



# New Employee Benefits Orientation

For Casual Employees

Plan Year: 2022

# Great News!

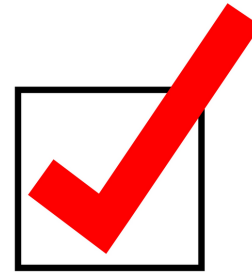
- LANL cares about your health and wellness
- We offer competitive and cost effective benefit plan options
- Financial plans and programs for a brighter tomorrow
- A guide is available on the external website to provide more details about your benefits
- Medical benefits effective retroactively to day 1 once enrolled

# Agenda

- Benefits eligibility
- Benefit plan options
- Required forms
- Important dates and reminders
- Questions

# Legal Notices

- 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



Sign and return the Required Notices – Acknowledgement Form this week.  
Location: [www.lanl.gov](http://www.lanl.gov) > Careers > Benefits > Casual Status

# Eligibility

- **Medical Benefits**

- Casual students in a post-doctoral, graduate or undergraduate position are eligible for limited benefits
- Casual employees must work a minimum average of 20 hours per week in a consecutive 12-month period to remain eligible for medical benefits

- **401(k) Retirement Plan**

- Casual employees with at least a bachelors degree are eligible for 401(k) benefits

# Sick Leave

- All casual employees are eligible to accrue and use paid sick leave
- You accrue one hour of sick leave per 30 hours worked
- Accruals are unlimited, however only 64 hours carryover annually
  - If you work remotely in California, 80 hours will carryover
  - If you work remotely in Seattle, WA, 72 hours will carryover

# Medical



**BlueCross BlueShield  
of New Mexico**

# Definitions

- **Deductible**
  - Amount paid out of pocket before BCBSNM pays any portion of a claim
- **Co-insurance**
  - Percentage of claim paid for out of pocket after deductible has been met
- **Out of Pocket Maximum**
  - A defined out of pocket amount paid for by the insured after which BCBSNM will pay 100% for eligible claims

*Note: Casual employees are ineligible for the HSA*



# HDHP Plan Summary Sheet

	HDHP In-Network	HDHP Out-of-Network
<b>Annual Deductible</b>	\$1,500 Single \$3,000 Family	\$3,000 Single \$6,000 Family
<b>Out of Pocket Max (OOP) (includes deductible)</b>	\$3,000 Single \$6,000 Family	\$6,000 Single \$12,000 Family
<b>Coinsurance</b>	10% after deductible	40% after deductible
<b>Office Visits Primary Care</b>	10% after deductible	40% after deductible
<b>MDLIVE Medical Virtual Visit</b>	\$44, then 10% after deductible	N/A
<b>Office Visits Specialist</b>	10% after deductible	40% after deductible
<b>Preventive Care</b>	100% Covered	40% after deductible
<b>Prescription Drug</b>	20% after deductible	Not covered
<b>Urgent Care</b>	10% after deductible	40% after deductible
<b>ER Facility Charges</b>	10% after deductible	

# Health Partners

- There is **no extra premium** for these tools that empower you to take control of your health
- No separate enrollment necessary
  - Be enrolled in one of our medical plans
  - Contact information will be on your BCBS ID card
- Health Partners include:
  - MDLIVE – free or low-cost telemedicine (non-emergency care, behavioral health)
  - ConsumerMedical – expert second opinions (with \$ incentive for certain surgeries)
  - Hinge Health – virtual physical therapy
  - Learn to Live – online mental health program
  - Catapult Health VirtualCheckup® – virtual annual wellness exams
  - Magellan – counseling and other behavioral health services
- See your guide for highlights and eligibility requirements



# Casual Benefits Enrollment Form

Use these buttons to print or save the form. DO NOT use the browser tool bar.

SAVE

PRINT



Form 2048

## Casual/Benefits Eligibility Level Indicator (BELI6) Benefits Enrollment

Return completed form to LANL Benefits Office:

Fax: 505-665-2156

Email: [benefits@lanl.gov](mailto:benefits@lanl.gov)

### Section I: Employee Information

Name (Last, First, Middle Initial)	Z Number	Date of Hire
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

### Section II: Health and Welfare Benefit Elections

Please make your selections.

**Plan** (you must choose one):

- Elect Medical—HDHP
- Waive Coverage

**Type of Enrollment** (if enrolling, select one):

- Employee Only
- Employee + Child(ren)
- Employee + Spouse/Domestic Partner
- Employee + Family

### Section III: Eligible Dependents and Coverage Elections

<b>Social Security (required)</b> Note: Not required for newborn enrollment. Must					<a href="#">Eligibility documentation for</a>
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# ID Cards

- Will receive medical ID cards within 3 weeks of completing enrollment
- Data files are sent to our carriers every Thursday morning on a weekly file feed

# 401(k) Plan



# 401(k) Eligibility

- Casual Status Employees:
  - Post-Bachelors
  - Graduate Research Assistant (GRA)
  - Post-Doctoral
- Active Social Security Number

# Plan Highlights

- Company match up to 6% each paycheck (free money)
- Annual non-elective employer contribution based on service (more free money)
- 100% vested on day 1
- Automatic enrollment (after 31 days)
- Automatic escalation contribution increase option
- See your guide for the IRS annual contribution limits
- LANL pays administrative fees until your account hits \$25,000



# 401(k) Plan Contributions 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!

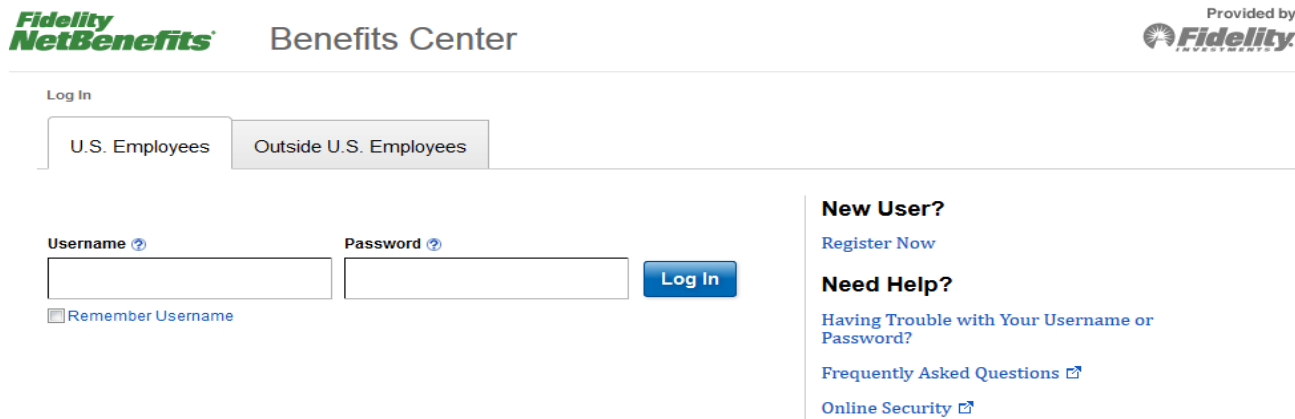
*NOTE: LANL contributions are always pre-tax*



# LANL 401(k) Plan Enrollment

- **How do I Enroll?**

- On Friday of your first week
- Log on to [www.netbenefits.com](http://www.netbenefits.com)
  - Register Now



The screenshot shows the Fidelity NetBenefits Benefits Center login page. At the top left is the Fidelity NetBenefits logo, and at the top right is the text "Provided by Fidelity". Below the header is a "Log In" section with two tabs: "U.S. Employees" (selected) and "Outside U.S. Employees". Below the tabs are two input fields: "Username" and "Password", both with a help icon. A "Remember Username" checkbox is located below the Username field. A blue "Log In" button is positioned to the right of the Password field. To the right of the login fields is a "New User?" section with a "Register Now" link. Below that is a "Need Help?" section with three links: "Having Trouble with Your Username or Password?", "Frequently Asked Questions", and "Online Security".

# Important Dates

LOS ALAMOS NATIONAL LABORATORY  
**2022 Payroll Calendar**

**January**

S	M	T	W	TH	F	S
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9	10	11	12	13	14	15
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23	24	25	26	27	28	29
30	31					

**February**

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27	28					

**March**

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**April**

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**May**

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15	16	17	18	19	20	21
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29	30	31				

**June**

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

**July**

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24	25	26	27	28	29	30

**August**

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28	29	30	31			

**September**

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25	26	27	28	29	30	

**October**

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23	24	25	26	27	28	29
30	31					

**November**

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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

**December**

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				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

1 Payday   
 1 Fiscal Year End Early Time Approval Due   
 1 Holiday   
 1 A/B Friday off   
 1 Winter Closure Dec. 26–Jan. 2

There will be early time collection on the following holidays: President's Day, Memorial Day, Labor Day, and Christmas.



# Enrollment Reminders

- Once enrolled, coverages are effective on day 1
- Review the new hire website for more information
- Duplicate coverage is not permitted, including retiree plans
- Within 31 calendar days:
  - Email your 2048 Benefits Enrollment Form to [benefits@lanl.gov](mailto:benefits@lanl.gov)
  - Download and sign Acknowledgment of Receipt of Required Notices form, email to [benefits@lanl.gov](mailto:benefits@lanl.gov)
  - Supporting documentation to enroll dependents MUST accompany your Benefits Enrollment Form
- Auto enroll in 401(k) 31 calendar days from hire date, if eligible
- Use the checklist in your guide
- You will receive your ID cards within 3 weeks of completing enrollment

# 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 505-664-6947 option 3



## Website Tour

Internal: [benefits.lanl.gov](https://benefits.lanl.gov)

External: [www.lanl.gov/careers/employees-retirees/new-hires/benefit-options/index.php](https://www.lanl.gov/careers/employees-retirees/new-hires/benefit-options/index.php)

### **Don't forget to return your:**

- Required Notices – Acknowledgement Form
  - 2048 Enrollment Form
- Supporting Dependent Documentation, if applicable