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

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

Qualifying Life Events Examples
- Change in legal marital status (marriage, divorce, death)
- Establishment or termination of domestic partnership
- Change in number of dependents (birth, adoption, death)
- Change in employment status (for your spouse, child or you)
- Change in dependent’s eligibility (age, student status)

- 31 calendar days to enroll or make changes

- Employees who miss the 31 calendar day enrollment period will not be able to enroll until the next Open Enrollment.
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></th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO In-Network</td>
<td>PPO Out-of-Network</td>
<td>HDHP In-Network</td>
</tr>
<tr>
<td>$300 Single</td>
<td>$500 Single</td>
<td>$1,500 Single</td>
</tr>
<tr>
<td>$900 Family</td>
<td>$1,500 Family</td>
<td>$3,000 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>10% after deductible</td>
</tr>
<tr>
<td>40% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>(20% for Rx)</td>
<td></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>PPO In-Network</td>
<td>HDHP In-Network</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>
<tr>
<td>PPO Out-of-Network</td>
<td>HDHP Out-of-Network</td>
</tr>
<tr>
<td>$6,000 Single</td>
<td>$6,000 Single</td>
</tr>
<tr>
<td>$18,000 Family</td>
<td>$12,000 Family</td>
</tr>
</tbody>
</table>
## Co-Pay

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
<th>Coverage</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>
<tr>
<td>Prescription Drugs</td>
<td>Retail: $7/$35/$55</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mail Order: $14/$70/$110</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specialty: 15% up to $125</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$30 Co-pay</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>ER Facility Charges</td>
<td>$150 Co-pay</td>
<td>(waived if admitted)</td>
</tr>
</tbody>
</table>
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)

hsabank
own your health™
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>LANL Annual Contribution</th>
<th>2019 Employee Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>$3,500</td>
</tr>
<tr>
<td>Employee + 1 or more</td>
<td>$500</td>
</tr>
<tr>
<td></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
Medical True or False Edition

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 Plan
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 glasses)</td>
<td>$200 allowance for contacts; copay does not apply</td>
<td>Up to $60</td>
<td>Every calendar year</td>
</tr>
</tbody>
</table>

Your Coverage with a VSP Provider

Benefits
The Science of Living Well
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
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.

True or False Edition

True or False

Los Alamos National Laboratory

Benefits
The Science of Living Well
Legal Plan

ARAG
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

- Must have been a LANL employee for at least 30 calendar days **before** the birth of a child
- A LANL employee who is eligible may receive 100% income replacement
- Length is up to 6 consecutive weeks (up to 240 hours)
- Separate from the short-term disability program
- Contact the Leaves team to initiate your leave
  - 505-667-1806
  - leaves@lanl.gov
Paid Parental Leave

- Must have been a LANL employee for at least 30 calendar days before the birth or placement of a child for adoption prior to requesting the leave
- 100% income replacement for employees who are eligible for benefits following birth or adoption placement
- For bonding with:
  - a newborn
  - newborn of a spouse/domestic partner
  - a child newly placed for adoption in your home
- Up to 3 consecutive weeks (up to 120 hours) within 12 months of birth or adoption
- Contact the Leaves team to initiate your leave
  - 505-667-1806
  - leaves@lanl.gov
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
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>Martin Luther King, Jr. Day</td>
</tr>
<tr>
<td>President’s Day</td>
</tr>
<tr>
<td>Memorial Day</td>
</tr>
<tr>
<td>Independence 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 \times 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)
Life Insurance True or False Edition

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

Qualifying Event

Section II: Health and Welfare Benefits Enrollment
(Noe: 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>BlueCross BlueShield of New Mexico Medical Plan Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Action (you must choose from the following):</td>
<td>Plan option (select only one):</td>
</tr>
<tr>
<td>□ Elect/Change/Add or Drop Dependent</td>
<td>□ Preferred Provider Organization (PPO)</td>
</tr>
<tr>
<td>□ Waive</td>
<td>□ High-Deductible Health Plan (HDHP)</td>
</tr>
<tr>
<td>□ No change</td>
<td>Employees on a J-1 Visa must select PPO to meet coverage requirements</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Enrollment (select only one):</th>
<th>Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Employee Only</td>
<td>Type of Action (you must choose from the following):</td>
</tr>
<tr>
<td>□ Employee + Spouse/ Domestic Partner (only)</td>
<td></td>
</tr>
<tr>
<td>□ Employee + Family</td>
<td>□ Employee + Children (only)</td>
</tr>
</tbody>
</table>
Wellness

Virgin Pulse

Benefits
The Science of Living Well
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>Primary Insured in LANL Health Plan</td>
<td>Eligible Spouse or Domestic Partner</td>
<td>Primary Insured in LANL Health Plan</td>
</tr>
<tr>
<td>$100</td>
<td>$100</td>
<td>$250</td>
</tr>
<tr>
<td>Deposited into a Health Care Account (HCA) with BCBSNM</td>
<td>Deposited into Primary Insured’s Health Savings Account</td>
<td></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

**STEP 2: Complete Program Activities & Get Rewards**

1. Your GoZone measures your daily activity in steps. Wear it clipped to your waistband or pocket for the most accurate results. It’s easy, quick and helps you earn rewards.

2. Participate in healthy activities – competitions, challenges, promotions, contests, health and safety classes, nutrition, etc. – and log it into your Member Site online tracking center.

3. Monitor your progress and watch your Points and Rewards add up

<table>
<thead>
<tr>
<th>PPO</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Insured in LANL Health Plan</td>
<td>Primary Insured in LANL Health Plan</td>
</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 $100</td>
</tr>
<tr>
<td></td>
<td>up to $250</td>
</tr>
</tbody>
</table>

Rewards are tracked quarterly and paid the following year.
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
Saving For the Future

• Will you be prepared for retirement?

• LANL has an award winning 401(k) plan to help you start saving today!
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 have an active Social Security Number

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

$1,775,672

$2,663,508

$3,551,344

At 10%

$2,208,205

$3,312,308

$4,164,410

At Maximum

$4,251,766

$4,815,202

$5,378,639

Fidelity

Investments

Los Alamos National Laboratory

Benefits

The Science of Living Well
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

Contact Fidelity for free investment advice!
401(k) Plan Enrollment

How do I Enroll?

• After 7 business days
• Log on to www.netbenefits.com
• Register Now

Enrolling/Managing Your Fidelity Accounts Online (pdf)
Other Resources for Financial Wellness

- **LANL**
  - Quarterly Fidelity educational seminars
  - Expos

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

- **Other Resources**

  ![GuideSpark](image)
  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.
Benefits Expo and Roadshow

• Benefits Roadshow Presentations
  • Presentations on what to expect for Open Enrollment
  • Multiple dates from September 25th to October 10th
  • Sign up on UTrain

• Benefits Expo
  – Date: October 16th
  • Meet your benefit health partners
  • Attend presentations for the new programs (sign up on UTrain)
  • Get your free flu shot
  • Other screenings available
  • Prizes, games, snacks, giveaways

• More information at www.benefits.lanl.gov
Open Enrollment for 2020

• Dates: October 21 – November 7
  • Elections made online through Oracle

• New for 2020 – Existing Plans
  • New pharmacy manager – Express Scripts
  • 4% rate increase on Medical
  • New Dental and Vision insurance carriers
    • Shared cost for both coverages

• New Health Partners
  • MDLIVE – telemedicine
  • ConsumerMedical – expert second opinions
  • Hinge Health – virtual PT (eligibility requirements apply)

• More information at [www.benefits.lanl.gov](http://www.benefits.lanl.gov)
Important Reminders

• Once enrolled, coverages effective on day 1
• Period of Initial Eligibility reminder
  – No changes allowed after you turn in form
• 31 calendar days for life event changes
• 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 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](https://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!