



SHRM-RLB-FY20-080

October 1, 2020

Dear LLNS Employee:

It's time for our annual Open Enrollment period. Benefits communication will continue to be available online and can be found at <https://benefits.llnl.gov/>. The guide can be accessed externally for your family members to review with you. Be sure to read this material carefully. The benefits and costs for your plan may have changed.

This year's Open Enrollment will begin on Monday, October 26, 2020 at 8:00 a.m. Pacific Time and will end Friday, November 13, 2020 at 5:00 p.m. Pacific Time. Changes can be made in LAPIS during Open Enrollment and will be effective January 1, 2021.

If you do not have VPN access to LAPIS, or if you are reporting authorized leave or are on a leave of absence, you may be required to make your Open Enrollment changes using a paper form. Contact the Benefits Office at 925-422-9955 to find out if a form is required.

### Some key points:



#### Medical Plans

No Plan changes in 2021 for Anthem or Kaiser

Health Savings Account (HSA) - The 2021 HSA employee contribution limit has increased for employee only coverage to \$2,850 and for family coverage to \$5,700 for Anthem and Kaiser High Deductible Health Plans (HDHP).



#### ARAG Legal Insurance

Diversity & Inclusion package added including domestic partnership agreements, funeral directive, gender identification change, hospital visitation authorization and postnuptial agreements.

ARAG is open this year for new enrollments. If you are currently enrolled, your participation will continue unless you cancel the coverage.



#### Health Care/Dependent Care Reimbursement Accounts

##### Annual Re-enrollment required!

If you are enrolled in the Health Care and/or Dependent Care Reimbursement Accounts, you must re-enroll during Open Enrollment if you wish to continue participation in these tax-saving programs in 2021. The 2021 maximum for health care flexible spending account has increased to \$2,750 and the maximum for dependent care remains at \$5,000.

Any expenses reimbursed with 2021 contributions must be incurred by December 31, 2021.

## Virtual Benefits Fair

Due to the COVID restrictions LLNL will be offering a live on-line virtual presentation from each of our vendors.

**Virtual Open Enrollment webinars are scheduled from October 19 through October 22, 2020.**

**Time and dates for each webinar will be posted on the Benefits website at [benefits.llnl.gov](https://benefits.llnl.gov).**

**The Benefits website is available without VPN therefore available to spouses and/or domestic partners.**

## Verify Dependents

Open Enrollment is also a good time to verify that your enrolled dependents are still eligible for coverage and to review your beneficiary designations. You will be asked to provide documentation to verify eligibility for any newly added dependents.

## Resources

Please take a few minutes to go to <https://benefits.llnl.gov/> and carefully review the Open Enrollment Guide to learn what is being offered for 2021. You will need access to the internet to view the Open Enrollment Guide online but do not need to be onsite or have VPN access. You will also find other required communications including Summary Plan Descriptions for each benefit, the Summary of Benefits and Coverages, the Children's Health Insurance Program notice, and the Summary Annual Report. It is very important for you to read these documents, as they describe all the participation rules, plan benefits, and claims information.

If preferred, a paper version of the Open Enrollment Guide and other documents posted online are available on request at no charge by calling the Benefits Office at (925) 422-9955. By accessing these documents online, you are consenting to electronic delivery of these and future Plan communications. Your consent may be withdrawn at any time by sending a written notice to the Benefits Office.

I encourage you to consider any changes in your life that may affect your insurance and benefits needs and make the best possible enrollment choices for you and your eligible family members for 2021.

Sincerely,

Renée L. Breyer  
Associate Director  
Strategic Human Resources Management