BENEFITS

Topics to be discussed…

Health and Welfare Plans

- Medical Plans
- Dental Plans
- Vision Plan
- Disability Insurance
- Life Insurance
- Accidental Death and Dismemberment
- Legal Plan
- Flexible Spending Accounts
- Pretax Transportation

LLNS 401(k) Retirement Plan

Period of Initial Eligibility

Begins on the first day of eligibility and ends 31 days later or on the last working day of the 31-day period, if earlier

~Enrolling after the PIE~

- Automatic Default Coverage
- During Open Enrollment
- Qualifying Life Event

Enrolling after the PIE

- **Automatic Default Coverage**
  - Defaulted into single party
    - Anthem Blue Cross Core Value
    - Delta Dental PPO
    - Vision Plan
- **During Annual Open Enrollment period**
  - Elections during open enrollment are effective January 1 of the following year (generally held in the fall)
- **Qualifying Life Event**
  - If you have a newly eligible family; can enroll yourself and eligible family member(s) at that time
    - Enrollment must be within 31-days of the eligible event

Eligibility Levels

	Full Benefits	Mid-level Benefits	Core Benefits
Medical	All plans	All plans	Core only
Dental	✓		
Vision	✓		
Employee Assistance Program (EAP)	✓	✓	✓
Core Life		✓	✓
Basic Life	✓		
Supplemental Life	✓	✓	
Dependent Life (Basic and Expanded)	✓	✓	
Accidental Death and Dismemberment (AD&D)	✓	✓	✓
Short-term Disability (STD) – out of California	✓	✓	✓
California Short-term Disability Bridge Program (STD Bridge)	✓	✓	✓
Supplemental Disability	✓		
Business Travel Accident	✓	✓	✓
Legal	✓	✓	✓
Health Care Reimbursement Account (HCRA)	✓	✓	✓
Dependent Care Reimbursement Account (DCRA)	✓	✓	✓

Eligibility

- Yourself
- Dependents:
  - Spouse or Domestic Partner
  - Children, stepchildren, adopted children, foster children (to age 26) and legal wards (to age 18)
- Verification of eligibility may be requested

Medical Plans

Kaiser Permanente

Anthem Blue Cross Plans:

- Anthem Blue Cross CORE Value with / HSA
- Anthem Blue Cross EPO
- Anthem Blue Cross Plus
- Anthem Blue Cross PPO
- Anthem Blue Cross HDHP/HSA

Kaiser Permanente

Health Maintenance Organization (HMO)

- Employee must live or work in the plan's service area
- Must use plan providers (except for emergencies)
- Primary Care Physicians (PCP) coordinates all care
- No claim forms
- No deductibles
- Small co-payments

Kaiser Permanente

Copayments

Service	Copay
Office Visit	$25
Emergency Room (waived if admitted)	$100
Hospital Inpatient	$500
Outpatient Surgery	$100
Rx: Generic copay (30-day supply)	$10
Rx: Brand-name copay (30-day supply)	$35

Anthem Blue Cross Plans

Common Features:

- Available Nationwide
- Same network used for all plans -- Anthem Blue Cross PPO network
  - Look up doctors and facilities at *www.anthem.com/ca/*
  - Search under Medical (Employer-Sponsored) and Blue Cross PPO (Prudent Buyer) – Large Group
- Mental Health benefit is through Anthem
- Self Referrals
- Telemedicine (Video chat) with physician

Anthem Blue Cross

Anthem Blue Cross CORE Value w / HSA

Fee-For-Service

Catastrophic Medical Coverage

Annual deductible: $3,000 individual; $6,000 family

- **In-network**
  - You pay 20% after deductible
  - Out of pocket maximum: $5,000 individual; $10,000 family

- **Out-of-network**
  - You pay 40% after deductible
  - Out of pocket maximum: $10,000 individual; $20,000 family
  - You may be responsible for any cost over “customary and reasonable”
  - You may be required to file claim forms

Anthem Blue Cross

Anthem Blue Cross EPO

Exclusive Provider Organization (HMO Type Plan)

- **In Network benefits only** – must use network providers
  No Out-of-Network coverage (except emergencies)

- No deductibles

- Out-of-Pocket Maximum:

  $1000 individual/$3000 family

Anthem Blue Cross

Anthem Blue Cross EPO

Exclusive Provider Organization (HMO Type Plan)

Service	2016
Office Visit – Primary	$25
Office Visit – Specialist	$35
Emergency Room (waived if admitted)	$100
Coinsurance (for some services)	10%

Anthem Blue Cross

Anthem Blue Cross PPO

Preferred Provider Organization Plan

Offers both in-network and out-of-network benefits

- **In-network**
  - Annual deductible: $500 individual; $1,500 family
  - You pay 20% after deductible
  - Out-of-pocket maximum: $3,000 individual; $9,000 family

- **Out-of-network**
  - Annual deductible: $1,000 individual; $3,000 family
  - You generally pay 40% for services
  - You may be responsible for any cost over "customary and reasonable"
  - Out-of-pocket maximum: $6,000 individual; $18,000 family
  - You may be required to file claim forms

Anthem Blue Cross

Anthem Blue Cross PLUS

Point of Service (POS type plan)

In-network

- Annual deductible: $300 individual; $900 family
- Out of pocket maximum: $2,500 individual / $7,500 family
  - includes deductible and copays

Service	Copays
Office Visit – Primary	$25
Office Visit – Specialist	$35
Emergency Room (waived if admitted)	$100
Coinsurance (for some services)	20%

Anthem Blue Cross

Anthem Blue Cross PLUS

Point of Service (POS type plan)

Out-of-network

- Annual deductible: $500 individual; $1,500 family
- You generally pay 40% for services
- Out of pocket maximum: $7,000 individual / $21,000 family
- You may be responsible for any cost over “customary and reasonable”
- You may be required to file claim forms

Anthem Blue Cross

Anthem Blue Cross HDHP

High Deductible Health Plan

In Network

- Annual deductible: $1,500 individual; $3,000 family
- You pay 10% after deductible
- Out of pocket maximum: $3,000 individual / $6,000 family

Out-of-network

- Annual deductible: $3,000 individual; $6,000 family
- You generally pay 30% for services
- Out of pocket maximum: $6,000 individual / $12,000 family
- You may be responsible for any cost over "customary and reasonable"
- You may be required to file claim forms

Anthem Blue Cross

Health Savings Account (HSA)
Anthem Blue Cross HDHP and Core Value

- **HSA Employer Funding**
  - $750 Individual
  - $1500 Family

- **Maximum Contribution** – combined employer and employee
  - $3,350 Individual; $6,750 Family

- **Catch-up contribution** if age 55 or older
  - Additional $1000

Anthem Blue Cross

Health Savings Account (HSA)

- HSA money can be used to help pay the cost of out-of-pocket medical and prescription drug expenses.
- LLNS contributes to each enrolled employee's HSA account credited per pay period.
- Employees fund the account with pretax contributions through payroll deduction.
  - Employee may also fund the account with after tax contributions by depositing funds directly into HSA account.
- The HSA account belongs to member; is theirs to keep, even when no longer employed by LLNS.

Anthem Blue Cross

Anthem Blue Cross Prescriptions CVS Caremark

CVS CAREMARK

Prescription Drug Coverage for Anthem Blue Cross

For CORE: 20% after deductible is met

For HDHP: 10% after deductible is met

For Plus, PPO and EPO:

Generics - Retail - $10; Mail Order - $20

Formulary brand:

- **Retail:** 20% copay: min $40 and max $60
- **Mail Order:** 20% copay: min $80 and max $120

Non-Formulary brand:

- **Retail:** 40% copay: min $60 and max $100
- **Mail Order:** 40% copay: min $120 and max $200

Anthem Blue Cross

Mandatory Prescription Mail Order Program

Anthem Blue Cross medical plans require utilization of the mandatory mail order program for maintenance prescription drugs.

- Once two refills have been dispensed by your local **CVS Caremark network** pharmacy, future refills of your maintenance prescription must be dispensed by mail order.

- CVS Maintenance Choice lets you choose to receive your maintenance prescriptions at a CVS/pharmacy or from the CVS Caremark Mail Service Pharmacy for the same low copay

Dental Plans (Premiums paid by LLNS)

- **Delta Dental PPO**
  - Worldwide coverage -- may use any dentist
  - Maximum benefits with PPO Delta Dentists
  - $50 annual deductible
  - $1,700 annual maximum benefit (PPO Dentist)
  - $1,500 annual maximum benefit (other Dentist)

- **DeltaCare USA**
  - HMO dental plan.
    - Must use DeltaCare USA dentists only (except in emergencies)
  - Co-payments vary based on services performed
  - No annual maximum benefit; no deductible

DELTA DENTAL

Vision Plan (Premium paid by LLNS)

- Covers exams, lenses, frames, contact lenses
  - $20 co-pay annual exams (every calendar year)
  - $25 co-pay lenses and frames
    - Lenses every calendar year; frames every other calendar year
  - $0 co-pay contact lenses (every other calendar year)

- May use out-of-network providers
  - Higher benefits with VSP providers
- To locate VSP providers:
  - Visit *www.vsp.com*
  - Call 1-800-877-7195

Provided by VSP Vision Care

California State Disability

The State Disability Insurance (SDI) program provides temporary benefit payments to workers for non work-related disabilities.

- SDI is a mandatory tax from employees' wages
- Seven day waiting period before benefits are paid
- Benefits paid up to 12 months
- Pays 55% to weekly maximum (based on earnings)
  - **2016 maximum is $1129**

EDD Employment Development Department State of California

Supplemental Disability

- **Short term (First 12 months)**
  - Coordinates with SDI to pay up to 70% of monthly salary (maximum $15,000/per month)
  - Must select a waiting period of 7, 30, 90, or 180 days
  - You ***must*** submit a *Statement* of *Health* to ***enroll*** or ***decrease*** your ***waiting period*** *after PIE*

- **Long term (beyond 12 months)**
  - Pays up to 50% of monthly salary (maximum $15,000/per month)
  - May be offset by money from other sources up to 70% of monthly salary (e.g. Social Security and LLNS Disability Income)

Offered through THE HARTFORD

Life Insurance - Enrollment is automatic

- *BASIC* Life: Equal to one-time annual salary (up to $400,000)
  - Imputed income on value of life insurance greater than $50k per IRS rules
  - Can opt to reduce to $50k
    - Can later increase to one times base salary
- *CORE* Life: Flat $5,000

Supplemental Life Insurance

- Optional term life insurance plan
- You choose coverage:
  - $20,000
  - Annual Salary (up to $250,000)
  - 2X annual salary (up to $500,000)
  - 3X annual salary (up to $750,000)
  - 4X annual salary (up to $1,000,000)
    - Must submit Statement of Health for 4x
  - 5X annual salary (up to $2,000,000)
    - Must submit Statement of Health for 5x

- Cost based on age and amount of coverage

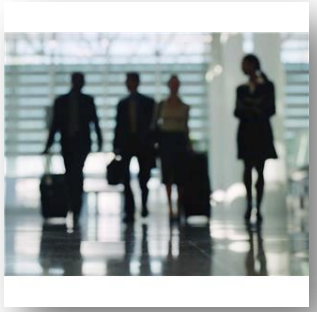
Offered through MetLife

Dependent Life Insurance

- **Basic plan**
  - Spouse/Domestic Partner and eligible children covered at $5,000 each
- **Expanded Plan**
  (must be enrolled in Supplemental Life)
  - Spouse/Domestic Partner covered for 1/2 of employee's coverage (up to $200,000)
    - For coverage above $50,000 spouse/domestic partner must submit Statement of Health
  - Children covered at $10,000 each

Business Travel – Enrollment is automatic

- Provides business travel / accident insurance; no cost to employee
  - Up to $100,000 of life insurance coverage
  - When traveling on official LLNS business
- Does not include commute to and from work



Accidental Death & Dismemberment
(AD&D)

- Optional coverage from $10,000 to $500,000
- Can enroll, change or cancel at any time
- Coverage for:
  - Self only
  - Family -- Employee, Spouse/Domestic Partner and children
    - Spouse or DP covered at 60% of your coverage;
    - If Spouse or DP and children then spouse or DP covered at 50%; each child at 20%
  - Modified Family -- employee and children
    - Eligible children insured at 20% of your principle

Legal Plan

- Preventative, domestic, consumer, defensive legal services and identity theft protection
- Network and Non-network attorneys
- 800 # paralegal advice
- Online resources
- Not always available during Open Enrollment

Offered through ARAG

Flexible Spending Account(s)

Health Care Reimbursement Account (HCRA)

Allows pre-tax reimbursement of allowable out-of-pocket health care costs

- Maximum annual contribution = $2,550
  - If you and your spouse are both LLNS employees, you may each contribute up to $2,550
- Minimum annual contribution = $180
- Changes allowed during annual Open Enrollment period or with eligible change in status
- Any unused amount by December 31st is forfeited; have until March 31st of the following year to submit claims

Administered through ADP

Flexible Spending Account(s)

Health Care Reimbursement Account (HCRA)

- Debit card is issued to new participants
  - Additional cards provided by contacting SHPS
- Participants need to keep receipts in case audited
- Online claim submission available
- See ***ADP*** website (*www.myshps.com*) for PDF of all eligible expenses
- Can not participate if enrolled in HDHP

Administered through ADP

Flexible Spending Account(s)

Dependent Care Reimbursement Account (DCRA)

Allows employees to pay for dependent care on pre-tax, salary reduction basis

- Changes allowed during annual Open Enrollment period or with eligible change in status
- Maximum annual limit is $5,000 in a calendar year
  - Per family
- Must submit claim form and receipts
- Any unused amount is forfeited

Administered through ADP

Pre-Tax Transportation Program

- May contribute up to $255 per month
- Must submit claim form and receipts
  - Reimbursement form and receipts are sent to payroll
- Claims must be submitted within 180 days of incurred expense

NEW HIRE ENROLLMENT PROCESS

- Review insurance options
- Identify type of plans desired
- To Enroll
  - Log on LAPIS Self Service and click on “Benefits”
  - LAPIS is located at *https://lapis.llnl.gov*
    - –Accessible from a Laboratory computer

Questions

Next: 401K

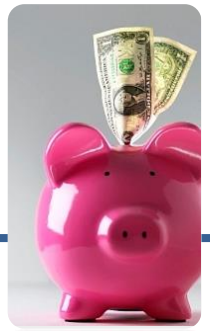
LLNS 401(k) Retirement Plan

- Employee voluntary contribution
  - Up to 75% of eligible compensation
  - Pre-Tax Account
    - Pretax contribution – tax deferred growth*
  - After-Tax Account
    - After tax contribution – tax deferred growth*
  - Roth Account
    - After tax contribution – tax free growth*
    - Must remain on deposit for at least five years

**See Fidelity enrollment kit for more information or*

log onto ***www.netbenefits.com***

LLNS 401(k) Retirement Plan



- **Pre-Tax and Roth 401k Contribution Maximum**
  - $18,000 (combined limit for pre-tax and Roth 401(k)
    - Employee contributions automatically switch to after-tax once contributions reach the maximum limit
  - $6,000 separate catch up contribution for those age 50 or older by December 31, 2016
- **Annual Contribution Maximum**
  - Can not exceed $53,000 (including employee voluntary pre-tax, after-tax, Roth 401k, and employer contributions)
    - Does not include catch-up contribution

LLNS 401(k) Retirement Plan

- **Auto Enrollment**
  - If you have not enrolled in the Plan within 30 days from your date of hire (or rehire), you will be automatically enrolled in the Plan at a contribution rate of 6% into the pretax account.
  - Your contributions will be invested in a Target Retirement Fund.
  - You may change your contribution rate at any time.
  - If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 30 days of eligibility.

LLNS 401(k) Retirement Plan

- **Employer contributions**
  - Match: 100% up to the first 6% of employee contributions
  - Non-elective (service based)
    - 0 – 9 years 3.5%
    - 10 – 19 years 4.5%
    - 20 or more years 5.5%
  - Contributed per pay period
  - Immediately vested in all employer contributions

LLNS 401(k) Retirement Plan
Loan Program

- Loan Limits:
  - 50% or $50,000, whichever is less
  - Minimum loan amount $1000 (minimum account balance $2000)
- General purpose < 5 yrs.
- Home loan < 15 yrs.
- Repayments by payroll deduction

Legal Disclosures

- While this presentation and the oral statements of Plan representatives are meant to be accurate, the actual Plan documents and relevant laws will govern at all times.
- In response to legal and contract requirements, market changes, etc., LLNS reserves the right to amend or terminate benefits at any time.
- Company policies on hiring, discharge, layoff, and discipline are in no way affected by the plans and programs described here. Therefore, nothing in this presentation is meant to be a guarantee of employment or continued employment.
- This material has been prepared for informational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, investment, or tax advice. Contact your accountant, attorney, and or financial advisor for such advice.
- Content of this presentation is valid as of date of presentation to expiration December 31, 2016.

For More Information

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