Employee Benefits Orientation

NEO I

Benefits Division
Strategic Human Resources Management
Agenda

- Health and Welfare Plans
  - Eligibility
  - Medical Plans
  - Dental Plans
  - Vision Plans
  - Flexible Spending Accounts
  - Disability Insurance
  - Life Insurance
  - Business Travel Accident
  - Accidental Death and Dismemberment
  - Legal Plan
  - Pre-Tax Transportation
  - Enrollment

- LLNS 401(k) Retirement Plan
Eligibility

- Eligible on first day of employment

Who is eligible?
- Yourself
- Dependents
  - Spouse or Domestic Partner
  - Children, stepchildren, adopted children, foster children (to age 26) and legal wards (to age 18)

You will be sent an email regarding the documents required to verify your dependents eligibility
Period of Initial Eligibility (PIE)

- 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

- Options to enrolling after PIE
  - Automatic Default Coverage
  - During Open Enrollment
  - Qualifying Life Event
Enrolling after PIE

- **Automatic Default Coverage**
  - Default into employee only coverage
    - Anthem Blue Cross Core Value
    - Delta Dental PPO
    - Vision Service Plan Basic

- **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 qualifying life event you have 31-days from the date of the event to make changes
    - Examples include getting married, having a baby, and getting divorced
Medical Plans

KAISER PERMANENTE® thrive

- Kaiser HMO
- Kaiser HDHP with HSA

Anthem

- Anthem Blue Cross CORE Value with HSA
- Anthem Blue Cross HDHP with HSA
- Anthem Blue Cross EPO
- Anthem Blue Cross Plus
- Anthem Blue Cross PPO
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 (non-PPO Dentist)

- **DeltaCare USA – available in California only**
  - HMO dental plan
  - Must use DeltaCare USA dentists only (except in emergencies)
  - Co-payments vary based on services performed
  - No annual maximum benefit *(except for orthodontia)* or deductible

[Image of toothbrushes]
VSP Vision Plan

- Vision Plan Basic – paid for by LLNS
- Vision Plan Plus – additional cost to employee

<table>
<thead>
<tr>
<th>Service</th>
<th>Basic</th>
<th>Plus</th>
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<tbody>
<tr>
<td>Frames</td>
<td>Every 24 months</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>Frame allowance</td>
<td>$150</td>
<td>$250</td>
</tr>
<tr>
<td>Material copay</td>
<td>$25</td>
<td>$0</td>
</tr>
<tr>
<td>Exam copay</td>
<td>$20</td>
<td>$10</td>
</tr>
<tr>
<td>Contact lens allowance</td>
<td>$130</td>
<td>$200</td>
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</table>

- May use out-of-network providers
  - Higher benefits with VSP providers

- To locate VSP providers
  - Visit [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195
Flexible Spending Account(s)
Health Care Reimbursement Account (HCRA)

- Allows pre-tax reimbursement of allowable out-of-pocket health care costs (medical, dental, vision, and prescription)
  - Maximum annual contribution = $2,650
    - If you and your spouse are both LLNS employees, you may each contribute up to $2,650
  - 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; you have until March 31st of the following year to submit claims
Flexible Spending Account(s)
Dependent Care Reimbursement Account (DCRA)

- Allows employees to pay for dependent care on pre-tax 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
  - See WageWorks website at https://myspendingaccount.wageworks.com for a PDF of all eligible expenses
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 60% - 70% to weekly maximum based on earnings
- No waiting period for baby bonding

2019 weekly maximum benefit is $1,252
Supplemental Disability

- **Short term (first 12 months)**
  - Coordinates with SDI to pay up to 70% of monthly salary (maximum of $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 of $15,000/per month)
  - May be offset by money from other sources up to 70% of monthly salary
  - Both Short term & Long term benefits included in this plan
Life Insurance

LLNS Paid

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

Enrollment is automatic
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 annual salary
  - 5x annual salary (up to $2,000,000)
    - Must submit Statement of Health for 5x annual salary

- Cost based on age and amount of coverage
Dependent Life Insurance

- **Basic Plan**
  - Spouse/domestic partner and eligible children covered at $5,000 each

  **OR**

- **Dependent Life Spouse/Domestic Partner**
  - Spouse/domestic partner covered at $10,000 to $200,000 (can increase in increments of $10,000)
  - Cannot be higher than employee Basic Life plus Supplemental Life
  - Coverage above $50,000 spouse/domestic partner must submit a Statement of Health

- **Dependent Life Child**
  - Coverage is $10,000 per eligible child
Business Travel Accident Insurance
LLNS Paid

- Provides business travel / accident insurance
  - Up to $1,000,000 life insurance coverage
  - Covers accidental death or dismemberment to Lab employees while traveling on official LLNS business
  - Other benefits include: emergency medical evacuation; emergency prescription replacement; loss baggage reimbursement, etc.
  - **Does not** include commute to and from work

Enrollment is automatic
Accidental Death & Dismemberment Insurance (AD&D)

- Optional coverage from $10,000 to $500,000
- Can enroll, change or cancel anytime
- Coverage for:
  - Self only
  - Family – You, spouse/domestic partner (DP), and eligible children
    - Spouse or DP at 60% of your coverage;
    - If spouse or DP and children
      - Spouse or DP covered at 50%; each child at 20%
  - Modified Family – employee and children
    - Eligible children insured at 20% of employee principle
Legal Plan

- Preventative, domestic consumer, defensive legal services and identity theft protection

- Network attorneys – more than 12,000 credentialed attorneys
  - In office services up to 8 hours per person, per year
  - Unlimited legal advice over the telephone

- Non-network attorneys: receive 25% reduced fee off hourly rate

- Online resources

- Not always available during Open Enrollment
Pre-Tax Transportation Program

- May contribute up to $265 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
- Can enroll, change, cancel anytime

Enroll in LAPIS under Payroll > Voluntary Deductions
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](https://lapis.llnl.gov)
  - Accessible from a Laboratory computer
Questions

Next: 401(k)
**LLNS 401(k) Retirement Plan**

*See Fidelity enrollment kit for more information or log onto www.netbenefits.com*

- **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
Pre-Tax and Roth 401(k) Contribution Maximum
- $19,000 (combined limit for pre-tax and Roth 401(k))
  - Employee contributions automatically switch to after-tax once contributions reach the maximum limit
  - May indicate on [www.netbenefits](http://www.netbenefits) to stop employee contributions once maximum limit is reached instead of continuing on an after-tax basis
- $6,000 separate catch up contribution for those age 50 or older by December 31, 2019

Annual Contribution Maximum
- Can not exceed $56,000 (including employee voluntary pre-tax, after-tax, Roth 401(k), and employer contributions)
  - Does not include catch-up contribution
  - **Note:** Limits are cumulative for all 401(k) plans including any other employer plan contributions in the calendar year
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 pre-tax 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 begin contributing at 6% into the pre-tax account, you must change your contribution rate within the first 30 days of hire (or rehire).
Employer contributions

- Match: 100% up to the first 6% of employee contributions, plus
  - Non-Elective contribution
  - Contributed per pay period
  - Immediately vested in all employer contributions

<table>
<thead>
<tr>
<th>Non-elective (service based)</th>
<th>LLNS Contribution</th>
</tr>
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<tbody>
<tr>
<td>0 - 9 years</td>
<td>3.5%</td>
</tr>
<tr>
<td>10 – 19 years</td>
<td>4.5%</td>
</tr>
<tr>
<td>20 or more years</td>
<td>5.5%</td>
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LLNS 401(k) Retirement Plan

Loan Program

- **Loan Limits:**
  - Maximum loan amount 50% or $50,000, whichever is less
  - Minimum loan amount $1,000 (minimum account balance $2,000)

- **General purpose <5 years**

- **Home loan <15 years**

- **Repayments by payroll deduction**
Legal Disclosures

- If there is a conflict between this summary and the Plan documents, the actual Plan documents will govern.
- LLNS reserves the right to amend or terminate benefits at any time.
- Nothing in this presentation is meant to be a guarantee of continued employment.
- This material is for informational purposes only. Contact your accountant, attorney, and or financial advisor for individual advice.
New Employee Benefits Information

- For more Benefits information please visit our website at https://benefits.llnl.gov

- Click on the New Employees tab located in the upper left corner

- Get rates, comparison charts and informational flyers from vendors
For More Information

LLNL Benefits Office

X 2-9955

Building 543, Room 1216

Benefits Email: llnl-benefits@llnl.gov