

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
- An email will be sent to you requesting the documents

- ❖ 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

The image shows a screenshot of a '2024 Medical Plan Options Comparison of Benefit Coverages' chart. The chart is a complex table with multiple columns representing different plan options and rows representing various benefit categories such as Hospitalization, Prescription, Vision, Dental, and Health Savings Account (HSA). Each cell in the table contains specific details about the coverage for that plan and category, including deductibles, co-pays, and coinsurance rates. The chart is presented in a tablet-like format with a black border and rounded corners.

Medical Plan Comparison Chart

*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>

■ 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 – EE premiums paid for by LLNS
- Vision Plan Plus – additional cost to employee

Service	Basic	Plus
Frames	Every 24 months	Every 12 months
Frame allowance	\$150	\$250
Material copay	\$25	\$0
Exam copay	\$20	\$10
Contact lens allowance	\$130	\$200

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



Flexible Spending Account(s)

Health Care Reimbursement Account (HCRA)

HealthEquity

WageWorks



Allows pre-tax reimbursement of allowable out-of-pocket health care costs (medical, dental, vision, and prescription)

- Maximum annual contribution = \$3,050
 - If you and your spouse are both LLNS employees, you may each contribute up to \$3,050
- 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 **HealthEquity/WageWorks** website at www.healthequity.com/wageworks 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 **HealthEquity/WageWorks** website at www.healthequity.com/wageworks for a PDF of all eligible expenses



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 60% - 70% , up to weekly maximum based on earnings



The weekly maximum benefit is \$1,620

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

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/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



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/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, Care giving support and identity theft protection
- Network attorneys – more than 18,000 credentialed attorneys
 - Unlimited Access
 - Flexible Service
- Online resources



Pre-Tax Transportation Program

- May contribute up to \$315 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**

**Claims processed and reimbursements
made internally *by payroll***



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

<p>Time</p>	<p>Absence Administration</p> <p>29 Unprocessed Employees 112 Exceptions</p>	<p>Payroll</p>	<p>LLNL Benefits</p> <ul style="list-style-type: none"> Benefits Summary Confirmation Statement Life Events <li style="background-color: #f4a460;"> Benefits Enrollment Insurance Summary View Adjusted Start Date Calc Insurance Beneficiary Summary Dependent/Beneficiary Info My Total Rewards External Websites ▼
<p>PAS</p>	<p>Benefits</p>	<p>Hire</p>	
<p>Absence Forecasting Calculator</p>	<p>Personal</p>	<p>Performance Management</p>	

Additional Information

Anthem and Kaiser

Medical identification cards will arrive approximately 3-4 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://www.llnl.gov/join-our-team/benefits/employees>

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
 - \$23,000 (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 to stop employee contributions once maximum limit is reached instead of continuing on an after-tax basis
- \$7,500 separate catch up contribution for those age 50 or older by December 31, 2024;
- Annual Contribution Maximum
 - Cannot exceed \$69,000 (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

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 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

Non-elective (service based)	LLNS Contribution
0 - 4 years	3.50%
5 - 9 years	4.00%
10 - 14 years	4.50%
15 - 19 years	5.00%
20 or more years	5.50%



**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



For More Information

Benefits Staff

(925) 422-9955

Mon-Fri 7:30am-5:00pm (Remote)

Benefits Email: llnl-benefits@llnl.gov

Benefits Website: <https://benefits.llnl.gov/>