

# ARGONNE NATIONAL LABORATORY

## 2019 BENEFITS SUMMARY

### Long Term Temporary Employees

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#### **MEDICAL:**

ANL offers two medical plan options. Blue Cross Blue Shield of Illinois (“BCBSIL”) is the carrier for both plans. Coverage is effective from the first day of employment and employee contributions are required.

**PPO Plan:** The Preferred Provider Plan (“PPO”) consists of a national network of providers. Utilizing a provider within the network is beneficial in that it reduces your total out-of-pocket expenses. This plan has annual deductibles of \$400 per individual or \$800 per family. The PPO plan also has a calendar year out-of-pocket limit for in-network expenses of \$2,800 for individual, \$5,600 for individual plus one, and \$8,100 for family. Prescription drug coverage under the PPO plan is provided by Optum RX.

**HMO Plan:** The BCBSIL Blue Advantage HMO plan consists of providers in the Chicagoland area only. If you reside in the Chicago metropolitan area, you have the option of choosing the HMO plan for your medical coverage. You must select a primary care provider (“PCP”) at the time of enrollment and see that PCP for services. Participation in the HMO medical plan automatically includes coverage for prescription drugs.

#### **DENTAL:**

ANL offers a PPO dental plan which is provided by Delta Dental. 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) up to a maximum of \$3,000 a year. Orthodontic coverage is also provided with a lifetime maximum of \$3,000 per individual. Employee contributions are required.

#### **VISION:**

ANL offers a vision plan which is provided by EyeMed Vision. The plan includes benefits for eye exams, frames, lenses, Lasik correction and prescription sunglasses on an annual basis. Employee contributions are required.

#### **AD&D INSURANCE (U.S. nonimmigrant visa holders only):**

U.S. nonimmigrant visa holders, will be automatically insured on the first day of active employment with group Accidental Death and Dismemberment insurance (AD&D) in an amount equal to one times annual base salary up to a maximum of \$15,000. In conjunction with AD&D coverage, Travel insurance (emergency medical costs and repatriation of remains) is also provided. The cost of your AD&D and Travel insurance is paid by Argonne.

#### **RETIREMENT:**

Argonne provides a tax-deferred defined contribution retirement plan. You may enroll in this plan on a supplemental basis. Employees who are in Long Term Temporary position with a ‘regular’ classification must participate in the mandatory retirement plan and contribute 2.5% of basic pay into their 403(b) retirement account. In addition, they will receive a 9% laboratory contribution into their 401(a) retirement account.

#### **VACATION:**

Eligible employees accrue vacation time in direct proportion of scheduled hours to full time hours and may accrue up to a maximum of 30 days. Vacation hours are accrued on a monthly basis. 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)

*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. Department of Education (DEP) employees are not included in this summary.*

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#### **HOLIDAYS:**

Employees receive 10 paid holidays a year, one of which is a floating holiday selected by the employee.

#### **SICK LEAVE:**

Eligible employees receive 18 days of sick leave (pro-rated based on hours worked) upon hire. Employees are given 18 days of sick leave each January until they accrue a maximum of 130 days (6 months).

#### **FLEXIBLE SPENDING ACCOUNTS:**

The Argonne Flexible Spending Account (FSA) plans allow you to set aside pre-tax dollars to pay for unreimbursed health care and dependent day care expenses incurred throughout the calendar year. The FSA plans enable you to reduce your federal, state, and social security tax liability. The annual maximums for the 2019 calendar year is \$2,650 to the health care spending account and \$5,000 to the dependent day care spending account. The annual maximums are subject to change each year per the IRS regulations. Up to \$500 of unused health care dollars may be carried over to the next calendar year.

#### **HEALTH AND EMPLOYEE WELLNESS:**

Argonne has a Health and Employee Wellness Division that offers programs to our employees. Offerings include onsite physical therapy (PT), voluntary physical exams, disease management, flu shots, an employee assistance program (EAP), and a variety of other programs.

#### **BUSINESS TRAVEL ACCIDENT:**

Argonne provides accident insurance to 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.