

BENEFIT PROGRAMS 2024





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

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



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.

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



BENEFITS

Benefits are an important and meaningful part of employment at Argonne. The Laboratory's benefits address the ever-evolving immediate and long-term needs of your family, including health care, retirement savings, life insurance, and work/life balance.

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.



AND BEYOND

AMENITIES FOR WORK/LIFE BALANCE

Argonne also provides numerous amenities that encourage a positive work-life balance. Some of these amenities include a 24-hour fitness center, onsite bike share transportation, multiple cafes and coffee shops, and a childcare/development center for employees' children.

HEALTH AND EMPLOYEE WELLNESS PROGRAM

In addition, Argonne has a health and employee wellness program that is available to medical benefit-eligible employees.

EMPLOYEE RESOURCE GROUPS, CLUBS, AND ACTIVITIES

Argonne supports a variety of employee resource groups (ERGs), clubs, and activities. This includes social, educational, cultural, and athletic clubs and activities as well as ERGs that foster a diverse and inclusive work environment that promotes understanding and respect. Argonne provides a number of options for paid time off such as vacation, holidays, sick leave, parental leave, and more.

MENTORING AND LEADERSHIP PROGRAMS

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

Benefits Available to New Hires

Immediately upon employment

Medical, Dental, Vision
Business Travel
Accident Insurance
Basic Life Insurance
Voluntary Life Insurance
Dependent Life Insurance
Basic AD&D Insurance
Voluntary AD&D Insurance
Sick Leave
Vacation
Holidays
Health and Employee Wellness Program
Parental Leave
Bereavement Leave
Military Leave
Domestic Violence Leave
University of Chicago Lab Schools Tuition Reduction Program
University of Chicago National Laboratories Scholarship Program
Education Assistance
Adoption Assistance Program
Child and Adult Backup Care

On the first day of the month following hire date

Flexible Spending Accounts for Health Care and Dependent Care (exempt and non-exempt employees)
Supplemental Retirement Plan (voluntary contributions to 403(b); benefits for non-exempt employees begin on the first pay period after event date)

After six months of employment

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

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, 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.



Enhanced PPO Medical Plan



BENEFIT SUMMARY

The Enhanced PPO medical plan includes a network of national providers in the Choice POS II (Open Access) network and offers employees a wide range of benefits and greater flexibility when choosing providers.

	IN-NETWORK	OUT-OF-NETWORK
Preventive Care Plan pays	100%, no deductible/ coinsurance	70% after deductible
Deductible Individual Family	\$200 \$400	\$400 \$800
Coinsurance* Plan pays/you pay	85%/15%	70%/30%
Out-of-Pocket Maximum Individual Family	\$3,000 \$6,000	\$6,000 \$12,000
Primary Care Office Visit Plan pays/you pay	85%/15%	70%/30%
Specialist Office Care Visit Plan pays/you pay	85%/15%	70%/30%
Inpatient Hospital Care/ Surgery Plan pays/you pay	85%/15%	70%/30%
Therapy Visits[†] Plan pays/you pay	85%/15%	70%/30%
Outpatient Surgery Plan pays/you pay	85%/15%	70%/30%
Emergency Room Plan pays/you pay	85%/15%	85%/15%
Diagnostic Tests Plan pays/you pay	85%/15%	70%/30%
Mental Health Services Inpatient Plan pays/you pay	85%/15%	70%/30%
Office Visits Plan pays/you pay	85%/15%	85%/15%

* Applies to eligible charge after deductible is met.

† Spinal Manipulation; Outpatient Rehabilitative Speech; Outpatient Rehabilitative Physical; Outpatient Rehabilitative Occupational. Visit limitations may apply.



Standard PPO Medical Plan



BENEFIT SUMMARY

The Standard PPO medical plan includes a network of national providers in the Choice POS II (Open Access) network and offers employees a wide range of benefits and greater flexibility when choosing providers.

	IN-NETWORK	OUT-OF-NETWORK
Preventive Care Plan pays	100%, no deductible/ coinsurance	60% after deductible
Deductible Individual Family	\$300 \$600	\$600 \$1,200
Coinsurance* Plan pays/you pay	75%/25%	60%/40%
Out-of-Pocket Maximum Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
Primary Care Office Visit Plan pays/you pay	75%/25%	60%/40%
Specialist Office Care Visit Plan pays/you pay	75%/25%	60%/40%
Inpatient Hospital Care/ Surgery Plan pays/you pay	75%/25%	60%/40%
Therapy Visits† Plan pays/you pay	75%/25%	60%/40%
Outpatient Surgery Plan pays/you pay	75%/25%	60%/40%
Emergency Room Plan pays/you pay	85%/15%	85%/15%
Diagnostic Tests Plan pays/you pay	75%/25%	60%/40%
Mental Health Services Inpatient Plan pays/you pay	75%/25%	60%/40%
Office Visits Plan pays/you pay	75%/25%	75%/25%

* Applies to eligible charge after deductible is met.

† Spinal Manipulation; Outpatient Rehabilitative Speech; Outpatient Rehabilitative Physical; Outpatient Rehabilitative Occupational. Visit limitations may apply.



Select Medical Plan



BENEFIT SUMMARY

The Select medical plan includes a network of select providers in the Aetna Select (Open Access) network and offers employees benefits from in-network providers with a fixed copay.*

	IN-NETWORK	OUT-OF-NETWORK
Preventive Care Plan pays	100%, no copay	N/A
Deductible	\$0	N/A
Coinsurance	N/A	N/A
Out-of-Pocket Maximum Individual Family	\$5,000 \$10,000	N/A N/A
Primary Care Office Visit You pay	\$25 copay	N/A
Specialist Office Care Visit You pay	\$40 copay	N/A
Inpatient Hospital Care/ Surgery You pay	\$200 copay/day to a maximum of \$1,000 per calendar year	N/A
Therapy Visits[†] You pay	\$40 copay	N/A
Outpatient Surgery You pay	\$150 copay	N/A
Emergency Room You pay	\$150 copay	\$150 copay
Diagnostic Tests Plan pays	100%	N/A
Mental Health Services Inpatient You pay	\$200 copay/day to a maximum of \$1,000 per calendar year	N/A
Office Visits You pay	\$25 copay	\$25 copay

*Employees residing in Alaska and U.S. territories, and outside of the U.S., are not eligible to enroll in the Select plan

† Spinal Manipulation; Outpatient Rehabilitative Speech; Outpatient Rehabilitative Physical; Outpatient Rehabilitative Occupational. Visit limitations may apply.

Prescription Drug Plans



BENEFIT SUMMARY

Your health care selection includes prescription drug coverage.
If the total cost of a drug is less than the copay, participants will pay the lesser amount.

	Enhanced PPO Plan	Standard PPO Plan	Select Plan
Out-of-Pocket Maximum			
Individual	\$2,300	\$2,800	\$2,300
Family	\$4,600	\$5,600	\$4,600
Generic*			
30-Day Retail	\$12 copay	\$15 copay	\$12 copay
90-Day Retail or Mail Order	\$30 copay	\$38 copay	\$30 copay
Preferred Brand			
30-Day Retail	\$25 copay	\$40 copay	\$25 copay
90-Day Retail or Mail Order	\$63 copay	\$100 copay	\$63 copay
Non-Preferred Brand			
30-Day Retail	\$50 copay	\$65 copay	\$50 copay
90-Day Retail or Mail Order	\$125 copay	\$163 copay	\$125 copay
Specialty Drugs			
30-Day Supply	20% coinsurance	20% coinsurance	20% coinsurance

** For all three drug plans, when a generic drug is available, participants must use the generic or pay the cost difference between the brand drug and generic drug along with their copay. These costs do not go toward out-of-pocket maximum.*



Dental 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.

	Delta Dental PPO Plan
Annual Maximum Benefit Plan pays	\$3,000/covered individual
Annual Deductible You pay	\$100/covered individual up to a maximum of \$300/family
Lifetime Orthodontia Maximum Plan pays	\$3,000/covered individual
Preventive/Diagnostic Services	100% of reduced fee
Basic Services	75% of reduced fee
Major Services	75% of reduced fee
Orthodontia	75% of reduced fee



Vision Plan



BENEFIT SUMMARY

This voluntary employee benefit is administered by EyeMed Vision. Annual benefits include discounts and/or allowances on services and products.

	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; \$130 allowance, 15% off balance over \$130

**You can choose
the best fit for
your health,
your family, and
your finances.**



Flexible Spending Accounts

Health Care and Dependent Care Flexible Spending Accounts (FSA) are available to employees who wish to contribute pre-tax dollars for the reimbursement of out-of-pocket health care and dependent day 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.

HEALTH CARE

The Health Care FSA allows employees to contribute up to an annual maximum of \$3,050 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 CARE

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 day care expenses. Unused funds are forfeited at the end of a calendar year.



Life, Accident, and 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. 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 one to five 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 children ages six months to 26 years (\$500 for children 15 days to 6 months)

LONG-TERM DISABILITY INSURANCE

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. When an eligible employee has been out on a continuous disability for six months and has been approved by Unum Life Insurance Company, benefits will begin.

A monthly income benefit equal to 60% of the employee's monthly wage base, not to exceed \$15,000 per month, less the sum of benefits from other sources, will be provided by Unum. In addition, 11.5% of the employee's monthly wage base is credited to the employee's current retirement contracts. Argonne will continue the employee's medical plan as long as employee pays their portion of the medical premium. Life insurance benefits may also be continued during disability.

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 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 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.

Fidelity



Voluntary Insurance Plans



LONG-TERM CARE INSURANCE

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 INSURANCE

Home and auto coverage can be purchased from Farmers GroupSelect, a non-Argonne sponsored plan. Group discounts apply for auto and home insurance purchased through Farmers GroupSelect 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
- ☐ Martin Luther King Jr. Day
- ☐ Memorial Day
- ☐ Independence Day
- ☐ Labor Day
- ☐ Thanksgiving Day
- ☐ Friday after Thanksgiving
- ☐ Christmas Eve
- ☐ Christmas Day
- ☐ New Year's Eve
- ☐ Floating Holiday, employee elected

SUSPENSION OF LAB OPERATIONS

Argonne suspends normal operations on certain days between or adjacent to the Christmas and New Year's holidays.

SICK LEAVE

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

VACATION

Eligible employees accrue vacation time monthly. Accrual rates are based on years of service as follows, and employees may accrue up to a maximum of 30 vacation days:

- ☐ From date of employment until fifth anniversary:
15 days/120 hours
- ☐ From fifth anniversary of employment:
18 days/144 hours
- ☐ From 11th anniversary of employment:
21 days/168 hours
- ☐ From 16th anniversary of employment:
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
- ☐ Sabbatical Leave
- ☐ Entrepreneurial Leave



**Our people
are everything.**

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

CONTACT US

Employee Benefits

Human Resource Services

Phone: 630-252-2989

www.anl.gov/hr/benefits



U.S. DEPARTMENT OF
ENERGY

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