (120 hrs. annually)*
- Can be advanced up to 40 hours with manager approval
- May be substituted for sick leave

**Sick Leave Policy**
- 8 hrs. accrued per month (96 hrs. annually)*
- Cannot be used before it has been accrued and cannot be advanced
- Cannot be used in the place of vacation

* If you have eligible prior service, your accrual rates may differ
Holidays

Every LANL employee receives a total of 10 paid holidays per calendar year

<table>
<thead>
<tr>
<th>Paid Holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Years Day</td>
</tr>
<tr>
<td>Labor Day</td>
</tr>
<tr>
<td>Martin Luther King, Jr. Day</td>
</tr>
<tr>
<td>Veteran’s Day</td>
</tr>
<tr>
<td>President’s Day</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
</tr>
<tr>
<td>Memorial Day</td>
</tr>
<tr>
<td>Friday after Thanksgiving Day</td>
</tr>
<tr>
<td>Independence Day</td>
</tr>
<tr>
<td>Christmas Day</td>
</tr>
</tbody>
</table>
Disability True or False Edition

Supplemental Disability allows you to take time off to take care of a sick relative.
Health and Welfare Activity

• **Guess the Phrase**
  - Each “row” is a team
  - Puzzle starts at 25, 30, or 40 points
  - Teams alternate guessing letters, each guess reduces the puzzle value by 1 point, vowels reduce value by three. Turn passes to next person on next team.
  - Solve the puzzle to claim the points for your team
  - You cannot guess a letter and solve the puzzle on the same turn.
  - Three puzzles [on next page]
Health and Welfare Activity

Puzzle 1 – Thing – 25 points

_ _ _ / _ _ / _ _ _ _ _ _ / _ _ _ _ _ _ _

Puzzle 2 – Location – 30 points

_ _ _ _ _ _ _ _ / _ _ / _ _ _ _ _ _ _ /
_ _ _ _ / _ _ _ / _ _ _ _ _ / _ _ _ _ _ _
_ _ _ / _ _ _ / _ _ _ _ _ _ _ / _ _ _ _ _ _

Puzzle 3 – Phrase – 40 points

_ _ _ _ _ _ / _ _ / _ _ _ _ _ _ _ / _ _ _ _ _ _ _
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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Employee Only</th>
<th>Employee + 1</th>
<th>Employee + 2 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$0.35</td>
<td>$0.44</td>
<td>$0.57</td>
</tr>
<tr>
<td>$100,000</td>
<td>$0.70</td>
<td>$0.87</td>
<td>$1.13</td>
</tr>
<tr>
<td>$200,000</td>
<td>$1.40</td>
<td>$1.74</td>
<td>$2.26</td>
</tr>
<tr>
<td>$300,000</td>
<td>$2.10</td>
<td>$2.61</td>
<td>$3.39</td>
</tr>
<tr>
<td>$400,000</td>
<td>$2.80</td>
<td>$3.48</td>
<td>$4.52</td>
</tr>
<tr>
<td>$500,000</td>
<td>$3.50</td>
<td>$4.35</td>
<td>$5.65</td>
</tr>
</tbody>
</table>
**AD&D**

- Coverage value depends on who is covered.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Value on Spouse</th>
<th>Value on Each Dependent Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse Only</td>
<td>60%</td>
<td>N/A</td>
</tr>
<tr>
<td>Spouse &amp; Dependent Child(ren)</td>
<td>50%</td>
<td>20%</td>
</tr>
<tr>
<td>Dependent Child(ren) Only</td>
<td>N/A</td>
<td>20%</td>
</tr>
</tbody>
</table>

- Example: You elect a $500k policy which covers you, a spouse, and child. Accidental death policy value:
  - $500k (you)
  - $250k (spouse: 50% of $500k policy)
  - $100k (child: 20% of $500k policy)
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

- **Supplemental Life**
  - Options from 1 to 5 times your annual base salary
  - One time opportunity: guaranteed issue amount (GIA) up to 3 times your salary
  - Rates are based on your age and coverage level
  - **Note**: your supplemental life benefit will reduce every 5 years, starting at age 65. Spouse life coverage will not be reduced due to age.
Spouse/Domestic Partner Life Insurance

- Can be elected independently from Supplemental Life
- One time opportunity: GIA at $50,000
- $25,000 increments up to a maximum of $200,000
- Rates are based on spouse’s/DP’s age, regardless of gender

Example: 46-year-old spouse for $50,000 of coverage costs $0.0409 x 50 = $2.05 twice a month
Child Life

- 2 levels of coverage: $5,000, $10,000
- Flat rate, regardless of the number of children covered
- Covers dependent child up to age 26
Beneficiaries

- A person, trust or estate that receives death benefits
- Use form 1938
  - Primary
  - Contingent
- Can name for all policies at once
- Update at any time
- If adding minor(s) (18 yrs. or younger), consider using a trust to name them as a beneficiary

Retirement plan beneficiaries are handled by Fidelity Investments
Free Additional Services Provided by The Hartford

- Funeral Planning and Concierge Services by Everest (including rate negotiation, music choices, etc.)
- Beneficiary Assist® Counseling Services
- EstateGuidance® Will Services (online)
- Travel Assistance and ID Theft and Protection Services (available to all household members)
- Ability Assist® Counseling Services (LTD only)
As a new hire, you can choose to enroll in up to 5X your salary without evidence of insurability.
Benefits Enrollment Form

Section I: Employee Information

All fields on this form are required; please indicate “no change” if you do not wish to change your plan or “waive” if you want to waive the coverage option.

<table>
<thead>
<tr>
<th>Employee Name</th>
<th>Z Number</th>
<th>Date of Qualifying Event</th>
</tr>
</thead>
</table>

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

Section II: Health and Welfare Benefits Enrollment

(Note: Employees must be eligible for the plan they are choosing. Employees may review eligibility requirements in the LANS Summary Plan Description)

<table>
<thead>
<tr>
<th>Medical</th>
<th>Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Action</strong> (you must choose from the following):</td>
<td><strong>Type of Action</strong> (you must choose from the following):</td>
</tr>
<tr>
<td>☐ Elect/Change/Add or Drop Dependent</td>
<td></td>
</tr>
<tr>
<td>☐ Waive</td>
<td>BlueCross BlueShield of New Mexico Medical Plan Options</td>
</tr>
<tr>
<td>☐ No change</td>
<td>Plan option (select only one):</td>
</tr>
<tr>
<td></td>
<td>☐ Preferred Provider Organization (PPO)</td>
</tr>
<tr>
<td><strong>Type of Enrollment</strong> (select only one):</td>
<td>☐ High-Deductible Health Plan (HDHP)</td>
</tr>
<tr>
<td>☐ Employee Only</td>
<td>Employees on a J-1 Visa must select PPO to meet coverage requirements</td>
</tr>
<tr>
<td>☐ Employee + Spouse/Domestic Partner (only)</td>
<td></td>
</tr>
<tr>
<td>☐ Employee + Family</td>
<td>☐ Employee + Children (only)</td>
</tr>
<tr>
<td>☐ Employee + Children (only)</td>
<td></td>
</tr>
</tbody>
</table>
Wellness

Virgin Pulse
**Wellness Rewards**

**STEP 1: Complete Health Assessment Questionnaire & Get Rewards**

<table>
<thead>
<tr>
<th></th>
<th>PPO</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary Insured in LANL Health Plan</strong></td>
<td>$100</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Eligible Spouse or Domestic Partner</strong></td>
<td>$100</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td><em>Deposited into a Health Care Account (HCA) with BCBSNM</em></td>
<td><em>Deposited into Primary Insured’s Health Savings Account</em></td>
</tr>
</tbody>
</table>

Reward for completing the Health Assessment Questionnaire is typically available the month after completion.

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

- Where is the money deposited?

<table>
<thead>
<tr>
<th>Preferred Provider Organization (PPO)</th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Account - HCA</td>
<td>Health Savings Account – HSA</td>
</tr>
</tbody>
</table>
Wellness Rewards

Rewards are tracked quarterly and paid the following year.

<table>
<thead>
<tr>
<th>PPO</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Insured in LANL Health Plan</td>
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</tr>
<tr>
<td>Eligible Spouse or Domestic Partner</td>
<td>Eligible Spouse or Domestic Partner</td>
</tr>
<tr>
<td>up to $100</td>
<td>up to $250</td>
</tr>
</tbody>
</table>
Wellness Rewards

• Variety of ways to earn points
  • Make healthy decisions every day!
  • The more healthy decisions you make, the more you earn.
  • Attend the monthly “How to Maximize Your Virgin Pulse Points” seminar, held the last Thursday of each month and earn 250 points!
Wellness True or False Edition

Your Spouse/Domestic Partner must be a LANL employee in order to receive the wellness incentives.
Savings and Retirement

Fidelity Investments
Saving For the Future

• Will you be prepared for retirement?

• LANL has an award winning 401(k) plan to help you start saving today!
Plan Highlights

• 100% vested on Day 1
• Company match up to 6% (free money)
• Annual non-elective employer contribution based on service (more free money)
• Automatic enrollment (within 31 days)
• Automatic escalation contribution increase option
• 2019 annual limit $19,000
• Additional $6,000 catch-up contribution if age 50+ by 12/31/19
401(k) Plan Contribution 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
Non-Elective Employer Contribution

- Free money (no contributions required)
- Based on service and eligible compensation
- Paid annually (first quarter of the following year)

<table>
<thead>
<tr>
<th>Years of Completed Service</th>
<th>% of Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-9</td>
<td>3.5%</td>
</tr>
<tr>
<td>10-19</td>
<td>4.5%</td>
</tr>
<tr>
<td>20+</td>
<td>5.5%</td>
</tr>
</tbody>
</table>
Power of Early Participation

Power of early Contributions and Compounding Earnings

At 6%  At 10%  At Maximum

$1,775,672  $3,551,344  $5,378,639
$2,663,508  $3,312,308  $4,815,202
$3,000,000  $4,416,410  $4,251,766
Fidelity Investment Options

• Default fund is a target date fund based on your retirement age (65)
• Lots of funds to choose from, with reduced fees
• Fund line-up reviewed quarterly by Investment Committee
• Aggressive investors can choose directed brokerage options at retail fees to invest in any Fidelity fund they want.
• We pay administrative fees until your account hits $25,000 (excludes roll-ins!)

Contact Fidelity for free investment advice!
How do I Enroll?

- After 7 business days
- Log on to www.netbenefits.com
- Register Now
Other Resources for Financial Wellness

• **LANL**
  • Quarterly Fidelity educational seminars
  • Expos

• **Fidelity**
  • Online financial support tools
  • Financial advice through Fidelity

• **Other Resources**

  ![GuideSpark](https://example.com/guidespark.png)
  Financial Health Assessment Tool
Savings and Retirement
True or False Edition

LANL provides an employer matching contribution up to 6% of your *eligible compensation* every payroll.
Important Reminders

• Coverages effective on day 1
• Period of Initial Eligibility reminder
  – No changes allowed after you turn in form
• Payroll deductions are taken twice a month
• Carrier files sent every Thursday morning
• Auto enroll in 401(k) 31 days from hire date
• Reminder: 31 days for life event changes
• Use the checklist in your handouts
Legal Notices

✓ Continuation Coverage Rights Under COBRA Notice
✓ Premium Assistance under Medicaid and the CHIP Program
✓ Notice from LANL about Your Prescription Drug Coverage and Medicare
✓ Women’s Health and Cancer Rights Act (WHCRA)
✓ Wellness Reward Alternative Notice
✓ HIPAA Special Enrollment Rights
✓ Health Insurance Marketplace Coverage Options
ID cards

• Will receive cards within 3 weeks of completing enrollment:
  • Medical
  • HSA
  • Flexible Spending Account (HCRA only)
  • Legal

• Dental and Vision:
  • No Cards
Questions?

Benefits Contact Information:

- [Benefits.lanl.gov](http://Benefits.lanl.gov)
- [Benefits@lanl.gov](mailto:Benefits@lanl.gov)
  - Please include Z # in subject line
- Phone 505-667-1806
- [Provider Contact Information](#)
Website Tour &
Online GET Reminder!