MEDICAL
Argonne offers three medical plan options. Aetna is the carrier for all plans. Coverage is effective from the first day of employment, and employee contributions are required. Refer to each plans’ details on MYARGONNE.

Enhanced PPO Plan: The Enhanced PPO plan offers a large national network of providers and hospitals in the Choice POS II (Open Access) network. Although this plan has both in-network and out-of-network benefits, utilizing a provider within the network is beneficial in that it reduces your total out-of-pocket expenses. The Enhanced PPO has a lower deductible but a higher premium than the Standard PPO. Most services, such as primary care office visits, specialist office visits, diagnostic testing, in-patient hospital care/surgery, and outpatient surgery are subject to an annual deductible and coinsurance. The Annual deductible is $200 per individual or $400 per family and must be met before coverage takes effect. The Enhanced PPO plan also has a calendar year out-of-pocket limit for in-network expenses of $3,000 for an individual and $6,000 for a family. Prescription drug coverage under the Enhanced PPO plan is provided by Express Scripts, Inc.

Standard PPO Plan: The Aetna Standard PPO plan offers a large national network of providers and hospitals in the Choice POS II (Open Access) network. Although this plan has both in-network and out-of-network benefits, utilizing a provider within the network is beneficial in that it reduces your total out-of-pocket expenses. The Standard PPO has a higher deductible but a lower premium than the Enhanced PPO. Most services, such as primary care office visits, specialist office visits, diagnostic testing, in-patient hospital care/surgery, and outpatient surgery are subject to an annual deductible and coinsurance. The Annual deductible is $300 per individual or $600 per family and must be met before coverage takes effect. The Standard PPO plan also has a calendar year out-of-pocket limit of $5,000 for an individual and $10,000 for a family. Prescription drug coverage under the Standard PPO plan is provided by Express Scripts, Inc.

Select Plan: The Select plan is a copay plan which requires a copayment at the time services are provided. The plan provides in-network benefits only. There are no out-of-network benefits. The Select plan offers a large national network of providers and hospitals in the Aetna Select (Open Access) network. The Select plan has no deductibles or coinsurance. Most services are paid in full after making a copayment at the time of service. Primary care office visits are subject to a $25 copay, and specialist office visits are subject to a $40 copay. The calendar year out-of-pocket limit is $1,800 for an individual, and $3,600 for a family.

DENTAL
Argonne 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.

VISION
Argonne 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.

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 time 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 the 403(b) plan on a supplemental basis.

HOLIDAYS
Employees receive 11 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 monthly. Upon hire postdoctoral appointees accrue 1.25 days per month (15 days per year). Postdoctoral appointees are eligible to receive service credit for their temporary postdoctoral service time if they are hired directly into a regular position from a postdoctoral appointment at the Laboratory, subject to the terms outlined in the Employee Service Dates and Credits policy.

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).

OTHER LEAVE
Employees who work 20+ hours per week are eligible for parental, bereavement, and family medical leave, among others, subject to the terms outlined in the respective policies.

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 2024 calendar year are $3,050 to the health care spending account and $5,000 to the dependent care spending account. Up to $610 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 acute care visits, onsite physical therapy (PT), health screenings and health assessments, flu shots, an employee assistance program (EAP), and a variety of other programs. By participating in the Virgin Pulse program, employees have the opportunity to reduce their monthly medical plan costs.

BUSINESS TRAVEL ACCIDENT INSURANCE
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
Human Resource Services
Phone: 630-252-2989
Email: benefits@anl.gov

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 prevail. 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.