

# New Employee Benefits Orientation

For casual employees



Health



Vision



Dental



Wellness



Finance



Mental



**Plan Year: 2021**



Managed by Triad National Security, LLC for the U.S. Department of Energy's NNSA

# Great News!

- LANL cares about your health and wellness
- We offer competitive and cost effective benefit plan options
- Financial plans and programs for a brighter tomorrow
- A guide is available on the external website to provide more details about your benefits
- Medical benefits effective retroactively to day 1 once enrolled



# Agenda

- Required forms
- Benefits eligibility
- Benefit plan options
- Important dates and reminders
- Questions



# Legal Notices

- Women's Health and Cancer Rights Act (WHCRA) Notice
- Newborns' and Mothers' Health Protection Act Disclosure
- USERRA Notice
- Medicare Part D Notice of Creditable Coverage
- Your ERISA Rights
- Continuation Coverage Rights Under COBRA
- Summaries of Benefits and Coverage (SBCs)
- Notice Regarding Wellness Program
- Nondiscrimination and Accessibility Requirements Notice
- Special Enrollment Notice
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Information About Health Coverage Offered by Your Employer



# Eligibility

- **Limited Benefits** (medical only)
  - Casual status employees
  - Some casual status employees can also participate in the 401(k)
- **Must work 20 hours or more per week to be eligible for benefits**



# Casual Status Employees

- New Hire Check List
- High Deductible Health Plan (HDHP) information
- Enrollment Form
- 401(k) Eligibility



## ▪ **Deductible**

- Amount paid out of pocket before BCBSNM pays any portion of a claim

## ▪ **Co-insurance**

- Percentage of claim paid for out of pocket after deductible has been met

## ▪ **Out of Pocket Maximum**

- A defined out of pocket amount paid for by the insured after which BCBS will pay 100% for eligible claims

*Note: Casual employees are ineligible for the HSA*

# HDHP Plan Summary Sheet

	HDHP In-Network	HDHP Out-of-Network
<b>Annual Deductible</b>	\$1,500 Single \$3,000 Family	\$3,000 Single \$6,000 Family
<b>Out of Pocket Max (OOP) (includes deductible)</b>	\$3,000 Single \$6,000 Family	\$6,000 Single \$12,000 Family
<b>Coinsurance</b>	10% after deductible	40% after deductible
<b>Office Visits Primary Care</b>	10% after deductible	40% after deductible
<b>MDLIVE Medical Virtual Visit</b>	\$44, then 10% after deductible	N/A
<b>Office Visits Specialist</b>	10% after deductible	40% after deductible
<b>Preventive Care</b>	100% Covered	40% after deductible
<b>Prescription Drug</b>	20% after deductible	Not covered
<b>Urgent Care</b>	10% after deductible	40% after deductible
<b>ER Facility Charges</b>	10% after deductible	

# Health Partners

- There is **no extra premium** for these tools that empower you to take control of your health
- No separate enrollment necessary
  - Must need to be enrolled in one of our medical plans
  - Contact information will be on your BCBS ID card
- Health Partners include:
  - MDLIVE – Telemedicine (non-emergency care, behavioral health)
  - ConsumerMedical – Expert second opinions  
(with \$ incentive)
  - Hinge Health – Virtual physical therapy
- See your guide for highlights and eligibility requirements



# Casual Benefits Enrollment Form



Form 2048

## Casual/Benefits Eligibility Level Indicator (BELI6) Benefits Enrollment Form



**Return to LANL Benefits Office:**

Email: [benefits@lanl.gov](mailto:benefits@lanl.gov)

Fax: 505-665-2156

### Section I: Employee Information

Name	Z Number	Date of Hire
Note: Insurance cards will be mailed to the address on file. If your address has changed please email <a href="mailto:rr-desk@lanl.gov">rr-desk@lanl.gov</a>		

### Section II: Health and Welfare Benefit Elections

Please make your selection:

<b>Plan</b> (you must choose one):	<b>Level of Coverage</b> (if enrolling, select only one):
<input type="checkbox"/> Elect Medical - HDHP	<input type="checkbox"/> Employee Only
<input type="checkbox"/> Waive Coverage	<input type="checkbox"/> Employee + Child(ren)
	<input type="checkbox"/> Employee + Spouse/Domestic Partner
	<input type="checkbox"/> Employee + Family

### Section III: Eligible Dependents and Coverage Elections

Social Security Number	Name (Last, First, MI)	Gender	DOB	Relationship	Eligibility documentation for each dependent is required. Is documentation attached?
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No

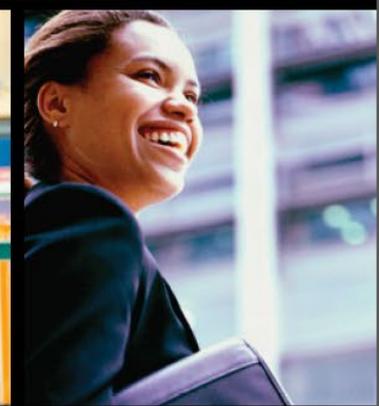
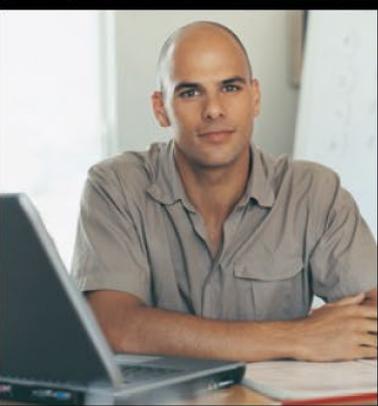
- **Will receive cards within 3 weeks of completing enrollment:**
  - Medical



# 401(k)



- **Casual Status Employees:**
  - Post-Bachelors
  - Graduate Research Assistant (GRA)
  - Post-Doctoral
- **Active Social Security Number**



# Plan Highlights



- 100% vested on Day 1
- Company match up to 6% (free money)
- Annual non-elective employer contribution based on service (more free money)
- Automatic enrollment (after 31 days)
- Automatic escalation contribution increase option
- We pay administrative fees until your account hits \$25,000
- Annual limits can be found in your guidebook



# 401(k) Plan Contribution Options



- **401(k)**
  - Contributions are pre-tax, but...
  - Pay tax upon withdrawal
- **Roth**
  - Contributions are after tax, but...
  - **No tax** on contributions and earnings at withdrawal
- **After-Tax** (*if IRS cap prevents full 6% match*)
- Ask Fidelity which one is right for you!



*NOTE: LANL contributions are always pre-tax*

# LANL 401(k) Plan Enrollment



## ■ How do I Enroll?

- On Friday of your hire week
- Log on to [www.netbenefits.com](http://www.netbenefits.com)
- Register Now

[Enrolling/Managing Your Fidelity Accounts Online \(pdf\)](#)

The screenshot shows the Fidelity NetBenefits Benefits Center login page. At the top left is the Fidelity NetBenefits logo, and at the top right is the text "Provided by Fidelity". Below the logo is the text "Benefits Center". The page has a "Log In" section with two tabs: "U.S. Employees" (selected) and "Outside U.S. Employees". Below the tabs are two input fields: "Username" and "Password", both with a question mark icon. A "Log In" button is to the right of the password field. Below the username field is a checkbox labeled "Remember Username". To the right of the login fields is a "New User?" section with a "Register Now" link. Below that is a "Need Help?" section with links for "Having Trouble with Your Username or Password?", "Frequently Asked Questions", and "Online Security".

# Important Dates

LOS ALAMOS NATIONAL LABORATORY

## 2021 PAYROLL CALENDAR

**1** Non-Monday Time Approval Due  
Timesheets should be submitted on each employer's last work day of the week.

**1** Payday

**1** Holiday

**1** A/B Friday off

**1 JANUARY**

S	M	T	W	TH	F	S
					<b>1</b>	2
3	4	5	6	7	8	9
10	11	12	13	<b>14</b>	15	16
17	<b>18</b>	<b>19</b>	20	21	22	23
24	25	26	27	<b>28</b>	29	30

**2 FEBRUARY**

S	M	T	W	TH	F	S
	1	2	3	4	5	6
7	8	9	10	<b>11</b>	12	13
14	<b>15</b>	<b>16</b>	17	18	19	20
21	22	23	24	<b>25</b>	26	27
28						

**3 MARCH**

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21	22	23	24	<b>25</b>	26	27
28	29	30	31			

**4 APRIL**

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**5 MAY**

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**6 JUNE**

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**7 JULY**

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30	31					

**8 AUGUST**

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30	31					

**9 SEPTEMBER**

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**10 OCTOBER**

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**11 NOVEMBER**

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**12 DECEMBER**

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23	24	25	26	27	28	29
30	31					



# Enrollment Reminders



- Review Benefit Plans Summary Sheet
- Utilize the New Hire Benefits Checklist
- Review the new hire website



- Choose the plans that best suit your needs
- No duplicate coverage, including retiree plans
- Within **31** calendar days:
  - Email your 2048 form to [benefits@lanl.gov](mailto:benefits@lanl.gov)
  - Email Acknowledgment of Receipt of Required Notices form
- Supporting documentation to enroll dependents MUST accompany your Benefits Enrollment Form



# Questions?

## Benefits Contact Information:

- [Benefits.lanl.gov](https://benefits.lanl.gov)
- [Benefits@lanl.gov](mailto:Benefits@lanl.gov)
  - Please include Z # in subject line
- Phone 505-667-1806
- [Provider Contact Information](#)



# Website Tour