New Employee Orientation - Benefits

PRESENTED BY HR Benefits

Sandia National Laboratories is a multimission laboratory managed and operated by National Technology & Engineering Solutions of Sandia, LLC, a wholly owned subsidiary of Honeywell International Inc., for the U.S. Department of Energy’s National Nuclear Security Administration under contract DE-NA0003525.
GENERAL INFORMATION

Restrooms are located in the hallway

Food and covered drinks are allowed

Please dispose of all trash, prior to leaving

In the event of a fire alarm, find the closest exit and meet in the parking lot
If you are a newly hired Sandia employee and you are currently covered under a Sandian spouse, you cannot elect to transfer your coverage from the primary covered participant until the next Open Enrollment.

*New Mexico
VIDEO: YOUR HEALTH INSURANCE COVERAGE AS A HOUSE
## MEDICAL BENEFIT COSTS

### SAME for BOTH Administrators

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$750</td>
<td>$2,000</td>
</tr>
<tr>
<td>Emp + spouse or child(ren)</td>
<td>$1,500</td>
<td>$4,000</td>
</tr>
<tr>
<td>Emp + spouse and child(ren)</td>
<td>$2,250</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

### Annual Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2,750</td>
<td>$6,500</td>
</tr>
<tr>
<td>Emp + spouse or child(ren)</td>
<td>$5,500</td>
<td>$13,000</td>
</tr>
<tr>
<td>Emp + spouse and child(ren)</td>
<td>$8,250</td>
<td>$19,500</td>
</tr>
</tbody>
</table>

### Co-insurance

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>After deductible is met:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-Network</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>40%</td>
<td></td>
</tr>
</tbody>
</table>

### Co-Pay

- Telemedicine: $25

### Monthly Premiums*

*Premium amount/tier is based on your salary

*New Mexico
MEDICAL PLAN PROVIDER DIFFERENCES

PROVIDER NETWORK

UnitedHealthcare

www.myuhc.com (Choice Plus)

PRESBYTERIAN

DAVITA MEDICAL GROUP

UNM HOSPITALS

INDEPENDENT PROVIDERS

BlueCross BlueShield of New Mexico

www.bcbsnm.com/sandia

LOVELACE

DAVITA MEDICAL GROUP

UNM HOSPITALS

INDEPENDENT PROVIDERS

*New Mexico
### SANDIA HEALTH PARTNER NETWORK (SHPN)

**BlueCross BlueShield of New Mexico**

<table>
<thead>
<tr>
<th></th>
<th>Annual Deductible</th>
<th></th>
<th></th>
<th>Annual Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>Emp + spouse or</td>
<td>Emp + spouse</td>
<td>Employee</td>
</tr>
<tr>
<td></td>
<td>$500</td>
<td>child(ren)</td>
<td>+ child(ren)</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Coinsurance**

After deductible is met | 10%

- SHPN is available in the Albuquerque four-county area
- SHPN and BCBS In-Network deductibles and out-of-pocket maximums cross-apply

*New Mexico*
PRESCRIPTION DRUG BENEFITS

- Included in the medical plan
- No additional premium
- No deductible
- Prescription costs do not count toward your medical plan deductible

**Annual Out-of-Pocket Max**

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,500</td>
<td>$5,950</td>
</tr>
</tbody>
</table>

*New Mexico

To see if your prescription is covered or pharmacy is in-network check out: www.express-scripts.com/sandia
## PRESCRIPTION DRUG BENEFITS

### Retail Pharmacy

**Max 30-Day Supply**

<table>
<thead>
<tr>
<th>Drug Category</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>You pay: 20% $5 min/$10 max</td>
<td>You pay: 50%</td>
</tr>
<tr>
<td>Brand-Name Preferred</td>
<td>You pay: 30% $30 min/$45 max</td>
<td>You pay: 50%</td>
</tr>
<tr>
<td>Brand-Name Non-Preferred</td>
<td>You pay: 40% $50 min/$75 max</td>
<td>You pay: 50%</td>
</tr>
</tbody>
</table>

Visit [Express-scripts.com/sandia](http://Express-scripts.com/sandia) to determine the drug category for your medications.

*New Mexico*
### SMART90 Program*
- 90 day fill via Walgreens or Mail Delivery via Express Scripts
- Long term/maintenance medication  
  (ex: diabetes, blood pressure meds, etc.)
- Request 90 day prescription from your doctor

### SMART90/Mail Order*

<table>
<thead>
<tr>
<th>DRUG CATEGORY</th>
<th>IN-NETWORK BENEFIT</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>You Pay: 20% $12.50 min/$25 max</td>
<td>N/A</td>
</tr>
<tr>
<td>Brand-Name Preferred</td>
<td>You Pay: 30% $75 min/$112.50 max</td>
<td>N/A</td>
</tr>
<tr>
<td>Brand-name Non-Preferred</td>
<td>You Pay: 40% $125 min/$187.50 max</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Max 90-Day Supply

*You will receive two courtesy months of refills at a 30-day supply. If you do not elect one of the above options, you will be responsible to pay 100% of the cost of the prescription.
THREE NETWORK OPTIONS

<table>
<thead>
<tr>
<th>Delta Dental PPO™</th>
<th>Lowest out-of-pocket costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental Premier®</td>
<td>Higher in-network out-of-pocket costs for care</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>Highest out-of-pocket costs</td>
</tr>
<tr>
<td></td>
<td>You may be charged full costs &amp; asked to pay up front and submit a claim for reimbursement</td>
</tr>
</tbody>
</table>

IN-NETWORK COVERAGE

<table>
<thead>
<tr>
<th></th>
<th>Individual $50</th>
<th>Family $150</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Maximum Benefit*</td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Lifetime Orthodontics Max</td>
<td>$1,800</td>
<td></td>
</tr>
</tbody>
</table>

- Preventive Care 100% Covered
- Basic Restorative 80% Covered
- Major Services & Orthodontics 50% Covered

*Preventive and diagnostic services do not count toward the annual maximum benefit when received by in-network providers.

To locate a provider, visit deltadentalnm.com
<table>
<thead>
<tr>
<th>Service</th>
<th>Frequency</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>Every 12 months</td>
<td>Covered in full after $20 copayment.</td>
</tr>
<tr>
<td>Eyeglass Lenses</td>
<td>Every 12 months</td>
<td>Covered in full for standard single-vision, lined bifocal, or trifocal lenses.</td>
</tr>
<tr>
<td>Contact Lenses (In lieu of glasses)</td>
<td>Every 12 months</td>
<td>Covered in full for any Davis Vision Collection Contact Lenses OR $150 allowance toward provider supplied lenses; plus 15% off balance.</td>
</tr>
<tr>
<td>Contact Lenses Evaluation and Fitting</td>
<td>Every 12 months</td>
<td>Covered in full for Davis Vision Collection Contacts OR Non-Collection contacts, a 15% discount.</td>
</tr>
<tr>
<td>Frames</td>
<td>Every 24 months</td>
<td>Covered in full any fashion or designer frame from the Davis Vision Collection (value up to $160) OR $150 allowance toward provider supplied frames, plus 20% off balance.</td>
</tr>
</tbody>
</table>

Lasik discount up to 25% off the provider’s usual & customary fees, or 5% off advertised specials, whichever is lower.
Dependent Eligibility Audit

HMS will reach out to you on behalf of Sandia to request verification that any dependents enrolled in the Sandia Total Health Plan meet the eligibility guidelines.

Eligible dependents include:

- **Legal spouse** (not legally separated, divorced or annulled)
- **Your child up to age 26** (natural child, stepchild, legally adopted child, child for whom you or your spouse has court-ordered legal guardianship, or a child you are required to provide health insurance for by Qualified Medical Child Support Order)
- **Your child, age 26 or older**, who is permanently and totally disabled

**Once you receive the request, please respond and comply without delay to prevent your dependents from being disenrolled from the plan.**
HEALTH REIMBURSEMENT ACCOUNT (HRA)

Must be enrolled in Sandia Total Health Plan

- Funded by Sandia
- For NEW HIRES, Sandia automatically contributes the following amounts in the first year:

<table>
<thead>
<tr>
<th>Employee</th>
<th>$250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse on the plan</td>
<td>+ $250</td>
</tr>
<tr>
<td>Child(ren) on the plan</td>
<td>+ $250</td>
</tr>
</tbody>
</table>

If you have a:

Potential for up to $750 HRA funds contributed by Sandia in a new employee’s first year enrolled

Unsubstantiated claims will result in the full amount of the unsubstantiated claim being deducted from your pay. Remember to save all claims receipts.

ROLL OVER

HRA funds ROLL OVER year to year with the following caps (max):

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>$1,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee + Spouse OR</td>
<td>$3,000</td>
<td></td>
</tr>
<tr>
<td>Child(ren)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$4,500</td>
<td></td>
</tr>
</tbody>
</table>
Earn now for next year’s funds!

WAYS TO EARN*

<table>
<thead>
<tr>
<th>Activity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete your Health Assessment (by 12/31)</td>
<td>$250</td>
</tr>
<tr>
<td>Participate in Virgin Pulse</td>
<td>Up to $200 ($50 per quarter)</td>
</tr>
<tr>
<td>Complete a Health Action Plan (HAP)</td>
<td>$50</td>
</tr>
</tbody>
</table>

- Sandia will automatically contribute $250 if you have 1 or more children enrolled on the plan

TOTAL POSSIBLE ALLOCATION

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$500</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$750</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee + spouse + child(ren)</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

If enrolled in FSA, HRA pays 2nd to FSA

*Spouses have the same options, but must complete their HAP through their medical plan administrator
HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

- Elected annually by employee
- Pre-tax payroll deductions
  - May contribute a minimum of $100 up to the IRS Maximum amount, currently $2,750 annually
  - Traditional FSA rules apply and can be used toward medical, prescription, dental & vision expenses
- USE IT OR LOSE IT
- **Grace period:** Incur expenses through March 15 and file claims until April 15 of the following year

ADMINISTRATORS

<table>
<thead>
<tr>
<th>If enrolled in Sandia Total Health</th>
<th>HCFSA administered by medical plan provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>If not enrolled in Sandia Total Health,</td>
<td>FSA administered by PayFlex</td>
</tr>
</tbody>
</table>

FSA always pays before HRA
Your HCFSA administrator (PayFlex, ConnectYourCare, UnitedHealthcare, or Kaiser Health Services) may request additional documentation from you in order to substantiate your HCFSA claims.

When using a debit card to pay for FSA claims, there are certain claims which are not automatically substantiated at the point of sale and require additional documentation (receipts that indicate the date of service, vendor, the nature of the service, and cost).

For unsubstantiated claims identified by the FSA administrator, you will receive three notifications requesting additional documentation. Following the 2nd notice, debit cards will be inactivated until claim receipt documentation is received.

Unsubstantiated claim(s) will result in the full amount of the unsubstantiated claim(s) being deducted from your pay.

**Please remember to save all FSA claim receipts.**
Deduct tax-free dollars from your paycheck to cover eligible dependent care expenses such as:

- Day camp, daycare, & licensed home care

May contribute a minimum of $100 up to the IRS maximum amount of $5,000 per plan year, per family

- The maximum annual contribution may be reduced depending on your salary to comply with IRS regulations.

**Grace Period:** Incur expenses through March 15 and file claims until April 15 of the following year.
### NTESS SAVINGS AND INCOME PLAN - 401(K) PLAN HIGHLIGHTS

<table>
<thead>
<tr>
<th>Sandia Contribution</th>
<th>(100% Vested After 3 Years of Service):</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enhanced Contribution</strong>¹: 6%</td>
<td>Sandia will automatically provide an employer contribution of 6% of your eligible income even if you don’t contribute</td>
</tr>
<tr>
<td><strong>Company Match:</strong> maximum of 4%</td>
<td>Sandia will match 66 and 2/3% of the first 6% you contribute each pay period</td>
</tr>
</tbody>
</table>

**Potential of 10% contribution by Sandia**

For more information, visit hr.sandia.gov and search “Summary Plan Description”

¹ Enhanced Contribution increases to 7% after 15 Years of Service
Retirement savings plan that allows you to save & invest a portion of your paycheck!

### Employee Contributions (Immediately Vested)

You may contribute between 2 - 75% of your eligible income each pay period:

<table>
<thead>
<tr>
<th>Contribution</th>
<th>Contributions Taxed:</th>
<th>Earnings Taxed:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pretax(^1)</td>
<td>When withdrawn</td>
<td>When withdrawn</td>
</tr>
<tr>
<td>Roth(^1)</td>
<td>When contributed</td>
<td>No tax if requirements met</td>
</tr>
<tr>
<td>After-Tax(^2)</td>
<td>When contributed</td>
<td>When withdrawn</td>
</tr>
</tbody>
</table>

---

1 Pretax & Roth contributions subject to IRS annual limits. Age 50+ may contribute an additional amount known as catch-up contributions. NOTE: IRS annual contribution limits apply to contributions made from an employee’s paycheck contributions to 401(k) and 403(b) plans combined from all employers. If you’ve worked for multiple employers in a single year, you are responsible for monitoring the combined limitations.

2 Contributions from all NTSSS plan sources are subject to IRS annual additions limit.
Fidelity is the 401(k) Plan’s Recordkeeper

**How to Enroll**

You may elect contributions to the 401(k) Plan by contacting Fidelity or by visiting [www.401k.com](http://www.401k.com).

**How to Rollover**

You may make rollovers from your benefits in other employers’ qualified retirement plans or from Individual Retirement Accounts (IRAs) by contacting Fidelity by visiting [www.401k.com](http://www.401k.com).

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1 Restrictions may apply to rolling over funds from a Honeywell plan.
Investment Options in the 401(k) Plan

- You can choose how contributions to your 401(k) Plan account are invested from the investment options available
  - Current investment options are listed and described on NetBenefits® at www.401k.com
- The Target Date Funds (Tier 1) are the 401(k) Plan’s Qualified Default Investment Alternative. As such, if you do not make an investment option selection, your contributions will be invested in the Target Date Fund based on the date nearest to your attainment of age 65.
NTuess Savings and Income Plan – Need Help?

Financial Engines

Financial Engines is an independent investment advisor who has been hired by Sandia to help you determine your financial retirement needs, goals, and strategies for reaching those goals. There are two types of services offered:

1) Online Advice is currently available at no cost to you.
2) Professional Management charges you a fee depending on the size of your portfolio.

Get started or learn more at FinancialEngines.com/forSandia or call 877-401-5762.

Additional Investment Line-up Education

Visit the Retirement and Financial Wellness section of the Video Library at hr.sandia.gov
EMPLOYER-PROVIDED LIFE INSURANCE

- Life Insurance equal to 1 times your annual base salary
- Enrollment is automatic
  - Effective your first day actively present at work

To designate beneficiaries, go to www.prudential.com/mybenefits
### VOLUNTARY LIFE, AD&D, AND DEPENDENT LIFE INSURANCE

<table>
<thead>
<tr>
<th>Insurance</th>
<th>Details</th>
<th>Enrollment Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Voluntary Term Life</strong></td>
<td>1 to 6 times your annual base pay raised to the next higher $1,000 in supplemental life insurance</td>
<td>Enroll within 31 calendar days from your date of hire</td>
</tr>
</tbody>
</table>
| **Dependent Life**               | **Spouse Coverage:** In the range of $6,000 and $50,000  
**Child(ren) Coverage:** In the range of $2,000 and $10,000 | No enrollment deadline                        |
| **Accidental Death & Dismemberment (AD&D)** | $10,000 increments up to a maximum of $500,000 or 10x your annual base pay, for you and/or your dependents |                                              |

*Visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to enroll and view coverage amounts (subject to change).*
LONG TERM DISABILITY (LTD)

**EMPLOYER PROVIDED**

Pays up to 50% of employee’s base salary should they become totally and permanently disabled

**OPTIONAL BUY-UP**

- An enhancement of an additional 10% or 20% of employee’s base salary
  - Total 60% to 70%
  - After tax-payroll deductions

Enrollment in one of the optional Buy Up plans can be completed when you make benefit elections
TIME AWAY FROM WORK BENEFITS

**Vacation**
- 5 hours per accrual = 3 weeks per year
- Unused hours roll over, with a cap of 240 hours

**Vacation Buy**
- Between 8-80 hours

*Can only be elected during Annual Open Enrollment in the fall; not during your first 31 days as a new hire*

**Personal Absence/PTO**
- Non-represented/OPEIU/SPA:
  - Personal Absence: 40 hours
- MTC:
  - PTO: 40 hours

**Holiday**
- 11 days
- Sandia uses 6 holiday days during Winter Shutdown at the end of the calendar year
TIME AWAY FROM WORK BENEFITS

**Sick Leave**

- Unable to work due to illness/injury
- Attend medical appointments

<table>
<thead>
<tr>
<th>Time</th>
<th>Benefit Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 weeks</td>
<td>100% of salary</td>
</tr>
<tr>
<td>20 weeks</td>
<td>70% of salary</td>
</tr>
</tbody>
</table>

**Paid Family Leave**

- Care for a family member (parent, child, spouse)
- Reduces available Sickness Absence by same amount of time

<table>
<thead>
<tr>
<th>Time</th>
<th>Benefit Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 weeks</td>
<td>70% of salary</td>
</tr>
</tbody>
</table>

Sickness Absence benefits for MTC and SPA represented employees are paid as stipulated in the respective collective bargaining agreement.
SANDIA EXTRAS

Special Enrollment Benefits

- Accident & Critical Illness
- Short Term Disability Insurance
- Legal Services
- Must enroll within 31 calendar days from your date of hire

Anytime Benefits

- Group rate options for:
  - Auto
  - Home
  - Identity theft protection
  - Pet insurance
- Includes discounts for:
  - Theme parks, Verizon, AT&T, daycare, travel, clothes, etc.

Visit mysandiaextras.com
HOW TO ENROLL

- Visit INSIDE formerly known as Techweb from a Sandia Computer
- Click on HR Self Service (under Tools on left side)
  - Click on the Onboarding Box
  - Select Benefits & Retirement
  - Select Benefits Enrollment
  - Choose Select
  - Select Edit for each benefit election
  - Make sure to hit Submit

*Make sure to contact Benefits Customer Service immediately if you do not receive a email confirmation of your enrollment!

- Voluntary Life Insurance, 401(k) enrollment, and Sandia Extras are completed on external sites
- Once enrolled, don’t forget to register with the Benefit Administrators (See Pg. 21 of booklet)

Elections must be completed within 31 calendar days from your date of hire!
ONLINE BENEFITS RESOURCE: HR.SANDIA.GOV

- Select Benefits under Browse Topics or Drop-Down Menu
- Topics
  - Health Benefits (Plans, Options, and Details)
  - Flexible Work Schedule Options
  - Life Events
  - Retirement & Savings (401k videos, etc.)
  - Sandia Extras Voluntary Benefits
  - Open Enrollment
  - Plan Documents (Summary Plan Descriptions)
  - New Employee Resources and MORE

You will initially receive weekly Benefits Email Drips with important reminders on the topics of today’s session.
This presentation has been prepared for you to use as an at-a-glance reference for some of your benefit plans. It is intended for summary purposes only.

In all cases only the official plan documents control the administration and operation of the plans.

SNL reserves the right to amend or terminate benefits at any time.

This material is for informational purposes only. Contact your accountant, attorney, and financial advisor for individual advice.

Go to hr.sandia.gov for official plan documents