

Los Alamos National Laboratory (LANL) Benefit Plans 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 Coverage

LANL offers employees 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. This plan does not pay until after the annual deductible has been met; but, it meets the IRS requirements to qualify for the optional Health Savings Account (HSA) to set aside pre-tax dollars for eligible healthcare expenses to use towards the deductible.

Preferred Provider Organization (PPO) - is a traditional medical plan that has copays and co-insurance for covered services. This plan offers lower annual deductibles but a higher monthly premium.

Dental Coverage

LANL offers employees and their eligible dependents dental coverage through Delta Dental. In addition to free preventive care, the plan offers both in and out of network coverage. The LANL dental plan is a PPO plan. Participants can select any Delta Dental provider; however, Delta PPO Providers offer the best value for covered services.

Legal Coverage

LANL employees can choose to enroll in legal coverage through ARAG. The plan offers affordable legal representation for a variety of situations. Plan members can also take advantage of these additional services offered: identity theft protection, credit monitoring services, D.I.Y. legal documents, and the ARAG online legal library.

Vision Coverage

LANL offers employees and their eligible dependents vision coverage through Davis Vision. The LANL vision plan covers exams, contacts, lenses, and frames. Participants can use any provider but Davis Vision network providers offer the best value.

Lenses and contacts can be purchased online.



Disability Coverage

LANL offers Basic Short Term, Supplemental Short Term and Long Term Disability for those times when life throws you a curve ball. These income protection plans will pay a percentage of your salary when you are unable to work due to illness or injury.

Basic Short Term Disability

This coverage pays a weekly benefit of 60% of your eligible earnings up to \$800 per week for up to 6 months. The premiums for Short Term Disability are paid by LANL. Eligible employees are automatically enrolled in this plan.

Supplemental Short Term Disability

This coverage pays a weekly benefit of 70% of your eligible earnings up to \$2,500 per week for up to 6 months. The premiums for this coverage are based on your age and salary. Eligible employees are automatically enrolled and may de-enroll at anytime.

Long Term Disability

The Long Term Disability plan pays 50% of your salary to a maximum of \$10,000 a month after 6 months of disability to your Social Security Normal Retirement Age. The premiums for this coverage are based on your age and salary. Eligible employees are automatically enrolled and may de-enroll at anytime.

Important Information

MetLife allows new hires to enroll in Supplemental Short Term and Long Term Disability on a guaranteed basis without Evidence of Insurability (EOI). Requests to enroll after the new hire period of initial eligibility require an EOI review, subject to carrier approval.

Life Insurance

LANL offers a variety of life insurance options through MetLife to help you protect your loved ones. Life insurance provides financial assistance to help cover the rising costs of final expenses and any outstanding debts you leave behind.

Basic Life - Basic life insurance coverage provides 1 times your annual salary, rounded to the next highest \$1,000, with a minimum of \$5,000 and a maximum of \$50,000. The premiums for Basic Life insurance are paid by LANL. Eligible employees are automatically enrolled in this coverage.

Supplemental Life - The Supplemental Life plan offers you the flexibility to select the appropriate amount of coverage for you and your family. You can select coverage from 1 times to 8* times your annual earnings. The cost for this coverage is based on your age and the amount of coverage you select.

Spouse Life and Child Life - Spouse Life and Child Life provide 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 spouse'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

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

Accidental Death & Dismemberment Plan

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.

LANL offers a variety of AD&D coverage levels and options through MetLife. Coverage levels range from \$10,000 to \$500,000 with affordable semi-monthly premiums.

Retirement Plan

401(k) - LANL offers employees a 401(k) plan. It allows you to save and invest a piece of your paycheck before taxes are taken out. Taxes are not paid until the money is distributed to you. Employees that meet the annual pre-tax contribution limit can elect to continue contributions on an after-tax basis.

Roth contributions - LANL offers a Roth option to employees who participate in the 401(k) Plan. Unlike pre-tax contributions, contributions under the Roth option are made on an after-tax basis, which means taxes are not assessed at distribution.

Company Match

LANL will match your pre-tax and Roth contributions to the 401(k) to a combined maximum of up to 6% of your eligible compensation per pay period. The LANL match is always pre-tax.

Non-elective Employer Contribution

You will receive an annual non-elective employer contribution to your 401(k) plan, even if you don't contribute. The amount of the annual non-elective employer contribution is based on your years of service and your eligible compensation in the prior year:

- 0-9 years – 3.5% LANL contribution
- 10-19 years – 4.5% LANL contribution
- 20+ years – 5.5% LANL contribution

Optional Tax-Advantaged Plans

LANL offers employees these tax-advantaged options to save you money:

- **Health Savings Account (HSA)**
 - **Health Care Reimbursement Account (HCRA)**
 - **Dependent Care Reimbursement Account (DCRA)**
 - **Adoption Assistance Expense Account (AAEA)**
- Please visit the LANL Benefits website for additional information.

Health and Fitness Programs

LANL offers a variety of programs to help employees establish and maintain good health. 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.

Alternative Work Schedules

- 5/40 – (5) 8 hour work days
- 9/80 – (4) 9 hours work days and (1) 8 hour work day and (4) 9 hour work days
- 4/10 – (4) 10 hour work days*

Paid Holidays – 10 paid holidays (*Must meet eligibility requirements and supported by organization)

Paid Sick and Vacation

Table 1. Sick Leave Accrual

Start Date	Annual Accrual Rate	Per Pay Period
Before December 1, 1992	144 hours	5.538 hours
Any Start Date On or After December 1, 1992	96 hours	3.694 hours

Table 1. Vacation Accrual

Start Date and Years of Service	Annual Accrual Rate	Monthly Rate	Per Pay Period	Maximum Allowable Accrual
Before December 1, 1992 OR 20 or more years	192 hours	16 hours	7.386 hours	384 hours
Any Start Date after December 1, 1992 AND 15 or more years, but less than 20 years	168 hours	14 hours	6.462 hours	336 hours
Before January 1, 2008 AND less than 15 years	144 hours	12 hours	5.54 hours	288 hours
After January 1, 2008 AND 10 or more years, but less than 15 years	144 hours	12 hours	5.54 hours	288 hours
After January 1, 2008 AND less than 10 years	120 hours	10 hours	4.616 hours	240 hours

*Short-term and casual employees are not eligible

Relocation Expenses

- Eligible to new hires moving a distance more than 50miles, limited reimbursement to one per household.

Email: relocation@lanl.gov

Phone: (505) 665-4484

*Paid Leave

- Paid Maternity Leave, up to 6 weeks after birth
- Paid Parental Leave, up to 3 weeks after birth or placement for adoption

**Professional Paid Leaves:

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

*Must meet eligibility requirements

**Must meet eligibility requirements and be supported by organization

*Education Assistance

- Assistance with tuition, mandatory fees, and book costs.
- Assistance for degree or non-degree classes, continuing education, professional development, or certification courses taken at an accredited post-secondary educational institution
- Scholarships available through LANL
- Executive Masters of Business Administration Program through University of New Mexico is available through the tuition reimbursement process
- In-state tuition available for eligible dependents at the University of California and University of Texas

(*Must meet eligibility requirements and supported by organization)

Email: tuitionassistance@lanl.gov

Phone: (505) 664-6947 option 3

Contact Information

Website: www.lanl.gov/careers/employees-retirees/new-hires/benefit-options/

Email: benefits@lanl.gov

Phone: (505) 667-1806

Acceptable Dependent Supporting Documentation



Eligible Dependents	Eligibility Requirement	Acceptable Supporting Documents
Legal Spouse	Certified Legal Marriage	<ul style="list-style-type: none"> • Marriage certificate; or • Most recent signed federal tax return, if filed jointly
Domestic Partner	Must meet requirements of Declaration of Domestic Partnership (LANL Form 1925A)	<ul style="list-style-type: none"> • Signed Form 1925A • Acceptable supporting documentation as outlined on form 1925A.
Child – Natural, step, placed for adoption, adopted, or Domestic Partner’s child	To Age 26	<ul style="list-style-type: none"> • Birth Certificate, proof of birth (if newborn), or adoption papers that list you as the adoptive parent.
Legal Ward	To age 18 and unmarried	<ul style="list-style-type: none"> • Legal document granting custody; and • Latest federal tax returns. • Meet the requirements of the Declaration of Legal Ward as Eligible Dependent (LANL form 3028)
Overage disabled child	(unmarried)	<ul style="list-style-type: none"> • Birth Certificate or adoption papers that list you as the adoptive parent. • Must be approved before the child reached the age of exclusion or by the provider during the Period of Initial Eligibility (PIE) for newly eligible employees. • Once eligible, continuous coverage under a LANL group benefit must be maintained for the overage dependent; if coverage is dropped, coverage will no longer be available.

LISTS OF ACCEPTABLE DOCUMENTS

All documents must be UNEXPIRED

Employees may present one selection from List A
or a combination of one selection from List B and one selection from List C.

LIST A Documents that Establish Both Identity and Employment Authorization	OR	LIST B Documents that Establish Identity	AND	LIST C Documents that Establish Employment Authorization
<ol style="list-style-type: none"> 1. U.S. Passport or U.S. Passport Card 2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551) 3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa 4. Employment Authorization Document that contains a photograph (Form I-766) 5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: <ol style="list-style-type: none"> a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: <ol style="list-style-type: none"> (1) The same name as the passport; and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form. 6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI 	OR	<ol style="list-style-type: none"> 1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address 2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address 3. School ID card with a photograph 4. Voter's registration card 5. U.S. Military card or draft record 6. Military dependent's ID card 7. U.S. Coast Guard Merchant Mariner Card 8. Native American tribal document 9. Driver's license issued by a Canadian government authority <li style="text-align: center;">For persons under age 18 who are unable to present a document listed above: 10. School record or report card 11. Clinic, doctor, or hospital record 12. Day-care or nursery school record 	AND	<ol style="list-style-type: none"> 1. A Social Security Account Number card, unless the card includes one of the following restrictions: <ol style="list-style-type: none"> (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION 2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240) 3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal 4. Native American tribal document 5. U.S. Citizen ID Card (Form I-197) 6. Identification Card for Use of Resident Citizen in the United States (Form I-179) 7. Employment authorization document issued by the Department of Homeland Security

Examples of many of these documents appear in Part 13 of the Handbook for Employers (M-274).

Refer to the instructions for more information about acceptable receipts.



**NEW-EMPLOYMENT DRUG
TESTING**
Substance Abuse Procedure (Policy-P732)

PLEASE READ CAREFULLY

Pre-employment Drug Testing

What to expect:

- Newly hired Laboratory employees will be required to pass a drug test during their first two weeks of employment. In most cases, the drug test will occur after new-hire orientation and after the worker receives their LANL badge.
- Once received, the specimen will be analyzed at an independent drug testing laboratory. The results will be forwarded to LANL's Occupational Medicine Group.
- If the results are *not* negative (i.e., positive detection of substances), you will be contacted by the LANL Medical Review Officer (MRO) to discuss the test results. Based on any follow-up information, the MRO will determine if the test results are confirmed positive or negative. If the MRO determines the results are positive, your employment will be terminated.

Refusal

Those who refuse to be tested will be ineligible for employment at LANL. If a worker who refuses to be tested, they will be treated in same manner as if there is a confirmed positive result.

Medical Marijuana Use by Workers Prohibited

New Mexico's medical marijuana use law provides that, in very limited circumstances, individuals suffering from certain medical conditions may obtain permission from the State for medical use of marijuana. **However, marijuana use and possession remains illegal under federal law.** The Laboratory treats marijuana use as a termination-level offense even if an employee is permitted to use marijuana for medical purposes under New Mexico law.

What to be aware of:

- Legalization in other states: ingesting marijuana in a state where it is legalized is not a valid excuse for a failed drug test.
- Medical marijuana: the Laboratory does not recognize medical marijuana. A medical marijuana card is not an excuse for a failed drug test.
- Cannabidiol (CBD) products: there are many products containing CBD on the market today, including oils, lotions, gummies, bath bombs, food, and drinks. The concentrations in these products are not regulated. Employees are cautioned against using these products as they may result in a positive drug test. Use of a product containing CBD is not a valid excuse for a failed drug test.
- Edible products: there are now many edible products containing marijuana. Employees are responsible for products they use/ingest and should exercise caution.
- Accidental ingestion will not be considered an excuse for a positive drug test.
- Vigilance is necessary to ensure ingesting illegal drugs even by accident is avoided.

Please note:

If your drug test results are confirmed positive, your employment will be terminated and travel and/or relocation expenses incurred by you will not be reimbursed. In addition, any reimbursements already received must be repaid to LANL.