



Argonne National Laboratory Benefits Summary for 2013

Medical	<p>ANL offers a Preferred Provider Plan (PPO) which is administered by Blue Cross Blue Shield of Illinois (BCBSL). For your financial protection, this plan has a calendar year out-of-pocket limit for in-network expenses of \$2,250 for single, \$4,500 for single plus one, and \$6,750 for family, plus deductible.</p> <p>As an option, if you live in the Chicago metropolitan area, you may choose a health maintenance organization (HMO) for your medical coverage.</p> <p>Participation in a medical plan automatically includes coverage for prescription drugs. Coverage is effective from the first day of employment.</p> <p>Employee contributions are required.</p>
Dental	<p>ANL also offers an option to enroll in the ANL Dental Plan. The plan is designed to encourage you to maintain a sound program of dental care by providing 100% coverage for certain preventive services. Other services are covered at 75% (after a deductible) to a maximum of \$2,000 a year. Orthodontic coverage is also provided with a lifetime maximum of \$2,000 per individual.</p> <p>Employee contributions are required.</p>
Life Insurance	<p><u>Basic Coverage:</u> You will automatically be insured on your first day of active employment with group term life insurance equal to one times your annual base salary, up to a maximum of \$15,000. You are also insured for accidental death and dismemberment insurance (AD&D) in an amount equal to your basic life insurance coverage. The cost of your basic life and AD&D coverage is paid by Argonne.</p> <p><u>Dependent Coverage:</u> Argonne provides a Dependent Life Insurance Program that enables you to insure your spouse and eligible children. Your spouse is eligible for \$7,000 of coverage and each child over six months for \$3,000 of coverage. An employee contribution is required for this coverage.</p>
Retirement	<p>Argonne provides a tax-deferred defined contribution retirement plan. The Laboratory contributes 9% of your base salary to the plan while you are required to contribute 2.5%. You have a wide range of options for investing these contributions. You may also contribute additional amounts on a voluntary basis. You must participate in the retirement plan after six months of service.</p> <p>Periods of employment with the University of Chicago may be recognized as service time toward eligibility/vesting in our retirement plan. If you have been previously employed by the University of Chicago, please contact Employee Benefits.</p>
Holidays	<p>Employees receive 10 paid holidays a year, one of which is a floating holiday selected by the employee.</p>

Term Appointments in regular job classifications- (at least 6 month term and 20 hours/week)

Vacation Eligible employees accrue vacation time in direct proportion of scheduled hours to full time hours and may accrue a balance of **30 days**. Employees receive vacation accrual on a monthly basis as long as they are in pay status 11 working days of the calendar month. Accrual rates are based on years of service as follows:

Years 1 through 5	15 days (1.25 days monthly)
Years 6 through 10	18 days (1.5 days monthly)
Years 11 through 15	21 days (1.75 days monthly)
Years 16 and above	24 days (2 days monthly)

Flexible Spending Accounts The Argonne Flexible Spending Account (FSA) plans allow you to set aside before-tax salary to pay for unreimbursed health care and dependent day care expenses. The FSA plans enable you to reduce your federal, state, and social security taxes. The maximum annual amounts you can set aside are \$2,500 to the health care spending account and \$5,000 to the dependent day care spending account.

You may participate in the FSA plans on the first day of the month following the completion of your online enrollment and ending in the last paycheck of the calendar year.

Employee Assistance Program The Argonne Employee Assistance Program (EAP) 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. Help 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.

Business Travel Accident Argonne provides insurance to cover employees while traveling on business for the Laboratory in the event of death or physical dismemberment resulting from an accident. The maximum benefit is \$300,000.

Employees are covered from the first day of employment and the cost of the Business Travel Accident Plan is paid by Argonne.

This summary provides an overview of the benefit plans offered by Argonne National Laboratory. It is not a legal document. If there is a conflict between information found in this summary and the actual plan documents, the plan documents always prevails. The Laboratory reserves the right to amend or terminate these programs, subject to its terms and all applicable laws.

Benefits for union employees are subject to their collective bargaining agreements.