COVERAGE THAT COUNTS: AFFORDABLE PROTECTION

Lawrence Livermore National Security, LLC

October 21, 2021
HELPING YOU PREPARE FOR THE UNEXPECTED: YOUR BENEFIT OPTIONS

Who is eligible?
All Active regular or limited-term employees of Lawrence Livermore National Security, LLC who work at least 17.5 hours per week on a regularly scheduled basis.

When can you enroll?
October 25th – November 12th, 2021

When does coverage begin?
January 1, 2022
Nearly 1 in 10 workers making $100K live paycheck to paycheck

66% of bankruptcies tied to medical issues

74% of employees live paycheck to paycheck

References:
1 "Getting Paid In America" survey, American Payroll Association, September 2019
2 American Public Journal of Health study, 02/2019
37% of people indicate they can’t pay an unexpected $400 bill without using a credit card and carrying a balance.¹

**DISABILITY INSURANCE**

**Disability insurance provides:**

- Income protection for when you are unable to work due to disabling condition for long periods of time
- Supportive services to help you recover and return to work
- Therapeutic counseling
- Professional help for legal and financial issues

**THE DISABILITY POLICY PROVIDES LIMITED BENEFITS.** This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

COVERAGE THAT COUNTS: AFFORDABLE PROTECTION

Your employer allows you to choose between four Short-term Disability options.

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>BENEFIT PERCENTAGE</th>
<th>MAXIMUM WEEKLY BENEFIT</th>
<th>SICKNESS BENEFIT STARTS</th>
<th>INJURY BENEFIT STARTS</th>
<th>BENEFIT DURATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>70%</td>
<td>$3,462</td>
<td>On the 8th days sick</td>
<td>On the 8th days injured</td>
<td>52 weeks</td>
</tr>
<tr>
<td>Option 2</td>
<td>70%</td>
<td>$3,462</td>
<td>On the 31st days sick</td>
<td>On the 31st days injured</td>
<td>52 weeks</td>
</tr>
<tr>
<td>Option 3</td>
<td>70%</td>
<td>$3,462</td>
<td>On the 91st days sick</td>
<td>On the 91st days injured</td>
<td>52 weeks</td>
</tr>
<tr>
<td>Option 4</td>
<td>70%</td>
<td>$3,462</td>
<td>On the 181st days sick</td>
<td>On the 181st days injured</td>
<td>52 weeks</td>
</tr>
</tbody>
</table>

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PAYCHECK PROTECTION KEEPS FAMILY AFLOAT

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LONG-TERM DISABILITY INSURANCE

You may purchase Long-term Disability coverage that provides benefits for both work-related and non-work-related causes

<table>
<thead>
<tr>
<th>BENEFIT PERCENTAGE</th>
<th>MAXIMUM MONTHLY BENEFIT</th>
<th>MINIMUM MONTHLY BENEFIT</th>
<th>BENEFIT START DATE</th>
<th>BENEFIT DURATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>$15,000</td>
<td>$100</td>
<td>On the 367th day of your disability</td>
<td>If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until the greater of your Social Security Normal Retirement Age or 3.5 years</td>
</tr>
</tbody>
</table>

- If your disability occurs at age 63 or above, the number of payments may reduce
- Treatment free period of 3 consecutive months; once continuously insured for 12 months, pre-existing condition limitations no longer apply

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FINANCIAL SUPPORT AND A FOCUS ON RECOVERY

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A COMPASSIONATE TEAM:
SUPPORT WHEN YOU NEED IT MOST
WRAP-UP AND Q&A

Available plans
• Short-term & Long-term Disability Insurance

Important Dates
• Enrollment period October 25th-November 12th, 2021
• Coverage Starts January 1, 2022
HOW TO FILE A CLAIM

How to File a Claim – STD

How to File a Claim – LTD

Disability Insurance Chalk Talk

Disability Insurance - Hurting While Working
THANK YOU!