



New Employee Benefits Orientation

For Full-Time and Part-Time Regular Employees

Plan Year: 2024

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
- Benefits effective retroactively to day 1 once enrolled

Agenda

- Steps to take for new hire benefits
- Qualifying life events
- Benefits overview
- Paid Time Off
- Compassionate Care
- Paid and Unpaid Leaves
- Actions Required
- Website tour

Steps to Take for New Hire Benefits

Steps for New Hire Benefits - Take Action!

You have 31-calendar days from your date of hire to enroll. The first 31 days are also referred to as your Period of Initial Eligibility (PIE)

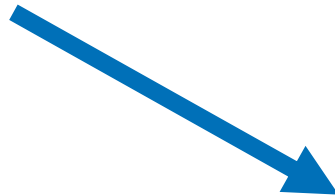
- **Step 1:** Acknowledge required notices by the end of your 1st week
- **Step 2:** If applicable, add your benefits dependents (spouse, child, etc.) as contacts
ASAP
- **Step 3:** Enroll in benefits via Oracle
- **Step 4:** Enroll in the 401(k) retirement plan – available the first Friday after your hire date
- **Step 5:** Post enrollment information and steps
 - Insurance cards
 - Beneficiaries
 - Evidence of Insurability
 - Register with providers

Step 1: Acknowledge Required Notices

Acknowledge required notices by the end of your 1st week

- The [Required Notices Package](#) has necessary, legal benefits information
- All employees are required to acknowledge receipt of this information
- Complete the [Acknowledgement of Receipt of Required Notices](#) form and email it to benefits@lanl.gov

Sign & date this form and email to benefits@lanl.gov



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

<input type="text"/>	<input type="text"/>
Printed Name	Z#
<input type="text"/>	<input type="text"/>
Signature	Date

LANL Benefits

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



Step 2: Add Dependents as Contacts

If applicable, add your eligible dependents as contacts ASAP

1. To add eligible dependents to your plans, complete the [LANL Contacts Form](#)
 - An eligible dependent can be a spouse, domestic partner and/or child(ren)
2. Gather the necessary [dependent documentation](#)
3. Email the completed LANL Contacts Form and copies of dependent documentation to benefits@lanl.gov
4. The Benefits Office will add your dependents as contacts so that you can add them to your benefits when you enroll in Oracle. **Do not enroll prior to your dependents being added as contacts**

Note: If you will be enrolling only yourself in benefits (no dependents), you can skip this step

Eligible Dependents



- **Legal Spouse**
 - Marriage certificate or signed federal tax return if filed jointly.
 - NOTE: You cannot cover an ex-spouse on our plan, even with a court order.
- **Domestic Partner**
 - Declaration form and 6 months proof of financial interdependence
- **Child (to end of month age 26)**
 - Birth certificate or adoption papers
- **Legal Ward (to end of month age 18)**
 - Legal document granting custody and declaration form

IMPORTANT! There will be consequences for keeping an ineligible dependent on the plan, up to and including termination

LANL Contacts Form

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 • <u>Form 1925a - Declaration of Domestic Partnership</u> also required • <u>Form 3027 – Declaration of Tax-Favored Dependents</u>, 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. • <u>Form 3028 - Declaration of Legal Ward as Eligible Dependent</u> 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	<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>

Supporting Documents

Review the list of acceptable supporting documents to be included with your submission

 **SUPPORTING DOCUMENTATION IS REQUIRED FOR EVERY CONTACT ADDED WITH THE SUBMISSION OF THIS FORM. (SEE INSTRUCTIONS)**

*** Required information**

Contact 1

* Name: Last, First, Middle * Relationship:

* Gender (M/F): * Date of Birth: Month/Day/Year * Social Security #:

* Previous or Current LANL Employee: Y N Z# (If known):

If Yes, are you already covered for any LANL benefits under this contact? Y N

Address: Street City State Postal Code Country

* Phone: Cell Home Work E-mail:

Contact 2

* Name: Last, First, Middle * Relationship:

* Gender (M/F): * Date of Birth: Month/Day/Year * Social Security #:

* Previous or Current LANL Employee: Y N Z# (If known):

If Yes, are you already covered for any LANL benefits under this contact? Y N

Address: Street City State Postal Code Country

Contact Information

Add your dependents' information

Required info:

- Full name
- Relationship
- Gender
- DOB
- SSN

Decision Support Tools

Use these tools to determine the best insurance options for you!



ALEX

Premium Calculator



Step 3: Enroll in Benefits

You have 31-calendar days from your date of hire to enroll. The first 31 days are also referred to as your Period of Initial Eligibility (PIE)

Enroll in benefits via Oracle

- Most employees receive access to Oracle when their badge and Z token or CRYPTOcard are issued, but it could take a bit longer
 - If access has not been granted 5 days before your 31-day PIE ends, contact the Benefits Office for further instructions
- If you are an employee who will not receive Oracle access (generally applies to foreign nationals), please contact the Benefits Office for further instructions
- **Once you make benefit elections, the system will close your enrollment at the end of the day;** if changes are needed within your 31-day PIE, contact the Benefits Office for instructions

Once you enroll, benefits are effective as of your date of hire.

Oracle Enrollment

External Phone Maps Orgs Alerts Library OPEX at LANL LANRadio Emergency/Incident Reporting

Fire Danger Rating: Moderate Traffic News Hub: INFOCON Level: Yellow SECON Alert Level: 3

LANLInside

COMPUTING EMPLOYEES ENVIRONMENT FINANCE NEWS SAFETY ST&E SECURITY SERVICES

NOTICE The Paid Leave Hub is your go-to source for information on Paid Time Off, Compassionate Care and other benefits coming in 2023. As the Dec. 26 transition to PTO approaches, please use this resource to prepare. [More >](#)

OUTAGE Information and Technology will be performing a core network upgrade this Saturday from 7 a.m. to 7 p.m. Most business systems will be unavailable during this work. [More >](#)

46°F **TOP NEWS** [All News >](#)
Updated 12/6/22 4:00 PM



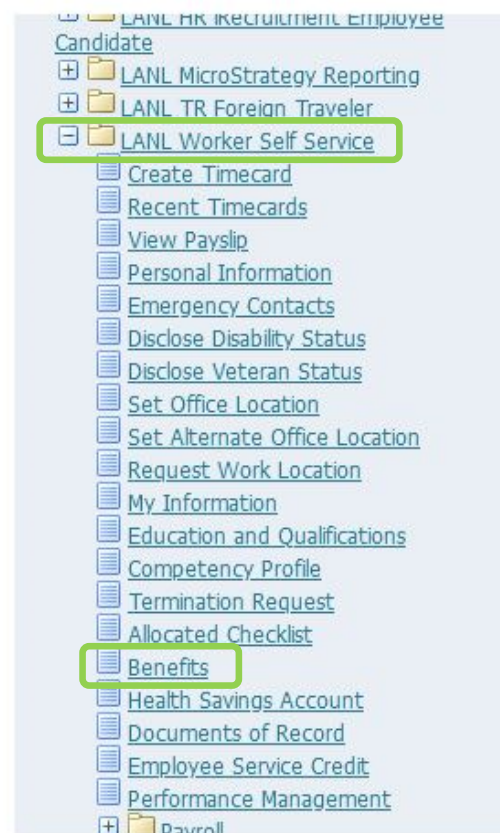
Oracle Enrollment



Open Oracle

From the LANL Inside homepage, go to 'Quick Links' and click on the 'Oracle/T&L' icon

Oracle Applications Home Page



Go to Benefits Module

From the Oracle homepage, select 'LANL Worker Self Service' and then select 'Benefits'

Oracle Enrollment

Los Alamos
NATIONAL LABORATORY
EST. 1943

LANL Worker Self Service

Navigator Favorites Home Logout Preferences Help

Legal Disclaimer

Yes Please read the Legal Disclaimer, then click "Accept" to proceed with making benefit elections. It is your responsibility to know and understand the enrollment and eligibility rules of your benefits. Please refer to Triad Welfare Benefit Plan for Employees for additional information on eligibility.

Cancel Printable Page Next

Terms and Conditions

In accordance with the Triad Welfare Benefit Plan for Employees:

1. I certify that:

- a. The spouse/domestic partner I have listed as an eligible dependent is:
 - My legal spouse as defined under applicable federal law; or
 - My domestic partner who meets the requirements in the Declaration of Domestic Partnership (Form 1925a)
- b. The child(ren) I have listed as eligible dependents are:
 - Under the age of 26
 - Under the age of 18 if a Legal Ward
 - Are over the age of 26 and have been certified disabled in accordance with the definition provided in the Triad Welfare Benefit Plan
- c. My enrolled dependent(s) is(are) not covered by another LANL plan as an employee or covered dependent, which results in duplicate coverage under the same plan.
- d. I understand that enrolling or failing to remove an ineligible dependent is in violation of the Plan and will result in disciplinary action up to and including termination of employment.

2. I understand that I have 31 calendar days following a qualified Life Event (e.g. marriage, new child) to change my benefits, and should I miss the 31 day window, I will not be able to change my elections or add a dependant to my coverage until the next Open Enrollment period.

3. I authorize deductions from my earnings to cover the premiums for plans I have selected for my eligible dependents and myself.
Please refer to the Triad Welfare Benefit Plan for Employees for additional information.

I understand it is my responsibility to verify my enrollments and PRINT THE CONFIRMATION PAGE after making an enrollment selection or change. The confirmation page acts as evidence of my selections. The confirmation page is REQUIRED if corrections are necessary.

Accept
 Decline

Cancel Printable Page Next

Home Logout Preferences Help

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Review Terms & Conditions

Review and accept the Terms and Conditions and select 'Next'

Oracle Enrollment

Oracle Self-Service Benefits Depo... X

https://webzhr.lanl.gov/OA_HTML/OA.jsp?page=/oracle/apps/ben/selfservice/enrollment/Webui/Login

90%

Search

Most Visited Getting Started RT EBS Your Pension Resources BoardWorks - Call Cen... Welcome to Fidelity PL...

Los Alamos NATIONAL LABORATORY LANL Worker Self Service

Home Logout Preferences Help

Name [Redacted] [Cancel] [Continue]

Your benefits-eligible dependent(s)/beneficiary(ies) is/are listed below. If you do not see the dependent(s)/beneficiary(ies) you plan on enrolling/designating, STOP, do not proceed. Contact Benefits (benefits@lanl.gov, 667-1806) to add dependent(s)/beneficiary(ies). Supporting documentation may be required.

Name	Relationship	Social Security Number	Birth Date
[Redacted]	Spouse		[Redacted]
	Child		

TIP: Please click "Continue" to proceed with your elections.

[Cancel] [Continue]

Home Logout Preferences Help

Review List of Eligible Dependent(s)

If all your dependents are listed, click 'Continue'

If you do not see dependents you plan on enrolling, complete steps to add dependents as contacts

Oracle Enrollment

The screenshot shows the 'LANL Worker Self Service' portal. The 'Benefits Enrollment' tab is highlighted. The user's name is [REDACTED], and the event is 'New Hire'. The program is 'LANL Full Benefits' with an enrollment period from 06-APR-2020 to 07-MAY-2020. A 'Change Your Benefits Enrollments' button is visible in the top right.

Benefit Selections

Plan	Option	Coverage Start Date	Coverage Pre-tax Amount	After Tax Amount
Medical - Waive Medical Plan		06-Apr-2020	0.00	0.00
Health Care Reimbursement Account - Waive Health Care Reimbursement Account		06-Apr-2020	0.00	0.00
Dental - Waive Dental Plan		06-Apr-2020	0.00	0.00
Vision - Waive Vision Plan		06-Apr-2020	0.00	0.00
Dependent Care Reimbursement Account - Waive Dependent Care Reimbursement Account		06-Apr-2020	0.00	0.00
Adoption Expense Reimbursement Account - Waive Adoption Care Reimbursement Account		06-Apr-2020	0.00	0.00
Legal - Waive Legal		06-Apr-2020	0.00	0.00
Basic Short Term Disability - Short Term Disability		06-Apr-2020	0.00	0.00
Supplemental Short Term Disability - Supplemental Short Term Disability		06-Apr-2020	4,775.00	0.00
Long Term Disability - Long Term Disability		06-Apr-2020	4,725.00	0.00
Employee Paid Life Insurance - Basic Life Insurance		06-Apr-2020	50,000.00	0.00
Employee Supplemental Life Insurance - Waive Employee Supplemental Life Insurance		06-Apr-2020	0.00	0.00
Spouse/DP Life Insurance - Waive Spouse/DP Life Insurance		06-Apr-2020	0.00	0.00
Child Life Insurance - Waive Child Life Insurance		06-Apr-2020	0.00	0.00
AD&D Insurance - Waive AD&D Insurance		06-Apr-2020	0.00	0.00
Business Travel Accident - Business Travel Accident Employee		06-Apr-2020	100,000.00	0.00
		Total	0.00	9.35

A 'Change Your Benefits Enrollments' button is highlighted in the bottom right corner of the table area.

Change Your Benefits Enrollment

Click the 'Benefits Enrollment' tab, then click 'Change Your Benefits Enrollments' button

Oracle Enrollment

Child Life Insurance

The Plan does not allow duplicate coverage. If both parents are LANL employees, only one parent can provide coverage for the child(ren).

Plan	Option	Select	Coverage
Child Life Insurance	50K Child(ren)	<input type="checkbox"/>	5,000.00
Child Life Insurance	10K Child(ren)	<input type="checkbox"/>	10,000.00

AD&D Insurance

Plan	Option	Select	Coverage
AD&D Insurance	50K Employee Only	<input type="checkbox"/>	50,000.00
AD&D Insurance	50K Employee + 1	<input type="checkbox"/>	50,000.00
AD&D Insurance	50K Employee + 2 or more	<input type="checkbox"/>	50,000.00
AD&D Insurance	100K Employee Only	<input type="checkbox"/>	100,000.00
AD&D Insurance	100K Employee + 1	<input type="checkbox"/>	100,000.00
AD&D Insurance	100K Employee + 2 or more	<input type="checkbox"/>	100,000.00
AD&D Insurance	200K Employee Only	<input type="checkbox"/>	200,000.00
AD&D Insurance	200K Employee + 1	<input type="checkbox"/>	200,000.00
AD&D Insurance	200K Employee + 2 or more	<input type="checkbox"/>	200,000.00
AD&D Insurance	300K Employee Only	<input type="checkbox"/>	300,000.00
AD&D Insurance	300K Employee + 1	<input type="checkbox"/>	300,000.00
AD&D Insurance	300K Employee + 2 or more	<input type="checkbox"/>	300,000.00
AD&D Insurance	400K Employee Only	<input type="checkbox"/>	400,000.00
AD&D Insurance	400K Employee + 1	<input type="checkbox"/>	400,000.00
AD&D Insurance	400K Employee + 2 or more	<input type="checkbox"/>	400,000.00
AD&D Insurance	500K Employee Only	<input type="checkbox"/>	500,000.00
AD&D Insurance	500K Employee + 1	<input type="checkbox"/>	500,000.00
AD&D Insurance	500K Employee + 2 or more	<input checked="" type="checkbox"/>	500,000.00

Business Travel Accident

Business Travel Accident insurance is a core benefit provided by LANL. Enrollment is automatic.

Plan	Select	Coverage
Business Travel Accident Employee	<input checked="" type="checkbox"/>	100,000.00

[Back] [Save > Next]

Benefits Enrollment | Current Benefits | Home | Logout | Preferences | Help

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Complete Benefits Elections

Select 'Enroll' if you want the benefit or 'waive' if you do not want the benefit

Review each benefit listed (you will need to scroll)

When finished, select 'Save>Next'

Oracle Enrollment

Dependent	Relationship	Social Security Number	Eligible	Cover
[Redacted]	Spouse		Yes	<input type="checkbox"/>
	Child		Yes	<input type="checkbox"/>

Dental : Dental Employee + Adult + Children

Dependent	Relationship	Social Security Number	Eligible	Cover
[Redacted]	Spouse		Yes	<input type="checkbox"/>
	Child		Yes	<input type="checkbox"/>

Vision : Vision Employee + Adult + Children

Dependent	Relationship	Social Security Number	Eligible	Cover
[Redacted]	Spouse		Yes	<input type="checkbox"/>
	Child		Yes	<input type="checkbox"/>

Legal : Legal Employee + Adult + Children

Dependent	Relationship	Social Security Number	Eligible	Cover
[Redacted]	Spouse		Yes	<input type="checkbox"/>
	Child		Yes	<input type="checkbox"/>

Spouse/DP Life Insurance : Spouse Life Insurance 200K Spouse

Dependent	Relationship	Social Security Number	Eligible	Cover
[Redacted]	Spouse		Yes	<input type="checkbox"/>

AD&D Insurance : AD&D Insurance 500K Employee + 2 or more

Dependent	Relationship	Social Security Number	Eligible	Cover
[Redacted]	Spouse		Yes	<input type="checkbox"/>
	Child		Yes	<input type="checkbox"/>

Benefits Enrollment | Current Benefits | Home | Logout | Preferences | Help

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Cover your Dependents (if applicable)

Select dependents as applicable by placing a checkmark in the 'Cover' column
When finished, select 'Save>Next'

Oracle Enrollment

Warning

- Your changes have been saved. However, there are additional action items to complete for the enrollment(s) you selected. Any required action item suspends the election. Optional action items are requests for additional information. These include:
- ADSO Insurance - <Optional> - If you are a Casual status employee please click Finish. Otherwise, Please designate a beneficiary.
- Basic Life Insurance - <Optional> - If you are a Casual status employee please click Finish. Otherwise, Please designate a beneficiary.
- Business Travel Accident Employee - <Optional> - If you are a Casual status employee please click Finish. Otherwise, Please designate a beneficiary.
- Employee Supplemental Life Insurance - <Optional> - If you are a Casual status employee please click Finish. Otherwise, Please designate a beneficiary. <Required> - New enrollments in Supplemental Life Insurance greater than 3 times salary require evidence of insurability (Personal Health Application - PHA), which is subject to approval by the carrier. The PHA will be sent by the carrier via email.
- Spouse Life Insurance - <Required> - New enrollments in Supplemental Life Insurance greater than 3 times salary require evidence of insurability (Personal Health Application - PHA), which is subject to approval by the carrier. The PHA will be sent by the carrier via email.

Confirmation Statement

Name: [Redacted] Event Name: New Hire Program: LANL Full Benefits Enrollment Period: 06-APR-2020 - 02-MAY-2020

PRINT THE CONFIRMATION PAGE and keep it for your records. This is the only evidence you will receive that you have submitted an enrollment change.

To complete your enrollment, print this page for your records and then click "Finish"

Benefit Selections

Plan	Option	Coverage Start Date	Coverage Pretax Amount	After Tax Amount
Medical - PPO Pretax	Employee + Adult + Children	20-Apr-2020	186.00	0.00
Health Care Reimbursement Account - Health Care Reimbursement Account		06-Apr-2020	2,000.00	111.11
Dental - Dental	Employee + Adult + Children	20-Apr-2020	13.67	0.00
Vision - Vision	Employee + Adult + Children	20-Apr-2020	1.57	0.00
Dependent Care Reimbursement Account - Waive Dependent Care Reimbursement Account		06-Apr-2020	0.00	0.00
Adoption Expense Reimbursement Account - Waive Adoption Care Reimbursement Account		06-Apr-2020	0.00	0.00
Legal - Legal	Employee + Adult + Children	20-Apr-2020	0.00	8.32
Basic Short Term Disability - Short Term Disability		06-Apr-2020	0.00	0.00
Supplemental Short Term Disability - Supplemental Short Term Disability		06-Apr-2020	4,723.00	0.00
Long Term Disability - Long Term Disability		06-Apr-2020	4,722.00	0.00
Employer Paid Life Insurance - Basic Life Insurance		06-Apr-2020	50,000.00	0.00
Employee Supplemental Life Insurance - Employee Supplemental Life Insurance(Interim)	3x Salary	06-Apr-2020	171,000.00	0.00
Employee Supplemental Life Insurance - Employee Supplemental Life Insurance(Suspended)	5x Salary	06-Apr-2020	285,000.00	0.00

Save Confirmation Statement and Finish

Select 'Enroll' if you want the benefit or 'waive' if you do not want the benefit

Review each benefit listed (you will need to scroll)

When finished, select 'Save>Next'

Premiums

- Premiums are the amount of money you pay from your paycheck for the plan option and coverage level you choose
- LANL pays the majority of cost of medical, dental, vision for you
- Premium deductions are taken the first two paycheck dates each month, and never on your first paycheck!
- See your guide for rate charts



Duplicate Coverage

- If spouse/domestic partner or child/parent is already a Triad employee, be cautious of creating duplicate coverage
- You may not be covered in any Triad-sponsored benefit plan as an employee and as a dependent of another Triad employee or retiree.
- Dependents of Triad employees may not be covered by more than one employee for the same benefit.

Step 4: Enroll in 401(k)



Enroll in the 401(k) retirement plan starting the Friday after your hire date

- Go to www.netbenefits.com and set up your Fidelity account (or use an existing login if you have one)
- If you do nothing, you will be automatically enrolled 31-calendar days after your hire date with a 6% pre-tax contribution

Fidelity NetBenefits Benefits Center Provided by **Fidelity**



Log In

U.S. Employees Outside U.S. Employees

Username  Password 

Remember Username

New User?
[Register Now](#)

Need Help?
[Having Trouble with Your Username or Password?](#)
[Frequently Asked Questions](#) 
[Online Security](#) 

Step 5: Post enrollment steps

– Insurance cards

- Will be mailed to your mailing address of record within 2-3 weeks of enrolling
- If insurance information is needed before then, work with the applicable insurance carrier to download a temporary card
 - Enrollment files go over to insurance carriers every Thursday

– Beneficiaries

- You are responsible for adding and maintaining beneficiaries directly with the life insurance, 401(k) and HSA providers
 - Beneficiaries can be updated at any time
 - Beneficiary information is not maintained by the Benefits Office or in Oracle

– Evidence of Insurability

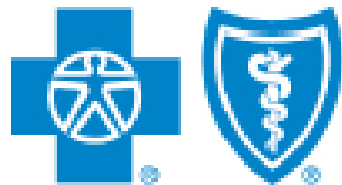
- If you elected supplemental employee life insurance over 3x salary or spouse/domestic partner life insurance over \$50,000, you will be contacted by MetLife directly to provide the necessary medical information for review
- MetLife will make a decision and notify you and us of their decision. If necessary, we will update your coverage amount at that time

Qualifying Life Events

- There may be opportunities throughout the year to make changes to your benefits
- You have 31-calendar days from the date of the life event to make changes to benefits
- Examples: marriage, divorce, birth, gain of other coverage, loss of other coverage, etc.
 - Enroll with form 1751a and supporting documentation
- Changes retroactively effective to the date of event

Benefits Overview

Medical



**BlueCross BlueShield
of New Mexico**

**Preferred Provider Organization (PPO) &
High Deductible Health Plan (HDHP)**

Definitions

Deductible

- Amount you pay out of pocket before BCBS pays any portion of a claim, just like your car insurance

Co-insurance

- Percentage of claim you pay out of pocket after you meet the deductible – 10-20% depending on plan; plan pays the rest

Co-pay (PPO Only)

- By-pass deductible and co-insurance with fixed dollar amounts for the most common services, like office visits and Rx drugs

Out of Pocket Maximum (“worst case” scenario)

- Once you have paid out of pocket a certain dollar amount, including deductible, co-insurance, and co-pays, BCBS will pay 100% of covered services for the rest of the calendar year

Comparison of Benefits (In-Network)

	HDHP	PPO
Deductible	\$1,600 single \$3,200 family	\$300 per person capped at \$900 per family
Co-insurance	0% preventive 20% prescriptions 10% all other	0% preventive 10% all other
Co-pay	Not available	\$30 office visits/urgent \$45 specialists \$150 ER \$7/\$35/\$55/\$125 Rx
OOP Maximum	\$3,000 single \$6,000 family	\$3,000 per person capped at \$9,000 per family
Tax-Advantaged Plan	HSA at HSA Bank	HCRA at HSA Bank

****New in 2024: Improved mental health in-network services access: there is no medical and Rx cost sharing for the PPO plan. The HDHP plan eliminates the cost sharing once the deductible has been met.***

Both plans also offer out-of-network benefits, please refer to your guide

Slide 29

MAB0

Wording for expanded mental health care access- please review

Martinson Anderson, Becca, 2023-09-25T18:41:28.743

Health Savings Account & Flexible Spending Accounts



HSA

- Available with HDHP ONLY
- Use for qualified medical, dental and vision expenses for you and your eligible tax dependents
- Balance rolls over, portable
- Interest-bearing or invest assets
- Contributions changed any time through Oracle
- See guide for contribution rules and limits, including pro-rated contributions
- Must enroll in HSA to get LANL contribution
 - Can set contribution to \$0
- Note: all contributions go towards the IRS limit

Mobile app available
for easy claims
substantiation



***Note: Not everyone is eligible with other non-HDHP coverage
(Medicare, Tricare, spouse's HCRA, etc.)***

Flexible Spending Account Types

	Health Care (HCRA)	Dependent Care (DCRA)	Adoption Assistance (AAEA)
Health Plan	PPO or Waive	N/A	N/A
Used For	Medical, dental, and vision expenses	Child daycare so you and your spouse can work	Adoption expenses
Dependent Rules	Tax dependents only	Under age 13, or unable to care for self (adult dependent)	Court documentation required
Grace period to following March 15?	Yes	Yes	Yes
Debit card?	Yes (front-loaded)	Yes	No

Please see your guide for rules on contributions and limits

Commuter Flexible Spending Account

Primary Commuter Benefit account types:

1

Mass Transit

Covers eligible mass transit costs, including:

- Tickets, vouchers and passes to ride a subway, train, city bus or ferry.
- Transportation in a commuter rideshare vehicle (e.g. Uber, Lyft), for travel to and from home and work.

2

Parking

Covers qualified parking expenses, including:

- Lots or garages at or near where you work.
- Train stations, vanpool stops, commuter lots and anywhere you get transportation to work.
- Excludes any parking on or near property at your home.

Please see your guide for rules on contributions and limits

Slide 33

MAB0

New slide

Martinson Anderson, Becca, 2023-10-05T14:29:21.434

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
 - BCBS 24/7 nurse line – (800) 973-6329 – free advice for medical concerns
- See your guide for highlights and eligibility requirements



Dental



Delta Dental of New Mexico

Dental

Delta Dental of New Mexico offers:

- Large national network
- Low premiums
- Low deductible (\$50 pp/per year)
- Preventive care
- Many covered services including orthodontics



See your guide for premiums and plan highlights

Slide 36

MABO

Jess- we don't talk about details surrounding coverage here as it is meant to be a high level overview to cut down on the need for yearly updates.
Martinson Anderson, Becca, 2023-09-25T18:43:10.840

Vision



DavisVision™

Vision

Davis Vision offers:

- Large national network & low premiums
- Low co-pays for an annual exam and lenses:
 - \$10 annual exam co-pay
 - \$0 co-pay on many lens features: bifocals, trifocals, tints, polycarbonate
- Free every year: contacts OR frames with lenses within the Davis Vision Designer Collection
 - \$200 out-of-network allowance
- Online ordering options for glasses
- Free services
 - Scratch resistant coating
 - 1 year breakage warranty



See your guide for premiums and plan highlights

Legal Insurance



Legal Insurance

- 100% coverage for in network attorneys
- Access to more than 18,000 attorneys in MetLife's network
- Over the phone assistance
- Digital estate planning services
- **Over 100+ covered legal matters**

Samples of covered services:

- Getting married or name change
- Buying, renting or selling a home
- Dealing with identity theft issues
- Assist contacting banks/creditors
- Starting a family or adoption
- Creating wills, or estate planning
- Caring for aging parents
- Sending kids off to college
- Medicaid/Medicare questions
- Security deposit assistance
- Student loan debt assistance

Slide 40

MABO

I pulled these from the legal plans booklet- let me know if you'd like to see something different. Updated the notes to reflect the change.
Martinson Anderson, Becca, 2023-09-25T19:32:03.848

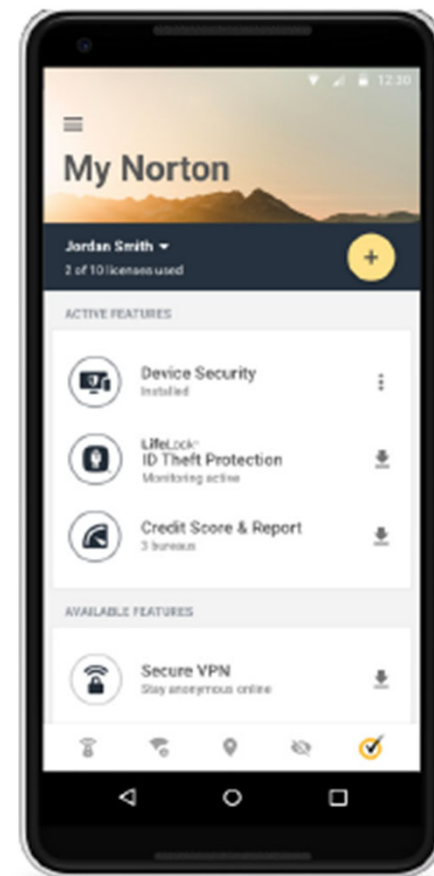
Identity Theft Protection



Identity Theft Solutions

- Identity Theft Protection: alerts for possible fraudulent activity
- Device Security: protect against ransomware, viruses, and more
- Online Privacy through Norton Secure VPN
- Parental controls
- Full-Service Identity Restoration
- Million Dollar Protection Package
- 24/7 Live Member Support

Manage Alerts On-The-Go via the LifeLock Identity app



MAB0

Slide 42

MABO

Mock up using verbiage from the Norton flyers. Verbiage for recording is pulled from the benefits changes summary you provided. Please review and let me know any changes you would like to see!

Martinson Anderson, Becca, 2023-09-25T20:24:12.571

Disability



MetLife

Disability Insurance

	Short Term Disability	Long Term Disability
Premiums	100% Employer paid	100% Employer paid
Waiting Period	7 days	180 days
Benefit Amount	100% of base pay for weeks 2-8 60%* of base pay for weeks 9-27 <i>*Employees can elect to 'top-off' benefit with accrued PTO to get to 100% pay</i>	60% of base pay up to \$15,000/month
Duration	6 months	To Social Security normal retirement age
Enrollment	Automatic, cannot opt out	Automatic, cannot opt out

Break

2-Minute Stretch Break



AD&D & Life Insurance



MetLife

AD&D

- Protects you and your family from the unforeseen financial hardship due to an accident
- Coverage ranges from \$50,000 to \$500,000
- Dependents' coverage is a percentage of your coverage, shown here:

Coverage	Value on Spouse	Value on Each Dependent Child
Spouse Only	60%	N/A
Spouse & Dependent Child(ren)	50%	20%
Dependent Child(ren) Only	N/A	20%

Life Insurance



	Basic Life Insurance	Supplemental Life Insurance	Spouse/Domestic Partner Life Insurance	Child Life Insurance
Premiums	100% Employer Paid	100% Employee Paid	100% Employee Paid	100% Employee Paid
Benefit	1x annual base salary, rounded up to nearest \$1,000	Up to 8x* your annual base salary <i>*amounts over 3x will require evidence of insurability</i> <i>Note: benefit will reduce every 5 years, starting at age 65</i>	Up to \$200,000* in \$25,000 increments <i>*amounts over \$50,000 will require evidence of insurability</i>	\$5,000 or \$10,000
Who is covered	Employee	Employee	Spouse or Domestic Partner	Child(ren)
Enrollment	Automatic, cannot opt out	Employee elected	Employee elected	Employee elected
Maximum	\$50,000	\$1.5M	\$200,000	\$10,000
Rates	N/A	Based on age and coverage level	Based on SP/DP's age and coverage level	Flat rate, regardless of how many children are covered

Free Additional Services

- **Grief Counseling**

- Up to five face-to-face or telephone sessions with a licensed grief counselor.

- **Will Preparation Services**

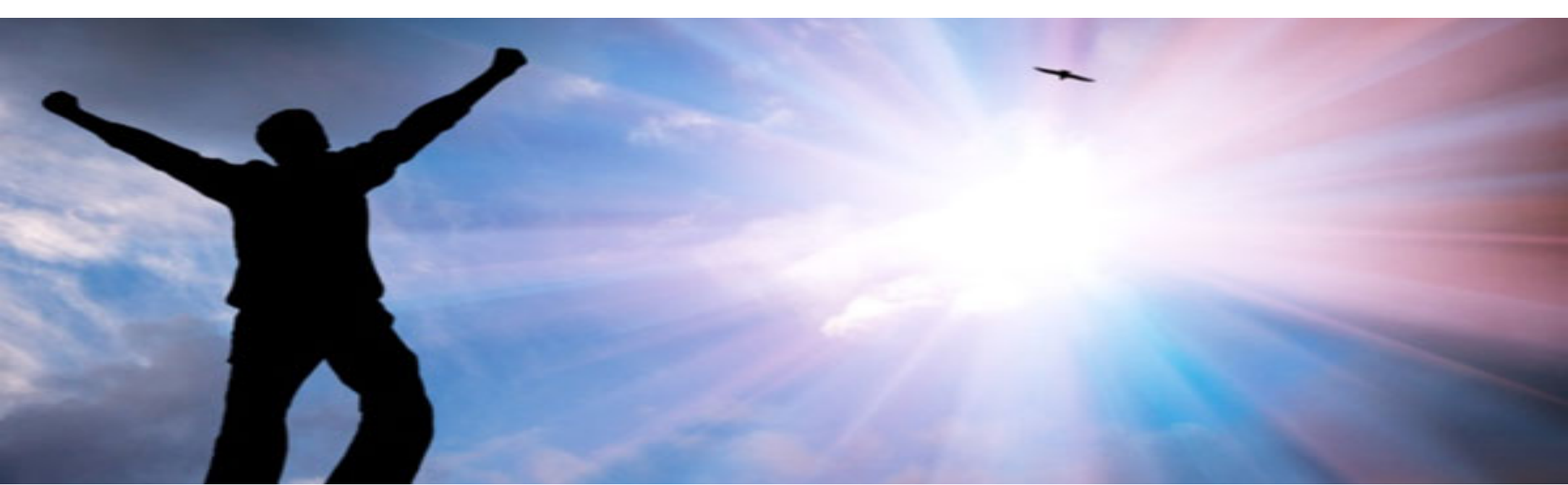
- In-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.

- **Estate Resolution Services**

- Access to a MetLife Legal plan attorney both in-person and by phone to help your beneficiaries settle your estate.

- **Funeral Discount & Planning Services**

- Access to the largest network of funeral homes and cemeteries, to pre-plan arrangements with a licensed counselor and receive a discount on funeral services.



Wellness



Wellness Rewards

Wait 1 week after medical enrollment, then register with Virgin Pulse.

Quarterly Reward Earning Potential

	Level 1	Level 2	Level 3	Level 4
Points	2,000	4,000	6,000	10,000
PPO	\$10	\$10	\$10	\$20
HDHP	\$30	\$30	\$30	\$35

Reach Level 4 every quarter to maximize your reward for the year!

- Earn up to a \$200 annual HCA deposit for the PPO per person
- Earn up to a \$500 annual HSA deposit for the HDHP per person

Rewards are tracked quarterly and paid in the first quarter of the following year.

Earn by tracking steps, challenging friends, and more!

Interested and want to join? Visit join.virginpulse.com/LANL

401(k) Plan



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 yet have an active social security number

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

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 Contribution Options

Pre-Tax

- 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



Paid Time Off

Paid Time Off

- PTO is for planned and unplanned absences
- It is accrued based on your years of service each pay period you are in paid status
- Employees responsibility to budget their time to ensure they have time in case of a sickness

Full-time employee rate of PTO accrual			
Years of service	Annual accrual rate	Per pay period	Maximum allowable accrual
Less than five years	200 hours	7.693 hours	252 hours
Five or more years but less than 10 years	216 hours	8.308 hours	288 hours
10 or more years but less than 15 years	232 hours	8.924 hours	324 hours
15 years or more	256 hours	9.847 hours	360 hours

Compassionate Care

Compassionate Care

- Full and part-time employees are eligible to receive compassionate care
- Compassionate care can be used to care for ill or injured family members or for bereavement
- Hours are granted annually on January 1, upon hire/new eligibility, or return from leave
- Hours are available for immediate use
- Unused hours do not carry over and are not paid out at termination

Compassionate Care

- Incidental Family Care
 - Requires manager approval
 - Up to 24 hours in a calendar week
 - “Incidental” refers to the need to attend to a qualified family member’s health condition that is short-term in nature or requires care for a more long-term condition on an intermittent basis.
- Serious Family Care
 - Requires HR-Benefits approval
 - Used for more than 24-hours in a calendar week
 - “Serious family health condition” as defined by Family Medical Leave of Absence (FMLA) means an illness, injury, impairment, or physical or mental condition that involves:
 - Inpatient care in a hospital, hospice, or residential medical care facility; or
 - Continuing treatment by a health care provider

Compassionate Care- Granted Hours

Date of hire, eligibility, or return from leave	Full-time employee hours allotted	Part-time employee hours allotted
January 1–March 31	80	40
April 1–June 30	60	30
July 1–September 30	40	20
October 1–December 31	20	10

Paid and Unpaid Leaves

Paid and Unpaid Leaves

- LANL provides a variety of leaves from the workplace.
- Leave Examples:
 - Maternity
 - Parental
 - Advanced Study Program
 - Governmental Service
 - Programmatic
 - Medical
 - Military
- Contact the Benefits Leaves team for eligibility and coordination
 - 505-664-6947, option 3
 - leaves@lanl.gov



Actions Required

- Download & complete LANL Contacts Form if applicable (include dependent documentation) and Acknowledgement of Receipt of Required Notices (required for everyone), email to benefits@lanl.gov
- Enroll in benefits with 31 days from your hire date
 - Once enrolled, your coverage is effective as of your date of hire
 - Carrier files sent every Thursday morning
 - You will receive your ID cards within 3 weeks of completing enrollment
- Complete your beneficiary designations online by accessing MetLife, Fidelity & HSA Bank websites
- Auto enroll in 401(k) 31 calendar days from hire date
- Use the checklist in your guide
- Payroll deductions are taken twice a month
- 31 calendar days for life event changes (marriage, divorce, new child, etc.)



Website Tour

Internal: AskHR Portal and benefits.lanl.gov

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

Don't forget to return your:

- Required Notices – Acknowledgement Form
- LANL Contacts Form and Dependent Documentation (if applicable)