



2013 Benefits Summary

For Regular Employees 20 or more hours per week.

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This brochure is provided for illustration and general information purposes only. This brochure is not intended to create any contractual obligation on the part of the Laboratory and the benefits described herein may be changed, revised or eliminated at any time. Please refer to the appropriate Summary Plan Description, Plan Document or Human Resources Policy and Procedure Manual for more accurate information.

This booklet was designed to give you a brief description of the benefits offered by Argonne National Laboratory. Upon hire all employees attend two half day orientations that provide information on Argonne’s history, mission, policies, resources, diversity, benefit options, safety and security.

In addition to the quality employee benefit options here at the Laboratory, there are numerous amenities that continue to make Argonne an employer of choice. On-site services include a full service credit union, exercise facility, child development center, cafeteria, restaurant, and hotel. The Argonne Club sponsors employee activities throughout the year such as the Argonne Picnic and Christmas with Santa. Individual Argonne clubs include Physical Fitness, Bowling, Golf, Chess, Amateur Radio, Softball, Toastmasters, Arts and Crafts and many more.

If you have any questions regarding the information contained in this brochure, please call the Employee Benefits Section of Human Resources at 630-252-2985.

Benefit Eligibility Quick Summary

<i>Benefits available immediately</i>	<i>Benefits available 1st of month following enrollment</i>	<i>Benefits available after 6 months employment</i>	<i>Benefits available after one year employment</i>
Business Travel Accident Basic Life Dependent Life Medical Dental Vision (within HMO plan) Sick Leave Employee Assistance Plan Vacation Holidays Bereavement Leave Military Leave Domestic Violence Leave Education Assistance Automobile and Homeowners Coverage Onsite Child Care Center Adoption Assistance Program	Long Term Care Flexible Spending Accounts <ul style="list-style-type: none"> • Health Care • Dependent Day Care Supplemental Life	Retirement Plan (Mandatory participation in retirement plan of 2.5% with Laboratory match of 9% of employees base pay.) School Visitation Leave	Long Term Disability Family Leave

An overview of the plans are included in the following pages.

Effective 01/01/13

ARGONNE BENEFITS GUIDE

LIFE INSURANCE PLANS

All life insurance plans are provided by CIGNA

Business Travel Accident Insurance

Due to the nature of work conducted at the Laboratory, traveling within the United States and abroad is a significant part of the work effort of many Argonne employees. Consequently, the Laboratory implemented this benefit to cover employees while traveling on business in the event of death or physical dismemberment resulting from an accident. **The maximum benefit is \$300,000.** This coverage does not include commuting between the covered employee's home and place of work or when an employee partakes in an activity that is not reasonably related to Argonne business and not incidental to the business trip.

Basic Life and Accident Insurance

Argonne provides life insurance at no cost to the employee. The amount is one times your annual base salary or maximum \$300,000, payable to your selected beneficiary upon death. This benefit is doubled for accidental death. Upon an accidental injury that results in a disability, half or full benefit would be paid.

Dependent Life Insurance

If elected, this coverage insures your spouse for \$7,000 of life insurance, children age 6 months to 21 years for \$3,000 of life insurance, and newborns from 15 days

Supplemental Life

Regular employees may purchase an additional one times base salary without medical evidence. Coverage includes accidental death and dismemberment (AD&D). Employees may purchase two to five times base salary with medical evidence. AD&D is not included with this coverage. The maximum supplemental life insurance available is \$1,000,000.

Argonne National Laboratory Supplemental Life Insurance Rates for 2013: (Monthly Cost per \$1,000)

<i>Age</i>	<i>1 Times Salary (includes AD&D)</i>	<i>2-5 Times Salary (does not include AD&D)</i>
Under 30	.040	.020
30-34	.059	.039
35-39	.065	.045
40-44	.085	.065
45-49	.125	.105
50-54	.196	.176
55-59	.277	.257
60-64	.403	.383
65-69	.583	.563
70-74	1.172	1.152
75-79	1.802	1.782
80 +	3.859	3.839

NOTE: Premium rate changes with age.

to 6 months for \$300 of life insurance. The employee is the beneficiary of this plan.

MEDICAL INSURANCE PLAN

Chicago area employees have the choice of two medical plans: BCBSIL PPO or BlueAdvantage HMO. All other employees are covered under the BCBSIL PPO. All medical plans are effective the first day of hire if a

medical plan is elected by the employee within 30 days of employment. There are no pre-existing condition clauses under Argonne's medical plans.

A brief summary of the plans are as follows:

BCBSIL PPO

This plan has a deductible of \$300/single or \$600/family. If the provider is in-network, the coverage will be 85% of the contracted charges with a co-pay of 15%. If the provider is out-of-network, the plan pays 70% of approved PPO allowance with a co-pay of 30%. Preventive services using an in-network provider is covered at 100%.

There is an out-of-pocket limit each calendar year for in-network expenses of \$2250/single, \$4500/single +1, and \$6750/family. Once the limit is reached, in-network expenses are then paid at 100% of the contracted rate. The out-of-pocket limit for out-of-network expenses is \$2500/single, \$5000/single +1, and \$7500/family.

The BCBSIL PPO plan covers physician visits, diagnostic tests, hospital charges, hospice care, surgery, home healthcare and skilled nursing facility care. Home health care is limited to 40 days in a calendar year and skilled nursing facility care is limited to 60 days in a calendar year.

Prescription Drug Plan

The BCBSIL PPO has a carveout prescription drug plan through CVS-Caremark.

There is no deductible for prescription drugs. Your co-pays are as follows:

Retail Generic:	20% (minimum \$10, maximum 30 day supply)
Retail Brand:	25% (minimum \$20, maximum 30 day supply)
Specialty Drugs:	20% (maximum 30 day supply)
<i>Annual out-of-pocket maximum for retail 30 day supply drugs is \$1500/person, \$3000 family</i>	
<i>Specialty Drugs have a separate maximum of \$1000/person, \$2000 family</i>	
Retail 90 Generic:	\$25 (90 day supply, no annual out-of-pocket maximum)
Retail 90 Brand:	\$55 (90 day supply, no annual out-of-pocket maximum)
Mail Order Generic:	\$20 (90 day supply, no annual out-of-pocket maximum)
Mail Order Brand:	\$50 (90 day supply, no annual out-of-pocket maximum)

When a generic drug is available, participant must use generic or pay cost difference along with brand co-pay for both retail and mail order.



BlueAdvantage HMO

HMOs are best known for their preventive care benefits. These plans will cover most health care services such as physician visits, surgical costs, x-rays, hospital charges, diagnostic tests, and well care exams. A primary care physician (PCP) must be chosen and the PCP will coordinate all care. If the PCP provides a referral to a specialist or for diagnostic tests and hospital charges, these services are covered. If a member receives services not authorized by the PCP, those services are not covered.

Preventive care services are paid at 100%. All other physician visits have a \$20 co-pay. There is a \$100 co-pay for emergency care. The \$100 co-pay will be waived if admitted to the hospital.

An in-patient hospital admission has a \$150/day co-pay for the first 5 days to a maximum of \$750. Outpatient surgery has a \$50 co-pay. Rehabilitation therapy, mental health and substance abuse outpatient visits have a \$20 co-pay per visit.

BlueAdvantage HMO has a vision care plan through Davis Vision that covers an annual eye exam at 100%. Fitting of contact lenses is allowed every 24 months. In addition, \$75 plus a discount is available at selected providers towards eyewear every 24 months.

For a list of providers call Davis Vision toll free at (877) 393-8844.

BlueAdvantage HMO has a prescription drug plan. Coverage includes:

Retail: 34 day supply limit*
\$10 co-pay for generic
\$20 co-pay for formulary brand
\$35 co-pay for non-formulary brand
\$65 co-pay for specialty drugs

Mail Order or Retail 90: 90 day supply
\$20 co-pay for generic
\$40 co-pay for formulary brand
\$70 co-pay for non-formulary brand

When a generic drug is available, participants must use generic or pay the cost difference along with brand co-pay whether using retail or mail order.



PPO DENTAL PLAN

You have the option to enroll in the Delta Dental PPO dental plan.

Preventive Care:

There is no deductible for preventive care and expenses are paid at 100% of plan allowed amount or 100% of the contractual rate. These expenses are for each calendar year and include:

- 2 Exams
- 2 Cleanings
- 1 Flouride treatment
- X-rays (one complete set per person in any 3 calendar years)
- Bitewing X-rays (2 charges per person each calendar year)
- Panoramic X-ray (one per person in any 3 calendar years)
- Topical sealant on a posterior tooth for person less than 14 years old (1 treatment per tooth in any 3 years)

Dental Work:

There is a \$100 annual deductible per person with a \$300 maximum per family, after which the plan pays 75% of plan allowed amount if the provider is out-of-network or 75% of the contracted rate if the provider is in network. The maximum reimbursable amount is \$2000 in a calendar year and preventive services are included in the \$2000 maximum. Lifetime orthodontia benefit per person is \$2000 for children and adults.



MONTHLY HEALTH CARE CONTRIBUTIONS INCLUDES PRESCRIPTION DRUG FOR 2013

PLAN	SINGLE	EMPLOYEE PLUS 1	FAMILY
BCBSIL PPO	\$112.00	\$222.00	\$415.00
BlueAdvantage HMO	\$87.00	\$185.00	\$249.00
Delta Dental	\$9.00	\$17.00	\$29.00

PRE-TAX CONTRIBUTIONS

Argonne allows you to avoid paying taxes on your healthcare plan premiums by having your premium come out of your paycheck prior to the deduction for federal, state, and FICA taxes, thereby reduc-

ing the cost of the healthcare plan to you. This is elected automatically once you enroll in a healthcare plan.

FLEXIBLE SPENDING ACCOUNTS

Your benefit programs at Argonne do not cover all of your health care and dependent day care expenses. To ease the burden of these expenses, Argonne offers Flexible Spending Account plans in which participation is voluntary. These plans allow you to set aside pre-tax dollars to pay for unreimbursed health care and dependent day care expenses thus reducing federal, state, and FICA taxes. Because these contributions are untaxed at deposit and untaxed at withdrawal, you decrease your taxable income while increasing your spendable cash. The maximum annual contribution is \$2,500 for health care and \$5,000 for day care. The amount you elect will be deducted in equal amounts each payroll period during the year

and credited to your account. Since the Flexible Spending Account is governed by federal regulations, the amount designated for these accounts can only be changed if you have a change in status. Examples of these changes would be marriage, divorce, new dependent, death, or loss of employment. The amount changed would have to be consistent with the status change. Employees choosing to continue participation in the Flexible Spending Account **MUST RE-ENROLL EACH YEAR**. The opportunity to re-enroll is provided during open enrollment, usually held in November. Pretaxed dollars not used during the year are forfeited May 31 of the following calendar year .

RETIREMENT PLAN

Argonne provides a tax-deferred defined contribution retirement plan. The Laboratory contributes 9% of your base monthly salary to the plan while you are required to contribute 2-1/2%. You may also contribute additional pre-tax amounts on a voluntary basis. The retirement benefits to which you will be entitled to when you retire will be dependent on the cash accumulation of your retirement account (including Laboratory contributions, your contributions, and the earnings on these contributions).

Argonne allows you to choose among various fund options for the deposit of your retirement contributions. Educational classes, vendor counseling, and vendor information packets are available to help you make your selection.

As a condition of employment, you must contribute to the retirement plan after six months of service. Employees are eligible to receive Argonne's contributions when they terminate employment with the Laboratory, since contribu-

tions are vested immediately. Periods of employment with the University of Chicago may be recognized as service time toward eligibility in Argonne's retirement plan. If you have been previously employed by the University of Chicago, please contact Employee Benefits.



LONG TERM CARE

Argonne gives employees the option to purchase, at a group rate, a plan that provides custodial care in a nursing home, adult day care center or at home. Employees choose a per day benefit level for care in a nursing home. Care in an adult day care center or at home is paid a percentage of the daily benefit level. This plan provides protection for those who suffer a chronic or long lasting disability. Coverage is portable upon termination of employment.

Employees are allowed to enroll in the plan within 30 days of employment without submission of medical evidence. If coverage is elected for a spouse, parent or adult children, medical evidence will be required. Employees not enrolling within 30 days of hire will be required to provide medical evidence if coverage is desired at



a later date. Rates are based on the participant's age at the time of the enrollment.

Note: Argonne does not endorse this plan but makes it available as a convenience to employees through payroll deduction.



DISABILITY PLANS

Sick Leave

New hires will be given 18 days sick leave upon employment. Each January employees will be given an additional 18 days. The accrual maximum is 130 days (6 months). Accruals for part-time employees are prorated.

Long Term Disability

Should you become disabled due to sickness or injury for a period of more than six months, the Long Term Disability (LTD) plan provides continuing income benefits. The monthly benefit equals 60% of base pay, reduced by

certain other benefits such as Social Security. The maximum monthly benefit is \$15,000. In addition, contributions will continue to be made to the Retirement plan on your behalf.

You become a participant in the LTD plan after one year of service. Argonne provides this benefit at no cost to you.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

This program is designed to offer a highly professional, confidential source of help for employees and members of their immediate families who need assistance with personal problems. Counseling is provided for marital,

emotional, work related, alcohol and/or drug abuse, family and legal problems. Employees are covered from the first day of employment and the cost of the EAP is paid by Argonne.

ADOPTION ASSISTANCE PROGRAM

Argonne will reimburse qualifying adoption expenses up to a maximum of \$5,000 per eligible adopted child. Reimbursement is available after the adoption is final. Qualifying expenses are

reasonable and necessary adoption fees, court costs, attorney fees, and other expenses directly related to, and whose principle purpose is for the legal adoption of an eligible child.

VACATION

Employees accrue vacation time in direct proportion of scheduled hours to full time hours. Employees who are in pay status 11 working days of the calendar month accrue:

- 15 days or 120 hours years 1 through 5
- 18 days or 144 hours years 6 through 10
- 21 days or 168 hours years 11 through 15
- 24 days or 192 hours years 16 and above

The maximum vacation accrual is:

- 30 days or 240 hours

HOLIDAYS

Argonne observes the following holidays:

- New Year’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Day before Christmas
- Christmas Day
- Day before New Year’s Day
- Floating holiday
(to be used at employee’s discretion)

LEAVES OF ABSENCE

Argonne offers various leaves of absence to allow its employees to take care of personal business. These leaves include Bereavement Leave, Military Leave, Family Leave, Domestic Violence Leave, and Personal Unpaid Leave.

Additional information on these leaves can be found on Inside Argonne and searching on time-off leave or by calling Benefits at ext. 2985.

AUTOMOBILE AND HOMEOWNERS INSURANCE

This insurance program is called METPAY and is underwritten by MetLife Auto & Home. This voluntary program allows participants to apply to obtain automobile and/or homeowners insurance coverage at rates not available for similar policies purchased through the individual insurance policy market. Convenient payment options such as payroll deduction is also

available. There are discounts such as a group discount for being an Argonne employee, a tenure discount for length of service at Argonne, and a payroll deduction discount.

Note: Argonne does not endorse this plan but makes it available as a convenience to employees through payroll deduction.

BENEFIT WEBSITE

Employees make benefit elections, changes, and find information on their benefits through the Argonne website – www.inside.anl.gov. Information on this site include:

- Your Total Rewards statement
- Forms for medical, dental, prescription drug, and flexible spending account reimbursement
- External benefit links: Health care vendors websites, FSA website, retirement vendor websites and more
- Summary Plan Descriptions (SPD) which detail the benefit plans
- The Benefits Dashboard where changes are made
- Summary annual reports and special benefit notices



U.S. DEPARTMENT OF
ENERGY

Argonne National Laboratory is a U.S. Department of Energy laboratory managed by UChicago Argonne, LLC