Employee Benefits Overview
What We’ll Cover

- 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
Period of Initial Eligibility (PIE)

- Eligible on first day of employment
  - 31 days from date of hire to enroll
  - “One Shots” on your paycheck

- Who is eligible?
  - Yourself, Dependents, Spouse or Registered Domestic Partner, Children, Stepchildren, Adopted Children, Foster Children (to age 26) and Legal Wards (to age 18)

- Eligibility Documents
  - Marriage document for spouse, birth documents for children, state documents for domestic partnerships

- No dual coverage with LLNS employees/retirees
  - Includes medical, dental, vision, legal, supplemental and dependent life insurances
Enrolling after PIE

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

- **You May Change During Annual Open Enrollment Period**
  - Elections during open enrollment are effective January 1 of the following year (generally held in the fall)

- **You May Change With A 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

Available Medical Plans

- Kaiser HMO*
- Kaiser HDHP with HSA*
- Anthem Blue Cross EPO
- Anthem Blue Cross Plus
- Anthem Blue Cross PPO
- Anthem Blue Cross CORE Value with HSA
- Anthem Blue Cross HDHP with HSA

*If you’re working remotely outside of California for more than 31 days from your hire date, Kaiser plans are not available. Once permanently relocated to California, a change to your medical plan can be requested but must be completed within 31 days from the date of relocation. [https://benefits.llnl.gov/health-welfare/medical](https://benefits.llnl.gov/health-welfare/medical)
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
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>
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<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>
</tr>
</tbody>
</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 = $2,750
    - If you and your spouse are both LLNS employees, you may each contribute up to $2,750
  - 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
- Visit WageWorks website at https://myspendingaccount.wageworks.com for a PDF of all eligible expenses
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 per family in a calendar year
  - Must submit claim form and receipts
  - Any unused amount is forfeited
  - Visit 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%, up to weekly maximum based on earnings

2021 weekly maximum benefit is $1,357
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)

Both Short-term & Long-term benefits included in this plan
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/registered domestic partner and eligible children covered at $5,000 each

- **OR**-

- **Dependent Life Spouse/Registered Domestic Partner**
  - Spouse/registered 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/registered 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
Optional coverage from $10,000 to $500,000

Can enroll, change or cancel anytime

Coverage for:
- Self only
- Family – You, spouse/registered 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
Pre-Tax Transportation Program

- May contribute up to $270 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
New Hire Benefit 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
  - Only accessible with employee computer log-in and VPN since site is behind our firewall
LAPIS Benefits Enrollment

**LAPIS**

**Announcement**

**Personal Information**
- **Personal Information Summary**
  - Review a summary of your personal information.
- **Home Address**
  - Review and update your home and mailing addresses.
- **Phone Numbers**
  - Add or update phone numbers, or specify your primary phone number.
- **Emergency Contacts**
  - Add or update your emergency contact information.
- **Wage History**
  - View your Wage History
- **Salary Cards**
  - View Salary Cards
- **My Total Rewards**
  - View Total Rewards Statements

**Benefits**

- **Benefits Homepage**
  - View Benefits Homepage
- **Benefits Summary**
  - Review a summary of current, past or future benefit enrollments.
- **Confirmation Statement**
  - Confirmation Statement
- **Dependent/Beneficiary Info**
  - Review or update dependent and beneficiary information.
- **Insurance Beneficiary Summary**
  - Review a summary of your insurance beneficiaries’ coverage.
- **Insurance Summary**
  - Review a summary of your life and AD&D insurance.
- **Benefits Enrollment**
  - Enroll in benefits.
- **Pretax Transportation**
  - Pretax Transportation

For beneficiaries

For enrollment
Additional Information

Anthem and Kaiser
Medical identification cards will arrive approximately 2-3 weeks after your elections has been processed.

Delta Dental and VSP
Dental and Vision cards will not be mailed out to you. Register with www.deltadental.com and www.vsp.com to print your digital identification cards.

Out of State Employees
Once permanently relocated to California, a Kaiser medical plan can be requested. You will have 31 days from the date of your relocation to make this request with the Benefits Office. https://benefits.llnl.gov/health-welfare/medical
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
LLNS 401(k) Retirement Plan

- **Pre-Tax and Roth 401(k) Contribution Maximum**
  - $19,500 (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
  - $6,500 separate catch up contribution for those age 50 or older by December 31, 2021;

- **Annual Contribution Maximum**
  - Cannot exceed $58,000 (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).
LLNS 401(k) Retirement Plan

- **Employer contributions**
  - Match: 100% up to the first 6% of employee contributions, plus
  - Non-Elective contribution
  - Contributions and matching will NOT be retro from your hire date

<table>
<thead>
<tr>
<th>Non-elective (service based)</th>
<th>LLNS Contribution</th>
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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>
</tr>
</tbody>
</table>

Contributed each pay period
Immediately vested in all employer contributions
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

![Logos of various benefit providers](image-url)
LLNL Benefits Office
(925) 422-9955
Building 543, Room 1216

Benefits Email: llnl-benefits@llnl.gov
Benefits Website: https://benefits.llnl.gov/