

# 2020 BENEFITS SUMMARY

## *Long-Term Temporary Employees\**

### 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 also 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, and lenses, as well as discounts on 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, emergency medical evacuation and repatriation of remains are provided for employee and dependents. The cost of your AD&D 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 a 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.

### HOLIDAYS

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

\*Benefits for union employees are subject to their collective bargaining agreements. Education and Outreach Program employees are not included in this summary.

## VACATION

Eligible employees accrue vacation time in direct proportion of scheduled hours to full time (40) hours and may accrue up to a maximum of 30 days. Vacation hours are accrued on a monthly basis. Full-time long-term temporary employees accrue 1.25 days per month (15 days per year). Service is not accumulated as a long-term temporary employee and will begin at zero if hired into a regular employment category.

## 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 2020 calendar year is \$2,700 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.



## CONTACT

### Employee Benefits

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