

# 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

- 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

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## Medical Plan Comparison Chart

# Dental Plans

## Employee 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 – 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](http://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 31<sup>st</sup> is forfeited; you have until March 31<sup>st</sup> of the following year to submit claims

- Visit **HealthEquity/WageWorks** website at [www.healthequity.com/wageworks](http://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](http://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


Time



**TIME**


TIMEKEEPING AND INTEGRATED MANAGEMENT OF EFFORT

Absence Administration




29 Unprocessed Employees  
112 Exceptions


Payroll




PAS




Benefits




Hire




Absence Forecasting Calculator



Personal



Performance Management



**LLNL Benefits**

- Benefits Summary
- Confirmation Statement
- Life Events
- Benefits Enrollment**
- Insurance Summary
- View Adjusted Start Date Calc
- Insurance Beneficiary Summary
- Dependent/Beneficiary Info
- My Total Rewards
- External Websites

# 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](http://www.deltadental.com) and [www.vsp.com](http://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](http://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](http://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 Office**

(925) 422-9955

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

Onsite-By Appointment Only

B551W, Room 1250

**Benefits Email:** [llnl-benefits@llnl.gov](mailto:llnl-benefits@llnl.gov)

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