



# Guide to Open Enrollment for 2023

October 24 to November 7

**VIRTUAL BENEFITS EXPO:**

Opens October 17th with presentations October 18-20th

**BENEFITS.LANL.GOV**

BENEFITS@LANL.GOV

505-664-6947 (4-MYHR), OPTION 3

 **LANL Benefits**

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**OCT 17-20**

Attend the virtual  
Benefits Expo



**OCT 24 – NOV 7**

Open Enrollment is available in Oracle  
from 12:01am MT on Oct. 24  
To midnight MT on Nov. 7



**JAN 1**

Open Enrollment  
elections go into effect

# What's New for 2023

## Premiums

Premiums for medical insurance are increasing on average 4.8% across all plans and compensation levels, and vision is increasing 5%. See the 2023 premium rate chart for details.

## Short- Term Disability Plan

Effective Jan. 1, 2023, Short-Term Disability will be a benefit paid for by LANL. Eligible employees will be automatically enrolled.

## Long- Term Disability Plan

Effective Jan. 1, 2023, Long-Term Disability will be a benefit paid for by LANL. Eligible employees will be automatically enrolled.

## 2023 HSA Limits

Health Savings Account (HSA) contribution limits are \$3,850 for individuals and \$7,750 for families

## 2023 FSA Limits

The Flexible Spending Accounts (Health Care Reimbursement Account, Dependent Care Reimbursement Account and Adoption Assistance Expense Account) limits have not yet been announced, but you can still elect to contribute to the 2022 maximums!

## 2023 FSA Provider

HSA Bank will be replacing Optum as the new FSA provider

**Annual Required Notices:** Access at [benefits.lanl.gov](https://benefits.lanl.gov) > Resources > Reports & Notices

# Frequently Asked Questions

## Do I have to go into Open Enrollment?

It is strongly recommended that you go into Open Enrollment to:

- Review your benefit elections,
- Ensure the correct dependents are enrolled,
- Elect a Flexible Spending Account (Health Care Reimbursement Account, Dependent Care Reimbursement Account and/or Adoption Assistance Expense Account) for 2023, elections do not automatically roll over.

If you are not making any changes to benefit elections for 2023 and do not need a Flexible Spending Account, no action is required — your 2022 elections will roll over into 2023 and any premium changes will automatically apply to your January 12, 2023 paycheck.

## Do my 2022 elections roll over automatically?

Yes, except for Flexible Spending Accounts (FSAs): Health Care Reimbursement Account, Dependent Care Reimbursement Account, and Adoption Assistance Expense Account. If you want to enroll in an FSA for 2023, you must go into LANL Worker Self-Service to elect a contribution amount.

## Need help making decisions about your benefits?

ALEX is here 24/7 to walk you through your benefits decisions.



# Open Enrollment Checklist

## Get ready for Open Enrollment

### Benefits Expo OCTOBER 18-20

Attend a presentation. Schedule at [benefits.lanl.gov](https://benefits.lanl.gov).

### Review Information BY OCTOBER 21

**1. Review your current benefit elections** to see if you need to make changes: [Oracle > LANL Worker Self Service > Benefits](#)

**2. Check your mailing address:** [Oracle > LANL Worker Self Service > Personal Information](#)  
Any 2023 newly-issued insurance member ID cards will be sent to this address. If you need assistance updating your address, email [rr-desk@lanl.gov](mailto:rr-desk@lanl.gov).

**3. Adding a new insurance dependent for 2023?** Submit a [LANL Contacts Form](#) and required documentation to [benefits@lanl.gov](mailto:benefits@lanl.gov). New dependents must be included in your Open Enrollment elections made by midnight MT on Nov. 7.

### Open Enrollment OCTOBER 24 - NOVEMBER 7

Ends midnight MT Nov. 7.

## Open Enrollment election information

- Elections must be made in LANL Worker Self Service between October 24 and midnight MT on November 7**

[Oracle > LANL Worker Self Service > Benefits](#)

Update your Open Enrollment elections up until midnight MT on Nov. 7. Be sure to print or save your confirmation page each time you make a change as proof of your elections.

- Do you need a 2023 [Flexible Spending Account \(FSA\)](#)?**

2022 FSA elections do NOT automatically roll over. Elect FSA(s) and enter an annual (not per-paycheck) contribution during Open Enrollment.

- Will you have a [Health Savings Account \(HSA\)](#) as of January 1, 2023?**

The 2023 annual contribution limits are \$3,850 for individuals and \$7,750 for families. Establish your first 2023 per paycheck contribution during Open Enrollment.

- Ensure your 2023 elections do not result in duplicate coverage**

Is your spouse/domestic partner or child also a Triad employee? Each employee and dependent may only be covered once per insurance option under Plan rules.

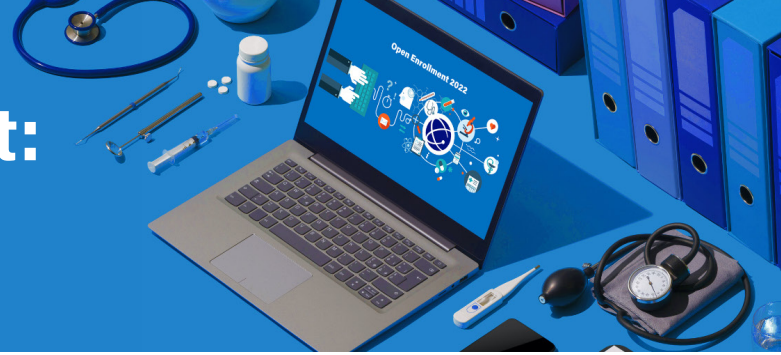
- [Complete a survey by November 7](#)**

Give your feedback! One-time completion earns you 100 Virgin Pulse points. The survey can be found [here](#).

## Resources at [benefits.lanl.gov](https://benefits.lanl.gov)

- [Guide to Open Enrollment 2023](#)
- [Premium Calculator](#)
- [Plan Information](#)
- [ALEX Benefit Decision Tool](#)
- [How-to Guide for Open Enrollment Elections](#)

# After Open Enrollment: Year-End Reminders



## □ Update beneficiaries

When was the last time you reviewed or updated your beneficiaries? If you need to make changes, refer to the [Beneficiary Designations](#) page for guidance.

## □ MetLife email

If you newly elected or increased coverage for a life or insurance plan and require an Evidence of Insurability (EOI) before approval, you will receive an email from MetLife to your LANL email in Dec. with access to your online EOI application. Contact [MetLife](#) with questions.

## □ Need to update your 401(k) deduction?

Changes to your 401(k) deductions can be made directly with [Fidelity](#) (not Oracle).

## □ Insurance ID cards will arrive by early Jan. 2023

Watch your mail for new member ID insurance cards or debit cards (as applicable) issued by the benefit carriers. Use your current card(s) until you receive new cards for 2023. If you expected a card but did not receive one, contact the applicable carrier in January. Find contact information [here](#).

## □ Sign up for mail order prescriptions

Setting up home delivery for maintenance prescriptions is easy and may even save you money! Work with Express Scripts to get started by visiting [www.express-scripts.com](http://www.express-scripts.com).

## □ Review the Annual Required Notices

Access at [benefits.lanl.gov](http://benefits.lanl.gov) > Resources > Reports & Notices

These are for reference only; no action is required.

## □ If you have a 2022 [Health Care Reimbursement Account \(HCRA\)](#):

If you elected the PPO medical option for 2023 or waive medical insurance, you can continue to incur expenses against your 2022 HCRA until March 15, 2023, even if you elected an HCRA for 2023.

If you are changing to the High Deductible Health Plan for 2023 with a Health Savings Account (HSA), your HCRA funds may be used on expenses incurred through Dec. 31. Any unused funds are forfeited.

# Plan Information

## Medical

A choice of two medical plans through Blue Cross Blue Shield of New Mexico (BCBSNM) is offered. Both plans use the same network of providers and offer free preventive care, but how services are paid for differs.

### MEDICAL PLAN COMPARISON

PLAN	PPO IN-NETWORK	HDHP IN-NETWORK
<b>Premium Costs</b> (\$ lowest to \$\$\$ highest)	\$\$	\$
<b>Annual Deductible</b>	\$300 Single \$900 Family	\$1,500 Single \$3,000 Family
<b>Out of Pocket Max</b> (includes deductible)	\$3,000 Single \$9,000 Family	\$3,000 Single \$6,000 Family
<b>Coinsurance</b>	10% after deductible	10% after deductible
<b>Office Visits Primary Care</b>	\$30 Co-pay	10% after deductible
<b>MDLIVE Medical Virtual Visits</b>	No charge	10% after deductible
<b>Office Visits Specialist</b>	\$45 co-pay	10% after deductible
<b>Preventative Care</b>	100% covered	100% covered
<b>Prescription Drugs</b>	Retail: \$7/\$35/\$55 Mail Order (90-day supply): \$14/\$70/\$110 Specialty: 15% up to \$125	20% after deductible
<b>Urgent Care</b>	\$30 co-pay	10% after deductible
<b>ER Facility Charges</b>	\$150 co-pay	10% after deductible
<b>Consider this plan if you:</b>	Would rather pay higher monthly premiums in order to have low per visit expenses and a lower annual deductible	Want to build tax-free savings in a Health Savings Account and would rather pay a higher deductible than monthly premiums

\*Out-of-network costs differ. See the [side-by-side comparison](#) for more details.

## Health partner services included with medical insurance coverage:

### CONSUMERMEDICAL

Free medical second opinions and surgery decision support

### MDLIVE

Non-emergency telehealth visits

### HINGE HEALTH

Digital physical therapy

### MAGELLAN

Behavioral Assistance Partner

### EXPRESS SCRIPTS

Mail order pharmacy services

### CATAPULT HEALTH

### VIRTUAL CHECKUP®

Virtual annual wellness visits

### LEARN TO LIVE

Virtual behavioral health support

## VIRGIN PULSE WELLNESS PROGRAM INCENTIVES

Participating in the Virgin Pulse Wellness Program helps to improve your health and is a great way to earn Wellness Program incentives. Participants enrolled in the PPO medical plan will receive incentives in a Health Care Account (HCA) managed by Blue Cross Blue Shield. Participants enrolled in the HDHP plan need to enroll in an HSA to receive incentives.

## Tax-Advantaged Accounts

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

- [Health Savings Account \(HSA\)](#)  
(requires HDHP election)
- [Health Care Reimbursement Account \(HCRA\)\\*](#)
- [Dependent Care Reimbursement Account \(DCRA\)\\*](#)
- [Adoption Assistance Expense Account \(AAEA\)\\*](#)

\*The HCRA, DCRA, and AAEA require annual enrollment. Your 2022 contribution election will not automatically continue for 2023.

## Dental

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

## Vision

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

## Legal

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





## Life Insurance

Life insurance, offered through MetLife, provides a financial benefit to the named beneficiary(ies) in the event of the covered individual's death. Basic and Supplemental Life Insurance provide a benefit in the event of your death. Spouse/Domestic Partner Life Insurance and Child Life Insurance provide a benefit to you in the event of your spouse, domestic partner, and/or child(ren)'s death.

Basic Life Insurance is paid for by LANL for all eligible employees. Other life insurance is an optional employee paid for coverage.

*NOTE: MetLife requires an Evidence of Insurability (EOI) medical review for any new life insurance election or increase request for you and/or a spouse or domestic partner. MetLife will send a link for your medical review to your LANL email in December. Coverage is not guaranteed. You may reduce or waive your coverage at any time during or outside of Open Enrollment.*

## Accidental Death and Dismemberment (AD&D)

AD&D insurance, offered through MetLife, 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. Coverage levels range from \$50,000 to \$500,000, with the option to also cover your spouse/domestic partner and children.

## Disability - NEW in 2023!

Short-term, and long-term disability insurance is offered through MetLife. These income protection plans will pay a percentage of your salary if you are unable to work due to illness or injury.

*Effective Jan. 1, 2023, the LANL paid basic short-term disability, and optional employee paid supplemental short-term disability and long-term disability will be replaced by the LANL paid coverages detailed below. All current enrollments in the existing plans will remain in place up to this time. You may de-enroll from the optional plans at any time.*

### SHORT-TERM DISABILITY

After a one-week waiting period, this coverage pays a weekly benefit of 100% of your eligible earnings for seven weeks and then 60% of your eligible earnings up to a total of 26 weeks. Enrollment is automatic for eligible employees. You cannot opt out.

### LONG-TERM DISABILITY

This coverage pays 60% of your eligible earnings to a maximum of \$15,000 a month after the short-term disability, ending at your Social Security Normal Retirement Age. Enrollment is automatic for eligible employees. You cannot opt out.

# 2022 v 2023 Premium Changes at a Glance

Please note: Premium changes may also apply in 2023 for plans with rates that are calculated based upon your age and/or salary, such as life insurance.

## MEDICAL — PREFERRED PROVIDER ORGANIZATION (PPO)

Salary Band	Employee Only		Employee + Child(ren)		Employee + Spouse/Domestic Partner		Employee + Family	
	2022	2023	2022	2023	2022	2023	2022	2023
less than or = \$40,000	\$66.50	\$69.50	\$118.50	\$124.00	\$137.50	\$144.00	\$190.50	\$199.50
\$40,001 to \$80,000	\$69.50	\$75.00	\$130.50	\$136.50	\$151.00	\$158.00	\$209.00	\$219.00
\$80,001 to \$120,000	\$118.50	\$81.50	\$140.50	\$147.00	\$163.50	\$171.50	\$224.50	\$235.00
More than \$120,000	\$124.00	\$100.50	\$171.50	\$179.50	\$200.00	\$209.50	\$276.00	\$289.00

## MEDICAL — HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

Salary Band	Employee Only		Employee + Child(ren)		Employee + Spouse/Domestic Partner		Employee + Family	
	2022	2023	2022	2023	2022	2023	2022	2023
less than or = \$40,000	\$47.00	\$49.00	\$85.50	\$89.50	\$99.50	\$104.00	\$136.50	\$143.00
\$40,001 to \$80,000	\$53.00	\$55.50	\$93.00	\$97.50	\$109.00	\$114.00	\$149.50	\$156.50
\$80,001 to \$120,000	\$56.50	\$59.00	\$100.00	\$105.00	\$117.50	\$123.00	\$162.00	\$169.50
More than \$120,000	\$68.50	\$72.00	\$122.50	\$128.50	\$144.00	\$151.00	\$198.00	\$207.50

## VISION

Employee Only		Employee + Child(ren)		Employee + Spouse/Domestic Partner		Employee + Family	
2022	2023	2022	2023	2022	2023	2022	2023
\$0.56	\$0.59	\$1.18	\$1.24	\$1.12	\$1.18	\$1.64	\$1.72

See the [complete 2023 premiums chart](#) for details.



**INTERNAL BENEFITS WEBSITE:**

<https://int.lanl.gov/employees/benefits/index.shtml>

**EXTERNAL BENEFITS WEBSITE:**

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

**CONTACT THE INSURANCE CARRIERS FOR INSURANCE SPECIFIC QUESTIONS:**

<https://int.lanl.gov/employees/benefits/contacts/provider-contacts.shtml>