Sandia My Way
Open Enrollment

November 1st – 14th, 2019

See hr.sandia.gov for more information.

SAND# 2019-12920 O
TABLE OF CONTENTS

☑ Introduction to Open Enrollment  3
☑ Open Enrollment Events  4
☑ What’s New  5
☑ Take Action  6
☑ Voluntary Benefits  7
  Vacation Buy  7
  Tuition Assistance  7
  Short-term Disability Insurance, Critical Illness Insurance, Accident Insurance, and Legal Services from Sandia Extras  8
  401(k) Plan  9
☑ Concierge Services  11
  Onsite Sandia Medical Clinic  11
  Onsite Customer Advocates  11
  Virtual Physician Visits  12
☑ Sandia Medical Benefits  13
  Blue Cross Blue Shield of New Mexico  13
  Kaiser Permanente & UnitedHealthcare  14
  Prescription Drug Benefits  15
  Monthly Premiums  16
  Save money on healthcare expenses with the HRA  17
  Flexible Spending Accounts (FSA)  18
  Dental Care Program  19
  Vision Care Program  20
☑ Dependent Eligibility & Adoption Assistance  21
☑ Legal Notices  22
INTRODUCTION TO OPEN ENROLLMENT

Sandia My Way Open Enrollment is your annual chance to review and update benefit elections including medical, dental, vision, and flexible spending accounts and change dependent enrollments. Don't miss this opportunity to optimize your benefits to fit your life and enroll in voluntary benefits such as Vacation Buy, voluntary life, short-term disability insurance, critical illness insurance, accident insurance and legal services.

Open Enrollment begins Friday, Nov. 1, and your 2020 elections must be made by 5 p.m. MT/4 p.m. PT on Thursday, Nov. 14.

Rules governing the plans can be found in the program summaries and summary plan descriptions on hr.sandia.gov.

Questions to HR Customer Service, 505-844-4237.
OPEN ENROLLMENT EVENTS

Sandia benefit experts can answer your questions during the Open Enrollment Fair. Learn more about your medical plan options, flexible spending accounts, or voluntary benefits like short-term disability insurance, critical illness insurance, accident insurance and legal services.

**Livermore (Employees and Spouses)**

904 Auditorium  
Monday, Nov. 4  
12-2 p.m.

**Albuquerque (Employees only)**

Steve Schiff Auditorium  
Wednesday, Nov. 6  
9 a.m.-2 p.m.
WHAT’S NEW

Beginning Jan. 1, 2020

- Sandia Total Health plan premiums will increase between $1 and $11 per month depending on health plan and tier level.
- Medical benefits for gender dysphoria will be enhanced to include reassignment surgery.
- Dental and Vision premiums are not changing.
- Dental Plan now includes Preventive Care Security: diagnostic and preventive services do not count towards the Annual Maximum Benefit amount when provided by in-network providers.
- Sandia Extras will extend the guarantee issue for Short-Term Disability Insurance for non-represented and MTC- and OPEIU-represented employees. MTC-represented employees please note that no leave type under your current collective bargaining agreement offers less than 100% salary replacement.
- The IRS increased the maximum annual amount you may contribute to your Healthcare Flexible Spending Account (FSA) to $2,700.
- A quarterly administrative fee of $9.75 will be charged to 401(k) accounts with a balance greater than or equal to $5,000. Also a 401(k) fee will be changed for participants who withdraw funds while they are still working for NTSS and when 401(k) accounts are subject to a court ordered distribution.
- For employees who work and live in California, the maximum monthly amount you may contribute to your Transportation/Parking FSA increased to $265 for transportation and $265 for parking.

CONSIDERING RETIREMENT?

Retiring from Sandia requires preparation, so make sure you’re planning ahead. Check out sandiaretireebenefits.com, which includes the 2020 retiree open enrollment fair information and benefit guides for retirees after Jan. 1, 2012. For more information about retiring from Sandia, go to hr.sandia.gov.
<table>
<thead>
<tr>
<th>YOU SHOULD TAKE ACTION BY NOV. 14 TO:</th>
<th>IF YOU DON'T TAKE ACTION:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Coverage</strong>*</td>
<td></td>
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<tr>
<td>• Enroll <em>(if not currently enrolled)</em></td>
<td>• No change in your current medical coverage</td>
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<tr>
<td>• Change your current medical carrier</td>
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<tr>
<td>• Add or disenroll a dependent</td>
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<tr>
<td>• Waive coverage <em>(if currently enrolled)</em></td>
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<tr>
<td><strong>Dental Coverage</strong>*</td>
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<tr>
<td>• Enroll <em>(if not currently enrolled)</em></td>
<td>• No change in your current dental coverage</td>
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<tr>
<td>• Add or disenroll a dependent</td>
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<tr>
<td>• Waive coverage <em>(if currently enrolled)</em></td>
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<tr>
<td><strong>Vision Coverage</strong>*</td>
<td></td>
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<tr>
<td>• Enroll <em>(if not currently enrolled)</em></td>
<td>• No change in your current vision coverage</td>
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<tr>
<td>• Add or disenroll a dependent</td>
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<tr>
<td>• Waive coverage <em>(if currently enrolled)</em></td>
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<tr>
<td><strong>Flexible Spending Account (FSA)</strong>*</td>
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<tr>
<td>• Enroll or re-enroll in Healthcare FSA*</td>
<td>• Unless you act, you will not participate in these programs in 2020</td>
</tr>
<tr>
<td>• Enroll or re-enroll in Dependent Care FSA*</td>
<td>• You can enroll or make changes to the TSA benefit at any time</td>
</tr>
<tr>
<td>• Enroll or re-enroll in Transportation Spending Account (TSA) <em>(CA residents only)</em></td>
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<tr>
<td><strong>Vacation Buy</strong>*</td>
<td></td>
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<tr>
<td>• Enroll or re-enroll</td>
<td>• Unless you act, you will not participate in this program in 2020</td>
</tr>
<tr>
<td><strong>Sandia Extras</strong></td>
<td></td>
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<tr>
<td><em>Short-Term Disability Insurance, Critical Illness Insurance, Accident Insurance and Legal Services</em></td>
<td>• If already enrolled, no action is needed if you want to keep your Sandia Extras elections in 2020.</td>
</tr>
<tr>
<td>• Enroll in Short-Term Disability Insurance, Critical Illness Insurance, Accident Insurance and Legal Services through <a href="http://mySandiaExtras.com">mySandiaExtras.com</a></td>
<td>• If not enrolled and you'd like to participate in Sandia Extras take action now or you will not have the option to participate in these programs until the next Open Enrollment period.</td>
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<thead>
<tr>
<th>YOU SHOULD TAKE ACTION TO:</th>
<th>IF YOU DON'T TAKE ACTION:</th>
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<tbody>
<tr>
<td><strong>Health Assessment</strong></td>
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<tr>
<td>• Complete your Health Assessment by Dec. 31</td>
<td>• You miss out on the opportunity to earn HRA dollars</td>
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<td><strong>Employer-Paid Life Insurance</strong></td>
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<tr>
<td>• Update your beneficiary(ies) at <a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a> <em>(control number 90373)</em></td>
<td>• You can enroll or make changes to this benefit at any time</td>
</tr>
<tr>
<td><strong>401(k) Plan</strong></td>
<td></td>
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<tr>
<td>• Review your asset allocations</td>
<td>• You can enroll or make changes to this benefit at any time</td>
</tr>
<tr>
<td>• Consider enrolling in Annual Increase Program</td>
<td></td>
</tr>
<tr>
<td>• Update your beneficiary(ies) at <a href="http://www.401k.com">www.401k.com</a></td>
<td></td>
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<tr>
<td><strong>1095-C Form (Supplemental Tax Information)</strong></td>
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<tr>
<td>• By Dec. 22, 2019, employees may opt to receive an electronic 1095-C form in HR Self Service.</td>
<td>• Paper form will be received by Jan. 31, 2020</td>
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<tr>
<td><strong>W-2</strong></td>
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<td>• By Jan. 10, 2020 employees may opt to receive an electronic W-2 in HR Self Service. Go to “Pay &amp; Taxes,” “W2/W2C Consent.” No need to re-elect.</td>
<td>• Paper W-2s will be mailed by Jan. 25, 2020</td>
</tr>
</tbody>
</table>

Please note the following important information:

- *Elections for these benefits will not be accepted after 5 p.m. MT/4 p.m. PT on Nov. 14, 2019. Enroll through [HR Self Service](http://HR Self Service).
- All changes, unless otherwise noted, become effective Jan. 1, 2020.
- Update your address and/or phone number, if needed. A CryptoCard, HSPD-12, PIV-C, or mobile credential is required if you want to make your elections from home or your mobile device.

[hr.sandia.gov](http://hr.sandia.gov) | (505) 844-4237, OPTION 2
Voluntary Benefits

Get more of the benefits that matter to you.

Pick from voluntary benefits to get more vacation and more protection for yourself and your loved ones.

Vacation Buy
Want more time to enjoy life, or the peace of mind from having additional leave at 100% of your salary in unfortunate circumstances? Consider enrolling in Sandia's Vacation Buy Plan.

Contributions are evenly deducted from your biweekly paychecks beginning the first paycheck of the calendar year. Unused purchased vacation will be sold back in the last paycheck in December at the same rate it was purchased. All regular employees, post-docs, and limited-term employees are eligible to participate. Student interns are not eligible to participate in this program.

All eligible employees may purchase between eight and 80 hours of vacation on a pre-tax basis.

Tuition Assistance
Are you considering going back to school or taking classes that pertain to your career at Sandia? If you want to improve your job skills, make a career change within Sandia, or simply work on personal enrichment, continuing your education can provide valuable advantages.

As a research and development laboratory, Sandia believes in supporting ongoing education for its employees and provides benefits to encourage employees in pursuing educational opportunities, including the Tuition Assistance Program (TAP). TAP is available to regular full-time or part-time, on-roll employees who have been working at Sandia for at least 6 months for courses and degree programs in an academic area relevant to the employee’s job family or to another position to which management may reasonably move the employee (excluding Legal).

Educational assistance is limited to tuition costs only, which is paid directly to the participant’s university. Fees, materials, books, supplies, and other expenses are the employee’s responsibility.

Undergraduate participants may receive up to $4,000 each calendar year in tuition assistance.

Graduate participants may receive up to $6,500 each calendar year in tuition assistance.
Short-Term Disability Insurance, Critical Illness Insurance, Accident Insurance and Legal Services from Sandia Extras

Protect yourself and your loved ones with Short Term Disability Insurance, Accident Insurance, and Pre-Paid Legal Insurance from Sandia Extras, available only during Open Enrollment.

Offered to non-represented and MTC- and OPEIU-represented employees, Sandia Extras voluntary benefits are available with the convenience of payroll deductions, and these benefits may be obtained without providing health information. MTC-represented employees please note that no leave type under your current collective bargaining agreement offers less than 100% salary replacement.

Important reminder: this Open Enrollment is the last guaranteed issue window for Short-Term Disability Insurance, and benefit payments are not made for conditions that occurred prior to the coverage effective date.

Visit the mySandiaExtras.com website to learn more and enroll in these voluntary benefits. The Sandia Extras website can be accessed anywhere and on any device. The mobile-compatible site allows employees to enroll in new programs and manage existing plans from a mobile device or desktop.

Sandia Extras is also your source for employee discounts, including up to 20% savings from AT&T and Verizon.

For questions or to report access issues, users can contact customer care at 1-855-514-8800 or mySandiaExtras.com.

Register for Sandia Extras

Registering for Sandia Extras is free and only takes a few minutes.

To register:

1. Visit the site mySandiaExtras.com
2. Complete the Sign Up To Access Your Benefits fields using your name and employee ID.
3. Click the Access My Benefits button.
4. Enter your zip code and password. You will need to enter your preferred email address and zip code, then create a password and enter that into the password field.
5. Click the Access My Benefits button at the bottom of the pop-up module to complete your registration and explore Sandia Extras.
401(k) PLAN

For more information about the 401(k) Plan, visit hr.sandia.gov and search “Summary Plan Description”. Information included in this section is subject to all of the terms and conditions in the Summary Plan Description. These are highlights only.

Although you may make changes to your 401(k) Plan account at any time, annual Open Enrollment is a perfect time to:

- Review how much you are saving
- Review your investment allocation
- Update your beneficiary(ies)

To make changes, log into NetBenefits at www.401k.com or call Fidelity Customer Service at 1-800-240-4015.

Get the most out of Sandia’s 401(k) plan match

Depending on when you were hired, employees not eligible for the Sandia pension plan are eligible for employer contributions of up 10 or 11% in the 401(k) Plan.

The key to maximizing employer contributions to your 401(k) is to contribute at least 6% of your eligible earnings each pay period. Sandia will contribute 66-2/3 cents to your account for every dollar that you contribute to the 401(k) Plan on a pretax, Roth, and/or after-tax basis, up to 6% of your eligible earnings that are contributed each pay period. That’s a maximum company match of 4% of your eligible earnings each pay period.

On top of this match, if you are not eligible to participate in the pension plan, you receive a service-based contribution of either 6% or 7%.

Even if you are contributing enough to earn the full matching contribution, consider increasing your contribution rate by 1%. Contributing even a little bit more could go a long way and lead to a better retirement.
401(k) PLAN, CONTINUED

401(k) administrative fee change

Sandia continually reviews the benefits offered to you in order to provide competitive and meaningful benefits while balancing the budgetary constraints and requirements of our contract with the National Nuclear Security Administration. To continue to meet these benefit goals, we will be making a change to the payment of some of the administrative fees for maintaining the 401(k) plan.

Effective January 1, 2020, an administrative fee will be assessed to all 401(k) Plan accounts with a balance greater than or equal to $5,000 each quarter. If your 401(k) Plan account balance is greater than or equal to $5,000 at the end of a calendar quarter, a quarterly administrative fee of $9.75 will be paid from your account at the beginning of the next quarter; e.g. fee for first quarter of 2020 will be assessed in April 2020. Sandia will continue to pay this administrative fee for participants with an account balance of less than $5,000 at the end of a quarter.

Additional fee changes will only affect participants who withdraw funds while they are still working for Sandia or due to a court order:

- In-service withdrawal fee: $25/transaction
- Qualified Domestic Relations Order processing fee: $450

Fees paid from your account will be reflected on your 401(k) Plan account statements.

Contribution Types

You may contribute between 2%-75% of your eligible income on a pretax, Roth, and/or after-tax basis.

The 2019 IRS limit on pre-tax and Roth 401(k) contributions is $19,000 (additional catch-up contributions up to $6,000 is available to those age 50+). The IRS will announce the 2020 limit in late 2019.

After-tax contributions are subject to the IRS maximum annual additions limit on all combined contributions, excluding catch-up contributions. For 2019, annual additions limit is $56,000.

Employer contributions (i.e., enhanced and matching contributions) are always deposited into your account on a pre-tax basis.
CONCIERGE SERVICES

It’s never been easier to make healthcare fit your lifestyle. From onsite services through Sandia Medical Clinic to $25 reduced copay virtual physician visits, you can receive care at work, home or on the go. Need help finding a doctor or resolving a claim? Connect with Sandia’s onsite advocates.

Onsite Sandia Medical Clinic

The onsite Sandia Medical Clinic provides Sandia employees in New Mexico and California no cost acute or episodic care for a variety of illnesses and injuries.

Walk in or call 505-844-4237 to schedule an appointment.

Onsite customer advocates can help you better understand your health benefits and navigate the healthcare system. They can help you understand how a claim was paid, answer FSA & HRA questions, navigate appeals, find a doctor, and use the cost estimator tool.

Questions?

Call (505) 284-8669 for Blue Cross Blue Shield of New Mexico (BCBSNM) or (505) 844-0657 for UnitedHealthcare (UHC).
Virtual Physician Visits

Virtual physician visits allow Sandia Total Health members to see and talk with a board-certified doctor from your smartphone, tablet, or computer—anytime and anywhere. Use virtual visits for a variety of conditions, including:

- Allergies
- Coughs
- Colds
- Ear infections
- Fevers
- Pink eye
- Rashes
- Seasonal flu

You may use your FSA or HRA funds for a virtual visit, just like you could for any other medical appointment. With a $25 copay for BCBSNM and UHC members and $0 copay for Kaiser members, virtual visits are a lower cost option than emergency or urgent care. Virtual visits are not subject to deductibles, and the $25 copayment does apply to the annual out-of-pocket maximums.

### ACCESS A VIRTUAL VISIT

<table>
<thead>
<tr>
<th>BCBSNM</th>
<th>UNITEDHEALTHCARE</th>
</tr>
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<tbody>
<tr>
<td>Members may access MD Live</td>
<td>Members may access AMWell or</td>
</tr>
<tr>
<td>through mdlive.com/sandia</td>
<td>Doctor on Demand through myuhc.com via the UHC</td>
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<tr>
<td>or by downloading the MD</td>
<td>mobile app, or by calling the</td>
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<tr>
<td>Live mobile app.</td>
<td>Nurseline # on the back of your</td>
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<td></td>
<td>UHC ID card.</td>
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<tr>
<td>$25 copay not subject to the</td>
<td>$25 copay not subject to the</td>
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<td>deductible or out-of-pocket</td>
<td>deductible or out-of-pocket</td>
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<tr>
<td>maximum.</td>
<td>maximum.</td>
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**Finding a Primary Care Physician**

If you need help finding a primary care physician for yourself or a family member you can call one of the Ambassador Lines below, depending on our benefit plan administrator, for assistance. **NEW - DaVita Medical Group providers are now In-Network for UHC members in the greater Albuquerque area. DaVita has 13 locations in Albuquerque and Rio Rancho and added 17 NEW PCPs and 13 NEW Specialists. SAME DAY appointments are available.**
Preventive Care

<table>
<thead>
<tr>
<th></th>
<th>SHPN</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td>100% covered</td>
<td>100% covered</td>
<td>60% covered</td>
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Annual deductible¹ (excludes prescription drug costs)

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<tr>
<th></th>
<th>Employee only</th>
<th>Employee + spouse or child(ren)</th>
<th>Employee + spouse and child(ren) (family)</th>
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<tbody>
<tr>
<td></td>
<td>$500</td>
<td>$1,000 ($500/person)</td>
<td>$1,500 ($500/person)</td>
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<tr>
<td></td>
<td></td>
<td>$1,500 ($750/person)</td>
<td>$2,250 ($750/person)</td>
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<td></td>
<td></td>
<td>$2,000 ($2,000/person)</td>
<td>$6,000 ($2,000/person)</td>
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</table>

Coinsurance

<table>
<thead>
<tr>
<th></th>
<th>Employee only</th>
<th>Employee + spouse or child(ren)</th>
<th>Employee + spouse and child(ren) (family)</th>
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</thead>
<tbody>
<tr>
<td>You pay 10%</td>
<td></td>
<td>You pay 20%</td>
<td>You pay 40%</td>
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Annual calendar year out-of-pocket maximum²

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<tr>
<th></th>
<th>Employee only</th>
<th>Employee + spouse or child(ren)</th>
<th>Employee + spouse and child(ren) (family)</th>
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<tbody>
<tr>
<td>$2,000</td>
<td>$4,000 ($2,000/person)</td>
<td>$6,000 ($2,000/person)</td>
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<tr>
<td>$2,750</td>
<td>$5,500 ($2,750/person)</td>
<td>$8,250 ($2,750/person)</td>
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<tr>
<td>$6,500</td>
<td>$13,000 ($6,500/person)</td>
<td>$19,500 ($6,500/person)</td>
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</table>

¹ Annual deductible does not include prescription drug costs. In- and out-of-network deductibles do not cross apply; each deductible must be met separately for eligible expenses. In-network and SHPN deductibles will cross-apply.

² Annual calendar year out-of-pocket maximum does not include prescription drug costs. All limits include deductible amount. In- and out-of-network out-of-pocket maximums do not cross apply; each maximum must be met separately. In-network and SHPN out-of-pocket maximums will cross-apply.

Sandia Total Health Partner Network

Sandia Total Health (STH) administered by BCBSNM offers Sandia employees the richest benefit option: the Sandia Health Partner Network (SHPN), which is available in the Albuquerque four-county area.

BCBSNM In-Network

In-network providers contract with your health plan so your benefits are covered at a higher level and you end up paying less out of your pocket for healthcare. SHPN and in-network deductibles and out-of-pocket maximums cross-apply.

Out-of-Network

STH covers out-of-network providers; however, benefits are paid at a lower level, which results in you paying more out of pocket. Additionally, you are responsible for paying anything above usual and customary costs. This is the most expensive healthcare option, but it provides the greatest flexibility.
<table>
<thead>
<tr>
<th></th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td><strong>Preventive Care</strong></td>
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<tr>
<td></td>
<td>100% covered</td>
<td>60% covered</td>
</tr>
<tr>
<td><strong>Annual deductible</strong> (excludes prescription drug costs)</td>
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<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$750</td>
<td>$2,000</td>
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<tr>
<td>Employee + spouse or child(ren)</td>
<td>$1,500 ($750/person)</td>
<td>$4,000 ($2,000/person)</td>
</tr>
<tr>
<td>Employee + spouse and child(ren) (family)</td>
<td>$2,250 ($750/ person)</td>
<td>$6,000 ($2,000/person)</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>You pay 20%</td>
<td>You pay 40%</td>
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<tr>
<td><strong>Annual calendar year out-of-pocket maximum</strong></td>
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<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$2,750</td>
<td>$6,500</td>
</tr>
<tr>
<td>Employee + spouse or child(ren)</td>
<td>$5,500 ($2,750/person)</td>
<td>$13,000 ($6,500/person)</td>
</tr>
<tr>
<td>Employee + spouse and child(ren) (family)</td>
<td>$8,250 ($2,750/person)</td>
<td>$19,500 ($6,500/person)</td>
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</tbody>
</table>

1 Annual deductible does not include prescription drug costs. In- and out-of-network deductibles do not cross apply; each deductible must be met separately for eligible expenses.

2 Annual calendar year out-of-pocket maximum does not include prescription drug costs. All maximums include deductible amount. In- and out-of-network out-of-pocket maximums do not cross apply; each maximum must be met separately.

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**FIND A DOCTOR TODAY**

UHC members in NM have the following resources to find a doctor and make an appointment:

UnitedHealthcare Customer Service 877-835-9855  
or  
Presbyterian Customer Service Center 505-923-7300

All UHC members can find a doctor using the online provider finder at myuhc.com. When prompted, choose the Choice Plus plan to see Sandia’s in network providers.

Kaiser Permanente members can find a doctor using the online provider finder at kp.org.

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**In-Network Providers**

In-network providers contract with your health plan so your benefits are covered at a higher level and you end up paying less out of your pocket for healthcare.

**Out-of-Network**

Sandia Total Health covers out-of-network providers; however, benefits are paid at a lower level, which results in you paying more out of pocket. Additionally, you are responsible for paying anything above usual and customary costs. This is the most expensive healthcare option, but it provides the greatest flexibility.
## PRESCRIPTION DRUG BENEFITS

<table>
<thead>
<tr>
<th>DRUG CATEGORY</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td><strong>RETAIL PHARMACY: MAXIMUM 30-DAY SUPPLY</strong></td>
<td></td>
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</tr>
<tr>
<td>Generic</td>
<td>You pay 20% $5/$10 min/max copay</td>
<td>You pay 50%</td>
</tr>
<tr>
<td>Brand-name preferred</td>
<td>You pay 30% $30/$45 min/max copay</td>
<td>You pay 50%</td>
</tr>
<tr>
<td>Brand-name non-preferred</td>
<td>You pay 40% $50/$75 min/max copay</td>
<td>You pay 50%</td>
</tr>
<tr>
<td><strong>SMART90 RETAIL/MAIL ORDER: MAXIMUM 90-DAY SUPPLY (100-DAY SUPPLY FOR KAISER MAIL ORDER)</strong></td>
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<tr>
<td>Generic</td>
<td>You pay 20% $12.50/$25 min/max copay</td>
<td>N/A</td>
</tr>
<tr>
<td>Brand-name preferred</td>
<td>You pay 30% $75/$112.50 min/max copay</td>
<td>N/A</td>
</tr>
<tr>
<td>Brand-name non-preferred</td>
<td>You pay 40% $125/$187.50 min/max copay</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note: There is an annual out-of-pocket maximum of $1,500 per person (or $5,950 per family) for in-network prescription drugs. There is not an out-of-pocket maximum for out-of-network prescription drugs or Smart90 prescription drugs purchased outside of the program.

### SMART90

Express Scripts’ Smart90 program allows members receiving long-term prescriptions to receive those medications in a three-month supply at lower cost than three one-month supplies. With a three-month supply, you’re less likely to miss a dose, which can keep you healthier.

**Smart90 offers two ways to receive medications:**

1. Prescriptions filled and delivered by Express Scripts Pharmacy. Receive automatic refill reminders, options for an extended payment plan, access to a 24/7 pharmacist, and free shipping.

2. Prescriptions filled by the Walgreens pharmacy of your choice for pick up. There are over 30,000 locations available in-network.

You will receive two courtesy months of refills at a 30-day supply; however, **if you do not elect one of the above options, you will be responsible for paying 100% of the cost of the prescription.**

**Questions? Call Express Scripts at 877-603-1029.**
**MONTHLY PREMIUMS**

**BLUE CROSS BLUE SHIELD OF NEW MEXICO, UNITEDHEALTHCARE & KAISER PERMANENTE**

<table>
<thead>
<tr>
<th>FAMILY COVERAGE &amp; SALARY TIER</th>
<th>TIER 1 &lt; $50,000</th>
<th>TIER 2 $50,001 - $80,000</th>
<th>TIER 3 $80,001 - $130,000</th>
<th>TIER 4 &gt; $130,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$62</td>
<td>$91</td>
<td>$132</td>
<td>$162</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$131</td>
<td>$191</td>
<td>$276</td>
<td>$339</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$111</td>
<td>$164</td>
<td>$238</td>
<td>$292</td>
</tr>
<tr>
<td>Employee + spouse and child(ren)</td>
<td>$186</td>
<td>$270</td>
<td>$395</td>
<td>$485</td>
</tr>
</tbody>
</table>

Year-round student interns pay the Tier 1 rates.

Your premium rate tier is based on your salary as of Jan. 1, 2020.

**DID YOU KNOW?**

All three health vendors offer the same basic benefits. In addition to network options, the best way to choose a health plan is to determine if your doctor is covered.

**Compare the plans now**
SAVE MONEY ON HEALTHCARE EXPENSES WITH THE HRA

Sandia offers two ways to save on your healthcare expenses: the Healthcare Flexible Spending Account (FSA) and the Health Reimbursement Account (HRA).

With the Healthcare FSA (see page 19) you can contribute tax-free dollars from your paycheck to cover eligible medical, prescription, dental, and vision expenses. The HRA is funded by Sandia and is not considered taxable income.

Funds from the FSA and HRA are available to use through a debit card provided by your insurance carrier. Please keep your debit card from the previous year; your new funds will be loaded onto your old card automatically.

Sandia Total Health processes claims first from your FSA and then from your HRA.

There are three ways to earn HRA funds:

1. Participate in the Virgin Pulse Program.

2. Log in to your Virgin Pulse Program to take the online health assessment by Dec. 31, 2019 to earn $250 in funding for your 2020 HRA.


HRA claims must be submitted within 90 days after the plan year to be accepted. Balances left in your HRA at the end of the year will roll over to your HRA for the following year, up to a capped amount. Visit hr.sandia.gov for more detailed information on HRA rollovers.

<table>
<thead>
<tr>
<th>COVERAGE CATEGORY</th>
<th>VIRGIN PULSE COMPLETION</th>
<th>HEALTH ACTION PLAN COMPLETION</th>
<th>HEALTH ASSESSMENT COMPLETION</th>
<th>TOTAL POSSIBLE ALLOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>Maximum $200</td>
<td>$50</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>Maximum $400 (200 each)</td>
<td>$100 (50 each)</td>
<td>$500 (250 each)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>Maximum $200</td>
<td>$50</td>
<td>$500</td>
<td>$750</td>
</tr>
<tr>
<td>Employee + spouse &amp; child(ren)</td>
<td>Maximum $400 (200 each employee and spouse)</td>
<td>$100 (50 each)</td>
<td>$750 (250 each employee and spouse complete)</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

EARNING IS EASY
You can earn Virgin Pulse points by tracking healthy habits, watching videos and attending health or benefit education events!

Spouses can earn more too with health plan-sponsored wellness programs.

hr.sandia.gov | (505) 844-4237, OPTION 2
# FLEXIBLE SPENDING ACCOUNTS (FSA)

## HEALTHCARE

Deduct tax-free dollars from your paycheck to cover eligible IRS code section 213(d) medical, prescription, dental, and vision expenses.

You may contribute between $100 and $2,700 per plan year to your Healthcare FSA.

The grace period runs from Jan. 1 through March 15, 2020. All 2019 expense claims must be filed by April 15, 2020.

To be eligible for a Healthcare FSA, you must be a full- or part-time regular employee, limited-term employee, or post-doctoral appointee.

For more details on the Healthcare FSA, please refer to the [FSA Summary Plan Description](#).

## DEPENDENT CARE

Deduct tax-free dollars from your paycheck to cover eligible dependent care expenses, such as day camp, daycare, and licensed home care.

You may contribute between $100 and $5,000 per plan year to your Dependent Care FSA. Adjustments to maximum contributions may be required during 2020 in order to comply with IRS regulations.

The grace period runs from Jan. 1 through March 15, 2020. All 2019 expense claims must be filed by April 15, 2020.

To be eligible for a Dependent Care FSA, you must be a full- or part-time regular employee, limited-term employee, or post-doctoral appointee. If you are married, both you and your spouse must be working full- or part-time or your spouse must attend school full-time.

For more details on the Dependent Care FSA, please refer to the [FSA Summary Plan Description](#).

## TRANSPORTATION

(California only)

Deduct tax-free dollars from your paycheck to cover certain work-related commuter expenses. There are two types of qualified expenses:

- Parking: work-related parking expenses; and
- Transit: bus passes, vouchers, or fare cards to cover the cost of traveling to and from work.

You may contribute a maximum of $265 per month for Parking and $265 per month for the Transit benefit.

You are eligible for a Transportation Spending Account (TSA) if you live and work in California and are a full- or part-time regular employee, limited-term employee, or post-doctoral appointee.

You must enroll during Open Enrollment each year.

You must enroll during Open Enrollment each year.

If eligible, you may enroll in the TSA anytime during the year.

## Use It or Lose It

It’s important to carefully estimate your contribution amount because FSA funds are “use it or lose it” and do not roll over beyond the grace period for each account.

## Switching Plans?

If you switch health plan carriers in 2020 and have remaining 2019 FSA or HRA funds, visit [hr.sandia.gov](http://hr.sandia.gov) for info on how those funds will be processed.
The Dental Care Program is administered by Delta Dental of New Mexico. When you enroll in the Dental Care Program, you may visit any provider in either the Delta Dental Premier network® or the Delta Dental PPO network™. The same benefit levels apply in each of these two networks. New for 2020, in-network diagnostic and preventive services, including annual exams, cleanings and X-rays, no longer count toward your annual maximum benefit, preserving your benefit for restorative and major dental services.

Dentists who participate in Delta Dental PPO, however, have agreed to charge you less than Delta Dental Premier dentists for the services they provide. Because you pay a portion of the costs for most services, when the total cost of care is reduced, your out-of-pocket costs are also lower.

If you choose to use an out-of-network dentist, your out-of-pocket cost may be higher because those providers can charge you amounts that would otherwise be disallowed by Delta Dental. Cost sharing for all covered out-of-network services will be 50% of allowed charges.

Find out more about your potential cost savings with the Delta Dental PPO network™. For more information on your dental benefits, go to www.deltadentalnm.com or hr.sandia.gov.

The Dental Care Program is available to all regular employees, post-doctoral appointees, and limited-term employees. Student interns are not eligible to participate in this program.

### THREE NETWORKS TO CHOOSE FROM

**PPO NETWORK**
- Greatest savings
- Most narrow network

**PREMIER NETWORK**
- Broader network
- Some savings for members

**OUT-OF-NETWORK**
- Non-contracted providers
- Least savings

### MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$9</td>
</tr>
<tr>
<td>Employee + 1 dependent</td>
<td>$18</td>
</tr>
<tr>
<td>Employee + 2 or more dependents</td>
<td>$26</td>
</tr>
</tbody>
</table>

### REMEMBER

The Dental Care Program now covers composite resin (tooth-colored) fillings on all teeth.
The Vision Care Program, administered by Davis Vision, is a benefit designed to encourage regular eye exams, assist with the expenses for frames and corrective lenses, and help offset the cost of additional eye wear purchased through a network provider.

The Vision Care Program is available to all regular employees, post-docs, and limited-term employees. Student interns are not eligible to participate in this program.

Visit hr.sandia.gov for in-network and out-of-network coverage amounts.

**Plan Features**

**Every 12 months:**
- Eye Exam
- Single-Vision, Bifocal, Trifocal, and Lenticular Lenses, or Contact Lenses*

**Every 24 months:**
- Frames

**MONTHLY PREMIUMS**

<table>
<thead>
<tr>
<th></th>
<th>Employee only</th>
<th>Employee + 1 dependent</th>
<th>Employee + 2 or more dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1.65</td>
<td>$3.30</td>
<td>$4.40</td>
</tr>
</tbody>
</table>

**DID YOU KNOW?**

**WHEN WAS YOUR LAST EYE EXAM?**

Over 81% of Americans wear contact lenses.

Find out why regular eye exams matter

**NEED NEW GLASSES?**

You can use your Davis Vision benefit at visionwork.com.
Learn more.
DEPENDENT ELIGIBILITY & ADOPTION ASSISTANCE

All employees are responsible for determining if their dependents meet the eligibility requirements of the Sandia Total Health Plan.

It is important to ensure your dependents’ eligibility because Sandia reserves the right to conduct dependent eligibility audits to ensure that all enrolled dependents are eligible for coverage under the terms of the Plan. Ineligible dependents will be disenrolled and the employee may be responsible for reimbursing Sandia for benefits paid.

Enrolling and Disenrolling Dependents

For information about enrolling and disenrolling your dependents, refer to the Enrollment/Disenrollment and Mid-Year Changes sections of the NTESS Health Benefits Plan for Employees Summary Plan Description (SPD). You may also refer to hr.sandia.gov for adding and dropping dependents. Mid-year qualifying events (new hire, marriage, birth/adoption of a child, divorce, etc.) will have a 31-day window to make elections. If enrollment doesn’t occur during the 31-day window, enrollment may only occur during the next open enrollment period.

Adoption Assistance is Available

Eligible non-represented, MTC-represented, and OPEIU-represented employees may be reimbursed up to $2,500 for covered expenses that are incurred when adopting a child under the age of 18. Eligible SPA-represented employees may be reimbursed up to $2,000 for covered expenses.

Covered expenses include legal, court, adoption agency fees, and other necessary costs (such as temporary childcare charges prior to adoption) associated with the legal adoption of a child. Reimbursement of adoption expenses is subject to all applicable federal and state withholdings and is reported on your W-2 form. This benefit is available year-round; for more details, visit hr.sandia.gov.

Questions?

If you have any questions about Open Enrollment (including how to enroll or benefits options), visit us on the web at hr.sandia.gov or contact HR Customer Service at (505) 844-4237, option 2.
LEGAL NOTICES

WOMEN’S HEALTH AND CANCER RIGHTS ACT OF 1998

The Women's Health and Cancer Rights Act (WHCRA) provides protection for individuals who elect breast reconstruction after a mastectomy. If you have had or are planning to have a mastectomy, you may be entitled to certain benefits under WHCRA.

HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA) SPECIAL ENROLLMENT PERIODS

If you declined enrollment in a Sandia medical program for yourself or your eligible dependents because of other medical coverage, you may be able to enroll yourself and your eligible dependents in a Sandia medical program during the year if you or your eligible dependent(s) lose coverage.

HIPAA PRIVACY PRACTICES NOTICE

A notice describing how medical information about you may be used and disclosed and how you can get access to this information is available under “Required Notices” on the Plan Documents page at hr.sandia.gov.

MEDICARE PART D ELIGIBLE INDIVIDUALS - NOTICE OF CREDITABLE COVERAGE

Each year, Sandia is required to provide this notice to all members enrolled in self-insured medical plans to explain how the prescription drug coverage provided by their medical plans compares to Medicare's prescription-drug coverage. This notice has information about current prescription drug coverage under the self-insured medical plans and prescription-drug coverage available for people with Medicare. You are encouraged to read this notice to understand any implications that may apply to you and/or your covered dependents.

COBRA GENERAL NOTICE

Under COBRA, separated employees and/or their dependents may be eligible to continue health program coverage (including medical, dental, vision, and healthcare flexible spending account) at group rates on an after-tax basis. COBRA is available in certain qualifying events where health benefit program coverage would otherwise end.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and are also eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs but also have access to health insurance through their employer.