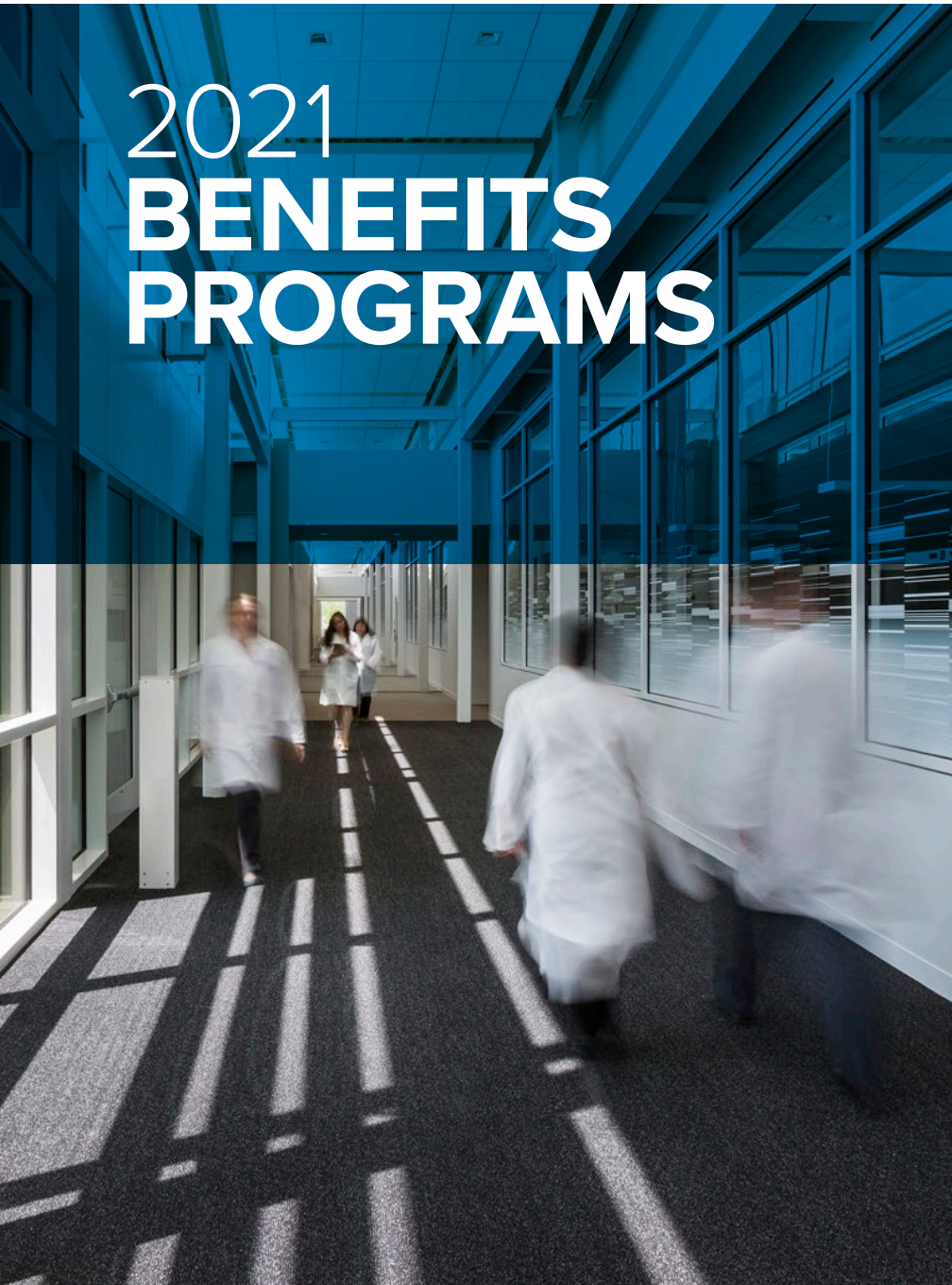
HUMAN RESOURCE SERVICES

Argonne NATIONAL LABORATORY

2021 BENEFITS PROGRAMS



Argonne National Laboratory strives to provide every member of our world-class community of talent with a competitive, comprehensive benefits package. We understand the need for our employees to have valuable options for health, wellness, and financial security. Therefore, our benefits address not only the immediate needs of our employees' families, such as health care, but also long-term needs, such as retirement savings and life insurance for our employees. Argonne also understands the importance of work-life balance and offers excellent paid time off such as vacation, holidays, sick leave, parental leave, and other benefits. Retiree health care benefits are available to employees who are 55 years or older and have 15 years of service.

Upon employment, employees will receive an in-depth presentation of all of our benefit plans and have an opportunity to ask questions and speak to an Argonne Benefits Specialist.

2021 BENEFIT PROGRAMS

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, onsite 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, the Argonne Backs Listens and Educates for Disabilities (ABLED) Employee Resource Group, Hispanic/Latino Club, and the Women in Science and Technology organizations. 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, voluntary physical exams, disease management, an employee assistance program, and 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 6 months of employment

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

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Benefits available after one year of employment

- Long-Term Disability
- Family Medical Leave (FMLA)

Employees can cover the following legal dependents under the health care 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, and disabled child(ren) over the age of 26. Supporting documentation such as marriage, birth or adoption certificates, court order, etc., is required to enroll legal dependents.

Note: This summary provides the benefit plan options offered by Argonne National Laboratory as outlined in the Argonne National Laboratory Summary Plan Descriptions. The Summary Plan Descriptions supersede any benefits information listed in this booklet. Benefits for union employees are subject to their collective bargaining agreement and may vary from the 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

BENEFIT	BCBSIL PPO NETWORK
Calendar Year Deductible	$400 per individual $800 per family
Co-Insurance	85% PPO Network 70% Out of Network
Calendar Year Out-of-Pocket	$2,800 per individual $8,100 per family
Physician Office Visits (Primary and Specialty)	85% after the deductible
Preventive Care Services Includes general health screenings for newborns, children, and adults; immunization; cancer screenings; health counseling; and women's preventive services	100% with no deductible or co-insurance

BENEFIT	BCBSIL PPO NETWORK
In-Patient Hospital Services	85% of eligible charges after the deductible
Outpatient Hospital Services	85% of eligible charges after the deductible
Prescription Drugs	
Generic Drugs	20% coinsurance for retail and mail order prescriptions
Preferred Drug	25% coinsurance for retail and mail order prescriptions
Non-Preferred Drugs	40% coinsurance for retail and mail order prescriptions
Specialty Drugs	20% coinsurance

BCBSIL HMO MEDICAL BLUE ADVANTAGE PLAN

Benefit 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.

BENEFIT	BCBSIL HMO NETWORK
Physician Office Visit	$25 copay
Specialty Office Visit	$40 copay
Well Care for Adults & Children Physical Check-ups, Preschool and School Physicals, Immunizations, Women's Preventive Health Services	$0 copay
Inpatient Hospital Care	$200 copay/day to a 5 day maximum per calendar year
Calendar Year Out-of-Pocket	$1,800 single; $3,600 family
Prescription Drugs	
Retail 30 Day Supply	
Generic Drugs	$12 copay
Formulary Drugs	$30 copay
Non-Formulary Drugs	$45 copay
Specialty Drugs	$140 copay
Mail Order and Retail 90 Day Supply	
Generic Drugs	$30 copay
Formulary Drugs	$75 copay
Non-Formulary Drugs	$112 copay

DELTA DENTAL PPO PLAN

Benefit Summary

The Delta Dental PPO program allows members 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). Out-of-pocket costs will vary depending on whether the dentist participates in Delta Dental PPO, Premier or neither (i.e., "out-of-network"). Members can maximize benefits by receiving care from a Delta Dental PPO network dentist.

BENEFIT	DELTA DENTAL PPO
Annual Maximum	$3,000/person
Annual Deductible	$100/person $300/family
Lifetime Orthodontia For children and adults	$3,000
Co-Insurance	
Preventive Care Services	100%
Basic Services	75%
Major Services	75%
Orthodontia Services	75%

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.

BENEFIT	EYEMED VISION PLAN
Exam	$10 copay
Contact Lens Exam	Up to $55 copay
Frames	$0 copay; $150 allowance
Lenses	$20 copay for single, bifocal, or trifocal lens
Contact Lenses	$0 copay, $150 allowance for conventional or disposable lenses

FLEXIBLE SPENDING ACCOUNTS (FSA)

Health Care and Dependent Care Flexible Spending Accounts are available to employees who wish 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 an employee's taxable income while increasing their spendable cash.

Healthcare FSA

The Health Care FSA allows employees to contribute up to an annual maximum of $2,750 to be used for eligible health care expenses not paid for by insurance. Employees who wish to use an FSA are required to re-enroll each calendar year.

Dependent Day Care FSA

Employees must have an eligible dependent to participate in the Dependent Care FSA, and participation is only allowed if both the employee and their spouse are employed or full-time students. The annual maximum employees can contribute is $5,000 per household for dependent care expenses. Unused funds are forfeited at the end of a calendar year.

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.

A long-term disability plan is offered after 1 year of service to all regular exempt, non-exempt, and union active full-time employees and Argonne Scholars. Employees must work at least 20 hours per week to be considered a full-time employee under the group policy.

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

Basic Life, Accidental Death & Dismemberment (AD&D) Insurance

Upon hire, regular employees are insured, at no cost to the employee, for an amount up to the equivalent of 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 6 months old

RETIREMENT PLANS 403(b) AND 401(a)

Argonne offers a defined contribution retirement plan for eligible employees that is administered by our record-keeper, Fidelity Investments. Eligible employees must participate in the plan after 6 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 the employee base pay into a 401(a) account.

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

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

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

Suspension of Lab Operations

Argonne suspends normal operations on certain days between or adjacent to the Christmas and New Years holidays. Employees are not allowed to work during the suspension unless requested by the Lab.

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

HEALTHCARE MONTHLY RATES

PLAN	COVERAGE	MONTHLY RATE*
BCBSIL PPO	Employee only	$175.00
	Employee + 1	$336.00
	Family	$622.00
BLUE ADVANTAGE HMO	Employee only	$122.00
	Employee + 1	$245.00
	Family	$326.00
DELTA DENTAL	Employee only	$9.00
	Employee + 1	$19.00
	Family	$31.00
EYEMED VISION	Employee only	$6.77
	Employee + 1	$12.88
	Family	$18.91

** The medical plan rates listed assume employee participation in the Incentivized Wellness Program managed by Health and Employee Wellness.*

Learn more about Argonne's Benefits programs at **www.anl.gov/careers/benefits**

CONTACT US

Employee Benefits
Human Resource Services
Phone: 630-252-2989
www.anl.gov/careers/benefits

U.S. DEPARTMENT OF ENERGY

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

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