

New Employee Benefits Handbook

for Casual Employees

The Science of Living Well

BENEFITS.LANL.GOV

BENEFITS@LANL.GOV

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



Plan Year 2024

Welcome to Los Alamos National Laboratory

At Los Alamos National Laboratory, we are committed to helping you achieve your highest level of well-being. When you are healthy, you are able to live a happier, more productive, and more fulfilling life. You are also able to more fully contribute to – and benefit from – our business success.

As part of our vision to promote the highest levels of health and preventive care, the Laboratory offers you and your family a comprehensive benefits program that gives you the flexibility to tailor your benefits to your specific needs. Each year, we review our benefits program to ensure that it is competitive in terms of both its cost and the quality of options, and to give you the opportunity to make changes.

As a new employee, you have the opportunity to make your health care benefit elections. If you do not elect coverage within 31 days of your eligibility date, you will lose your opportunity for enrollment until the next Open Enrollment or qualified life event. Therefore, it is important that you take action to elect the coverage that is right for you and your family.

Your benefits orientation is part one of our three-step process. **Learn** about the plans that The Laboratory offers. Then, **Choose** the plans that best suit your needs. Finally, **Thrive** throughout the year as you use the programs and tools available to you.

Los Alamos National Laboratory Benefits...It's The Science of Living Well!



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New Hire Checklist

Period of Initial Eligibility (PIE) Ends on: _____

- Your 31st calendar day of employment is your PIE New Hire benefits enrollment deadline.** Enter that date on the above line.
- Review this Handbook.
- Sign and email the [Acknowledgement of Receipt of Required Notices Form](#) to the Benefits Office after reviewing the Required Notices located on [this webpage](#).
- Explore the New Hire Benefit website for comprehensive information on the Laboratory insurance and retirement plans at benefits.lanl.gov or [this webpage](#).
- Attend a New Hire Benefits presentation
- Submit a completed benefits [enrollment form](#) for New Hire insurance with required supporting documentation to the Benefits Office (benefits@lanl.gov) by your PIE end date.
- As early as Friday of your first week of employment: review your [Fidelity 401\(k\) account](#) and establish your initial contribution if you are eligible for the 401(k).
- 1 week after enrolling in Benefits, create virtual account logins with Blue Cross Blue Shield and the health partners.
- Contact the Benefits Office for assistance with coordination of coverage if you are currently covered in a Laboratory-sponsored plan, including the retiree plans – see below Note.

Note: *Triad plan rules do not allow duplicate coverage. This means you may not be covered in any Triad-sponsored benefit plan as an employee and an eligible dependent of another Triad employee or retiree at the same time. Family members of Triad employees may not be covered by more than one employee. For example, if a husband and wife both work for Triad, their children may not be covered by both parents.*

Acceptable Supporting Documentation for Benefit Dependents

Please provide copies of documents with your enrollment form.

Eligible Dependents	Eligibility Requirement	Acceptable Supporting Documents & Additional Required Forms
Legal Spouse	Certified legal marriage	<ul style="list-style-type: none"> • Marriage certificate filed with a state or federal entity, <u>or</u> • Signed most recent federal tax return, if filed jointly
Domestic Partner	Must meet requirements of Declaration of Domestic Partnership (Form 1925a)	<ul style="list-style-type: none"> • Proof of relationship for at least 6 months as outlined on form 1925a • Form 1925a - Declaration of Domestic Partnership also required • Form 3027 – Declaration of Tax-Favored Dependents, if eligible*
Child – natural, step, placed for adoption, adopted, or Domestic Partner’s child	Up to age 26	<ul style="list-style-type: none"> • Birth Certificate or proof of birth (if newborn) • Adoption papers that list you as the adoptive parent <p>For step children and domestic partner children, spouse/domestic partner documentation above is also required.</p>
Legal Ward	Up to age 18, unmarried, living with you, and is a claimed tax dependent receiving at least half of their financial support from you	<ul style="list-style-type: none"> • Legal document granting custody <u>and</u> latest signed federal tax returns. • Form 3028 - Declaration of Legal Ward as Eligible Dependent also required
Overage disabled child	Over age 26, unmarried, and approved by the medical insurance provider prior to age 26 or during Period of Initial Eligibility for newly eligible employees.	<ul style="list-style-type: none"> • Birth Certificate or adoption papers that list you as the adoptive parent <u>and</u> • Approval from medical insurance provider <p><i>Once eligible, continuous coverage under a Triad group benefit must be maintained for the overage dependent. If coverage is dropped, coverage will no longer be available.</i></p>

**Imputed Income: Triad assumes all domestic partners and domestic partner children are not IRS tax dependents. Therefore, the value of insurance coverage provided by Triad will be considered taxable income to the employee who enrolled the dependent(s) and taxes will be withheld accordingly from payroll. If your domestic partner and/or domestic partner children are qualified tax dependents, submit Form 3027.*

Medical Insurance



**BlueCross BlueShield
of New Mexico**

Triad offers the Blue Cross Blue Shield of New Mexico **High Deductible Health Plan (HDHP)** to employees actively working in an eligible casual status appointment.

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. If enrolling dependents, the full family deductible must be met before coinsurance applies.

	High Deductible Health Plan (HDHP)	
Network	HDHP In-Network	HDHP Out-Of-Network
Annual Deductible	\$1,600 Single \$3,200 Family	\$3,200 Single \$6,400 Family
Out of Pocket Max (OOP) (includes deductible)	\$3,000 Single \$6,000 Family	\$6,000 Single \$12,000 Family
Coinsurance	10% after deductible	40% after deductible
Office Visits Primary Care	10% after deductible	40% after deductible
MDLIVE Medical Virtual Visit	No Charge	N/A
Office Visits Specialist	10% after deductible	40% after deductible
Preventive Care	100% Covered	40% after deductible
Prescription Drugs	20% after deductible	
Urgent Care	10% after deductible	40% after deductible
ER Facility Charges	10% after deductible	

Semi-Monthly Premiums



2024 Semi-Monthly Premiums for High Deductible Health Plan (HDHP)

Salary Band	Employee	Employee + Child(ren)	Employee + Spouse/DP	Employee + Family
less than or = \$40,000	\$49.50	\$90.50	\$105.00	\$144.50
\$40,001 to \$80,000	\$56.00	\$98.50	\$115.50	\$158.50
\$80,001 to \$120,000	\$59.50	\$106.00	\$124.50	\$171.50
More than \$120,000	\$73.00	\$130.00	\$153.00	\$210.00

Premiums are deducted from the first two pay checks each month. Triad subsidizes your monthly premium by paying 79% of the monthly cost.



You have 31 calendar days from your date of hire to enroll in benefits. If you are enrolling dependents, your supporting documentation must accompany your enrollment form. See the “Acceptable Dependent Supporting Documentation” page for details.

Health Partners



No extra premium for these tools that empower you to take control of your health!

No separate enrollment necessary

- Enrollment in one of the Triad-sponsored medical plans grants access to these health partners.
- Contact information will be on your BCBS ID card that will be mailed to you or available on the benefits website.

Health Partners Include:

- **Express Scripts** – Pharmacy manager
- **MDLIVE** – Telemedicine
- **ConsumerMedical** – Expert second opinions
- **Hinge Health** – Virtual physical therapy
- **Catapult Health VirtualCheckup**[®] – Virtual annual wellness exam
- **Learn to Live** – Online mental health programs
- **Magellan** – Counseling and other behavioral health services

Pharmacy Manager



EXPRESS SCRIPTS®

Express Scripts offers an extended network of pharmacies and mail order options.

Copay Structure for Prescriptions

PPO Plan		HDHP Plan	
In-Network	Out-of-Network	In-Network	Out-of-Network
Retail: \$7/\$35/\$55	Not Covered	20% after deductible	Not Covered. Must use a participating pharmacy.
Mail Order (90-day supply): \$14/\$70/\$110			
Specialty: 15% up to \$125			

Things to Know

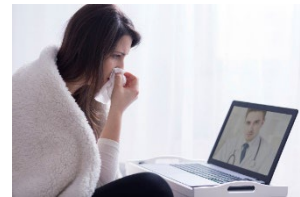
- A formulary list is on their website
- Large network
- Mail order prescriptions available with cost savings for PPO enrollees: order for 3 months at the price of 2

Telemedicine



MDLIVE®

MDLIVE is available 24 hours a day,
7 days a week, 365 days a year.



Virtual Visits

- Telephone
- Video
- Mobile App

Non-Emergency Medical Conditions

- ✓ Allergies
- ✓ Fever
- ✓ Pinkeye
- ✓ Flu
- ✓ Common cold

Not a comprehensive list

Copay Amounts

Doctor's Visit (medical)	Behavioral Health
PPO: \$0 copay	PPO: \$0 copay
HDHP: \$0 copay	HDHP: \$0 copay

Behavioral Health

- ✓ Marital problems
- ✓ Depression
- ✓ Anxiety
- ✓ Child behavior and learning issues
- ✓ Financial hardships

Not a comprehensive list

Connect with a doctor in real-time or schedule an appointment!

MDLIVE's phone number will be on your BCBS ID card.

Medical Ally



alight

consumermedical[®]

Your Medical Ally[®]

Alight can help you understand your medical conditions and treatment options.

With this service, you get:

- ✓ A second set of eyes on your treatment plan
- ✓ Remote and in-person second opinions
- ✓ Help to ask the right questions at your medical appointment
- ✓ Medical information mailed to you via FedEx overnight



Incentive Program

If you are told you need any of the surgeries below, you are eligible for a **\$400 incentive*** if you follow Alight's program.

Surgeries include:

- ✓ Lower back surgery
- ✓ Knee replacement
- ✓ Hip replacement
- ✓ Weight loss surgery (bariatric surgery)
- ✓ Hysterectomy

*Qualification applies

Alight's phone number will be on your BCBS ID card.

Digital Physical Therapy



Hinge Health

Access includes innovative digital programs and resources for certain chronic pains and pain prevention.

Designed to address back and joint pain, including:

- Acute care for recent or past injuries
- Improve chronic pain or limited movement
- Pre and post-operative rehab
- Job specific exercises and education as a preventative measure

Included for **Free** in Program

- 1:1 coaching
- Unlimited access to your coach
- Program tailored for your specific needs
- Amazon Fire tablet and wearable sensors, if applicable

Access this program at your convenience from home or on vacation - all at no cost to you!



*Eligibility restrictions may apply.

Hinge Health's phone number will be on your BCBS ID card.

Virtual Annual Wellness Exam



Preventive checkups are a vital and important way to keep an eye on your health.

Getting a health checkup has never been easier



1
Get your Home Kit in the mail



2
Follow the simple directions



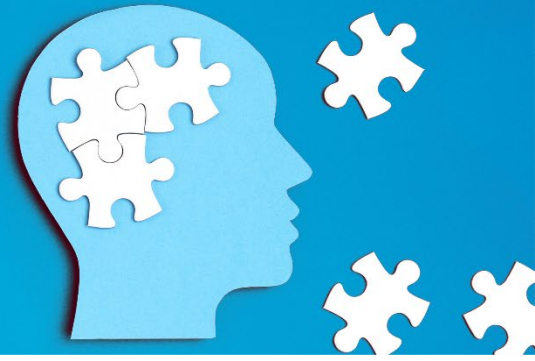
3
Complete your VirtualCheckup™

Available to employees and dependents 18 and older enrolled in a Triad-sponsored medical plan.

No cost to you - billed as your annual preventative care visit through BCBSNM.

Register at www.virtualcheckup.com/lanl

Learn to Live



Completely confidential online mental health programs.

Programs available for:

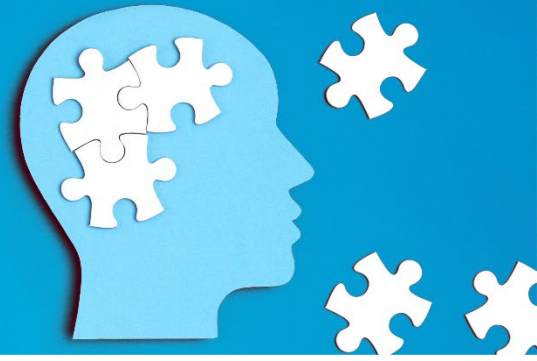
- ✓ Depression
- ✓ Social anxiety
- ✓ Stress
- ✓ Substance use
- ✓ Anxiety
- ✓ Worry
- ✓ Insomnia

No additional cost!

Available to employees
and dependents enrolled
in a Triad-sponsored
medical plan.

Access programs from your BCBSNM account

- Log in at bcbsnm.com
- Click **Wellness**
- Choose **Digital Mental Health**



Magellan Ascend

**Completely confidential virtual counseling service & more
24/7/365 hotline available**

Counseling Services

Completely confidential counseling services are available to eligible employees and their dependents.

- ✓ 8 free counseling sessions per year
- ✓ Support for stress, anxiety, grief, substance misuse, relationships, parenting, etc.
- ✓ Access to licensed counselors via phone or video sessions
- ✓ Evidence based digital therapy and self-help tools also available

Other Services

- ✓ Work-life referrals to service providers (childcare, adult care, education, home improvement, consumer information, emergency preparedness and more)
- ✓ Financial wellness
- ✓ Legal services
- ✓ Identity theft resolution

To Learn More:

- Call 1-800-283-9929
- Visit www.magellanascent.com

No additional cost!

Available to Triad employees and their dependents eligible for benefits programs

Lifestyle Coaching

Lifestyle coaching is available by phone or video for up to 6 sessions per goal, per year.

Coaching topics include, but aren't limited to:

- ✓ Handling work stress
- ✓ Improving relationships
- ✓ Parenting
- ✓ Mild substance abuse
- ✓ Nicotine cessation
- ✓ New parent return to work

Lifestyle coaching sessions are separate from counseling services and not part of the 8-session counseling limit.

401(k) Retirement



Who is eligible?

- ✓ Regular and term Full and Part-time employees.
- ✓ Casual students with a Post Bachelors degree or higher.

Employee contributions:

- ✓ Made through bi-weekly payroll deduction
- ✓ Are made on an pre-tax, Roth or after-tax basis
- ✓ Cannot exceed 50% of your pay
- ✓ Cannot exceed the total IRS maximum annual contribution

Automatic enrollment at 6% 31 days after hire

Sign up sooner!

- ✓ Visit www.NetBenefits.com 7 days after hire
- ✓ Click on Register as a New User
- ✓ Select Action, click Contribution Amount
- ✓ Enter your contribution percentage
- ✓ Confirm your elections
- ✓ Start saving towards your retirement!

Need help?

Call Fidelity at **800-835-5095**.

Employer contributions:

Company match – 6%

For every \$1 you contribute to the 401(k) Retirement Plan, Triad contributes \$1 on your behalf, up to 6% of your eligible compensation each bi-weekly pay period.

100% vested on day 1!

Note: To receive the maximum company match, you must ensure a minimum of 6% is contributed every paycheck.

Non-elective employer contribution (service-based contribution):

Regardless of your contributions to the 401(k) Retirement Plan, Triad makes a non-elective employer contribution each plan year for eligible employees, based on years of service.

Note: You do not need to be actively employed on December 31 to receive a non-elective employer contribution for the year. Years of Completed Service is determined as of your termination date. Plan year compensation is based on the eligible compensation you received while you were actively employed during the plan year.

Years of Completed Service	% of Employer Contribution
0-4	3.5%
5-9	4.5%
10+	5.5%

Acknowledgement of Receipt of Required Notices

I hereby acknowledge receipt of the documents listed below from the LANL Benefits Office. I further understand that I am responsible for reviewing the governing documents, including but not limited to the Summary Plan Description (SPD) and applicable benefit booklets, which can be found at benefits.lanl.gov.

- Women’s Health and Cancer Rights Act (WHCRA) Notice
- Newborns’ and Mothers’ Health Protection Act Disclosure
- USERRA Notice
- Medicare Part D Notice of Creditable Coverage
- Your ERISA Rights
- Continuation Coverage Rights under COBRA
- Summaries of Benefits and Coverage (SBCs)
- Notice Regarding Wellness Program
- Nondiscrimination and Accessibility Requirements Notice
- Special Enrollment Notice
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Information About Health Coverage Offered by Your Employer
- Paid Sick Leave Notice by State

Printed Name

Z#

Signature

Date

Contact Information



MEDICAL/MENTAL HEALTH:

**Blue Cross Blue Shield of New Mexico
(BCBSNM)**

Group Number

HDHP (113794)

Phone: 877-878-5265

Website: www.bcbsnm.com/lanl/

Claims Address:

P.O. Box 27630

Albuquerque, NM 87125-7630

BCBS Behavioral Health Unit

Phone: 888-898-0070

Fax: 877-361-7659

PRESCRIPTION DRUGS/HOME DELIVERY:

Express Scripts

Phone: 800-838-4590

Website: www.express-scripts.com

401(K) RETIREMENT ACCOUNT:

Fidelity NetBenefits

Phone: 800-835-5905

Website: www.NetBenefits.com

BENEFITS OFFICE

Phone: 505-664-6947, option 3

Email: benefits@lanl.gov

Website: benefits.lanl.gov