2019
BENEFITS
PROGRAMS
At Argonne we truly value our employees and want to provide a robust benefits package. We know that benefits are an important and meaningful part of your employment at Argonne. Our benefits address not only the immediate needs of your family, such as healthcare, but also your long-term needs, such as retirement savings and life insurance. Argonne also understands the importance of work-life balance and offers excellent paid time off benefits such as vacation, holidays, sick leave, parental leave, and others. Retiree healthcare benefits are available to employees who are 55 years old or older and have fifteen years of service.

Upon employment you will receive an in-depth presentation of all of our benefit plans and have an opportunity to ask questions and speak to our benefit specialists.

The following pages provide brief descriptions of the benefits offered by Argonne National Laboratory.

Beyond healthcare benefits, Argonne also provides numerous amenities that encourage a positive work-life balance. Some of these amenities include a 24-hour fitness center, yoga and Pilates classes, on-site bike share transportation, multiple cafes and coffee shops, and a child care/development center for employees’ children. Argonne also supports a variety of activities and clubs such as the Garden Club, Running Club, Softball Leagues, African American Black Resource Group, Hispanic Latino Club and the Women in Science and Technology organization, among others. To further provide for a successful work-life balance, Argonne maintains policies that enable telecommuting and alternate work schedule options to fit individuals’ needs.

In addition, Argonne has a Health and Employee Wellness Program that is available to our employees. Offerings include onsite physical therapy (PT), voluntary physical exams, disease management, an employee assistance program (EAP), as well as a variety of other health and wellness programs.

Argonne is committed to further developing talent within its workforce through Mentoring and Leadership Development programs. Mentoring is available to Argonne employees at all career levels and Leadership Development courses are available to all employees, including current and future leaders, who seek professional development opportunities.

Argonne’s diverse and inclusive culture welcomes contributions from everyone and empowers all employees to do their best work in order to meet our collective goals in scientific excellence.

Information is available on Argonne’s public website at www.anl.gov/hr/careers
BENEFIT OPTIONS

Our benefit plans are offered to eligible employees who work 20 or more hours per week.

Most benefit plans are effective on the first day of employment if enrollment is completed within 30 days of your hire date.

- Medical
- Dental
- Vision
- Basic Life and Accidental Death & Dismemberment Insurance
- Voluntary Life Insurance
- Dependent Life Insurance
- Business Travel Accident Insurance
- Sick Leave
- Vacation
- Holidays
- Health and Employee Wellness Programs
- Parental Leave
- Bereavement Leave
- Military Leave
- Domestic Violence Leave
- Education Assistance
- Adoption Assistance Program

Benefits available on the first day of the month following hire date

- Flexible Spending Accounts
  - Health Care FSA
  - Dependent Day Care FSA
- Retirement plan (voluntary 403(b) contributions)

Benefits available after six months of employment

- Retirement Plan (mandatory 2.5% pre-tax employee contribution, 9% employer contribution) for regular and long-term regular positions

Benefits available after one year of employment

- Long Term Disability
- Family Medical Leave (FMLA)

Employees can cover legal dependents under the healthcare plans: spouse (regardless of sexual orientation), civil union partner, child(ren) under the age of 26 or under the age of 30 (military dependents), stepchild(ren), adopted child(ren), child(ren) for whom legal guardianship was obtained, disabled child(ren) over the age of 26. Employees covering legal dependents will need to submit supporting documentation such as marriage, birth or adoption certificates, court order, etc., at the time of enrollment.

Note: The benefits stated in this summary are a snapshot of the entire benefit plan as outlined in the Argonne National Laboratory Summary Plan Descriptions. The Summary Plan Descriptions will supersede any benefits listed in this booklet.
**BCBSIL PPO MEDICAL PLAN**

**Benefit Summary**

The PPO medical plan includes a network of national providers and offers employees a wide range of benefits and greater flexibility when choosing providers.

**SCHEDULE OF BENEFITS**

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>BCBSIL PPO NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>$400 per individual&lt;br&gt;$800 per family</td>
</tr>
<tr>
<td><strong>Co-Insurance</strong></td>
<td>85% PPO Network&lt;br&gt;70% Out of Network</td>
</tr>
<tr>
<td><strong>Calendar Year Out-of-Pocket</strong></td>
<td>$2,800 per individual&lt;br&gt;$8,100 per family</td>
</tr>
<tr>
<td><strong>Physician Office Visits</strong> (Primary and Specialty)</td>
<td>85% after the deductible</td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
<td>Includes general health screenings for newborns, children, and adults; immunization; cancer screenings; health counseling; and women’s preventive services. Benefits are paid at 100% with no deductible or co-insurance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>BCBSIL PPO NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-Patient Hospital Services</strong></td>
<td>85% of eligible charges after the deductible</td>
</tr>
<tr>
<td><strong>Outpatient Hospital Services</strong></td>
<td>85% of eligible charges after the deductible</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>Generic Drugs 20% copay for retail and mail order prescriptions&lt;br&gt;Preferred Drugs 25% copay for retail and mail order prescriptions&lt;br&gt;Non-Preferred Drugs 40% copay for retail and mail order prescriptions&lt;br&gt;Specialty Drugs 20% copay</td>
</tr>
</tbody>
</table>
Benefits Summary

The HMO medical plan consists of providers in the Chicagoland area only. A primary care physician (PCP) must be chosen upon enrollment and the PCP will coordinate all care. The PCP must provide referrals for all specialist visits and for diagnostic testing and hospital services, in order for the services to be covered. If a member receives services not authorized or referred by the PCP, the services are not covered.

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 brief schedule of benefits is shown on the following page.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>BCBSIL HMO Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visit</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Specialty Office Visit</td>
<td>$40 copay</td>
</tr>
<tr>
<td>Well Care for Adults &amp; Children</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Physical check-ups, Preschool and School</td>
<td></td>
</tr>
<tr>
<td>Physicals, Immunizations, Women’s Preventive</td>
<td></td>
</tr>
<tr>
<td>Health Services</td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital Care</td>
<td>$200 copay/day to</td>
</tr>
<tr>
<td></td>
<td>a 5 day maximum</td>
</tr>
<tr>
<td></td>
<td>per calendar year</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
</tr>
<tr>
<td>Retail 30 Day Supply</td>
<td></td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$12 copay</td>
</tr>
<tr>
<td>Formulary Drugs</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Non-Formulary Drugs</td>
<td>$45 copay</td>
</tr>
<tr>
<td>Specialty Drugs</td>
<td>$140 copay</td>
</tr>
<tr>
<td>Mail Order and Retail 90 Day Supply</td>
<td></td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Formulary Drugs</td>
<td>$75 copay</td>
</tr>
<tr>
<td>Non-Formulary Drugs</td>
<td>$112 copay</td>
</tr>
</tbody>
</table>
DELTA DENTAL PPO PLAN

Benefit Summary
The Delta Dental PPO program allows you to go to any in-network or out-of-network general or specialty dentist at the time of treatment. Argonne National Laboratory dental enrollees have access to two networks: Delta Dental PPO and Delta Dental Premier (managed fee-for-service). Your out-of-pocket costs will vary depending on whether the dentist participates in Delta Dental PPO, Premier or neither (i.e., “out-of-network”). You will maximize your benefits by receiving care from a Delta Dental PPO network dentist.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DELTA DENTAL PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Maximum</td>
<td>$3,000/person</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$100/person $300/family</td>
</tr>
<tr>
<td>Lifetime Orthodontia</td>
<td>$3,000</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td></td>
</tr>
<tr>
<td>Preventive Care Services</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>75%</td>
</tr>
<tr>
<td>Major Services</td>
<td>75%</td>
</tr>
<tr>
<td>Orthodontia Services</td>
<td>75%</td>
</tr>
</tbody>
</table>

EYEMED VISION PLAN

Benefit Summary
This voluntary employee benefit is administered by EyeMed Vision and is available for regular and long-term temporary employees working more than 20 hours per week.

Annual benefits include discounts and/or allowances on services and products.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>EYEMED VISION PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Contact Lens Exam</td>
<td>Up to $55 copay</td>
</tr>
<tr>
<td>Frames</td>
<td>$0 copay; $150 allowance</td>
</tr>
<tr>
<td>Lenses</td>
<td>$20 copay for single, bifocal or trifocal lens</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>$0 copay, $150 allowance for conventional or disposable lenses</td>
</tr>
</tbody>
</table>
FLEXIBLE SPENDING ACCOUNTS (FSA)

Health Care and Dependent Care Flexible Spending Accounts are available to those employees wishing to contribute pre-tax dollars for the reimbursement of out-of-pocket health care and dependent care expenses incurred during the calendar year. FSA contributions are untaxed at deposit and untaxed at withdrawal, therefore decreasing your taxable income while increasing your spendable cash.

Healthcare FSA
The Healthcare FSA allows you to contribute up to an annual maximum of $2,650 to be used for eligible healthcare expenses not paid for by insurance. Re-enrollment in a FSA is required each calendar year.

Dependent Day Care FSA
You must have an eligible dependent to participate in the Dependent Care FSA under the age of 13 and a spouse who is currently employed or who is a full-time student. The annual maximum you can contribute is $5,000 per household for dependent care expenses. Unused funds at the end of a calendar year are forfeited.
LIFE, ACCIDENT & DISABILITY INSURANCE

Argonne offers a life and accident insurance benefit to eligible employees and their families in the event of an employee’s death or severe accidental injury. Employees are insured from the first day of employment.

After one year of service all regular exempt, non-exempt, union active full-time employees and Argonne Scholars are covered by the long-term disability plan. You must work at least 20 hours per week to be considered a full-time employee under the group policy.

Argonne also provides coverage to all employees in pay status while traveling on business for the Laboratory in the event of accidental death or physical dismemberment.

Basic Life, Accidental Death & Dismemberment Insurance

Upon hire, regular employees are insured, at no cost to the employee, for one times the employee’s annual base salary up to a maximum of $300,000.

Voluntary Life and AD&D Insurance

Regular employees can elect to purchase voluntary life and AD&D coverage in amounts from 1 to 5 times their annual base salary up to a maximum of $1,000,000. Coverage amounts exceeding 1x annual base salary are subject to evidence of insurability. Employees pay the entire cost for this benefit.

Dependent Life Insurance

Regular employees can elect to purchase dependent life coverage as follows:

- $7,000 for legal spouse/civil union partner
- $3,000 for eligible dependent children ages 6 months to 26 years
- $500 for eligible children who are 15 days to six months old

RETIREMENT PLANS 403(b) AND 401(a)

Argonne offers a defined contribution retirement plan for eligible employees which is administered by our record-keeper, Fidelity Investments. If you are an eligible employee, you must participate in the plan after six months of service, as a condition of employment. Argonne requires eligible employees to contribute 2.5% of their base pay to a 403(b) account and, in turn, Argonne will contribute 9% of your base pay into a 401(a) account.

Enrollment in the 401(a) and 403(b) plans will begin on the 7th month of employment automatically. In addition, employees are eligible to participate in the supplemental 403(b) plan. Contributions can be made at any time after your date of hire and up to the IRS annual limits.

Fidelity offers a wide variety of investment options including a Roth (after-tax) option. You have full control over how contributions are allocated among your investments.

VOLUNTARY INSURANCE PLANS

Long-term care coverage can be purchased from Legacy Services, a non-Argonne sponsored plan. Long-term care insurance provides personal care and support for individuals experiencing cognitive impairment and need assistance performing Activities of Daily Living (ADLs).

Home and Auto coverage can be purchased from MetLife, a non-Argonne sponsored plan. Group discounts apply for auto and home insurance purchased through MetLife and premiums can be paid via automatic payroll deduction.
HOLIDAYS, VACATION AND LEAVES OF ABSENCE

Holiday Schedule
Each calendar year eligible employees receive the following holidays:
☐ New Year’s Day
☐ Memorial Day
☐ Independence Day
☐ Labor Day
☐ Thanksgiving Day
☐ Friday after Thanksgiving
☐ Christmas Eve
☐ Christmas Day
☐ New Year’s Eve
☐ One Floating Holiday, employee elected

Sick Leave
Beginning with your date of hire and every January thereafter, employees are given 18 sick days and are allowed to accrue up to a maximum of 130 days.

Vacation Schedule
Eligible employees accrue vacation time on a monthly basis. Accrual rates are based on years of service as follows, and employees may accrue up to a maximum of 30 vacation days:
☐ Years of Employment 1 to 5: 15 days/120 hours
☐ Years of Employment 6 to 10: 18 days/144 hours
☐ Years of Employment 11 to 15: 21 days/168 hours
☐ Years of Employment 16+: 24 days/192 hours

Leaves of Absence
Argonne offers eligible employees the following leaves of absence:
☐ Parental Leave
☐ Personal Unpaid Leave
☐ Military Leave
☐ Family and Medical Leave
☐ Domestic Violence Leave
☐ Bereavement Leave
CONTACT US
Employee Benefits
Human Resource Services
Phone: 630-252-2989
www.anl.gov/careers/benefits