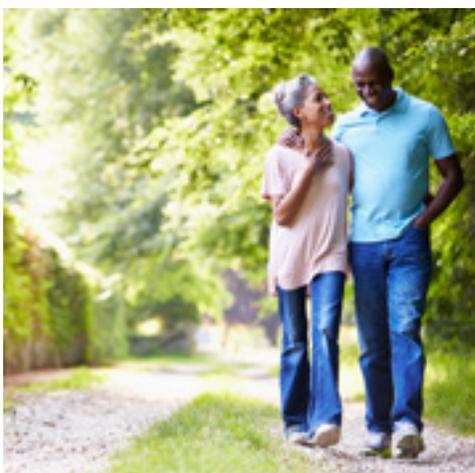


OPEN ENROLLMENT 2017

October 31 - November 17



**Sandia
National
Laboratories**

OPEN ENROLLMENT 2017

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SUMMARY OF CHANGES



Beginning Jan. 1, 2017:

- Sandia Total Health plan premiums are increasing between \$2 and \$22 depending on health plan and tier level. [See page 8.](#)
- Sandia Total Health will cover Applied Behavioral Analysis (ABA) treatment services for Autism Spectrum Disorder (ASD).
- MTC employees will be able to purchase up to 80 hours of vacation for 2017 during Open Enrollment. [See page 16.](#)
- Sandia Total Health members enrolled in Kaiser Permanente are eligible for the Davis Vision eye examination benefit by enrolling in Davis Vision. Kaiser members will no longer have access to this benefit through Kaiser. [See page 13.](#)
- By Dec. 23, 2016, employees may opt to receive an electronic 1095-C form in HR Self-Service in lieu of a paper form. This form provides proof of health insurance coverage. By Jan. 31, 2017, all employees should receive a 1095-C form, which should be kept as supplemental information for your 2016 taxes.
- The annual dollar limit for employee contributions to the healthcare flexible spending account (FSA) will rise by \$50, to a total of \$2,600. [See page 11.](#)

BENEFITS FAIRS

NM BENEFIT FAIRS

Nov. 3: 9 am - 2 pm,
Steve Schiff Auditorium

Nov. 15: 9 am - 2 pm,
Steve Schiff Auditorium

NM SPOUSE BENEFIT FAIRS

Nov. 5: 9 am - 12:30 pm,
Sandia Laboratory FCU
Juan Tabo Branch
3707 Juan Tabo Blvd.; 87111

Nov. 12: 9 am - 12:30 pm,
Sandia Laboratory FCU
Cottonwood Branch
3740 Ellison Rd. NW; 87114

CA BENEFIT FAIRS

Nov. 7: 12 - 2 pm,
Bldg. 904
7011 East Ave.; Livermore, CA



DO YOU NEED TO TAKE ACTION?

	TAKE ACTION	NO ACTION NEEDED
Medical Coverage	<ul style="list-style-type: none"> To enroll if not currently enrolled To change your current medical plan To add or disenroll a dependent To waive coverage (if currently enrolled) 	No change in your current medical coverage
Dental Coverage	<ul style="list-style-type: none"> To enroll if not currently enrolled To add or disenroll a dependent To waive coverage (if currently enrolled) 	No change in your current dental coverage
Vision Coverage	<ul style="list-style-type: none"> To enroll if not currently enrolled To add or disenroll a dependent To waive coverage (if currently enrolled) 	No change in your current vision coverage
Flexible Spending Account (FSA)	<ul style="list-style-type: none"> To enroll or re-enroll in a Healthcare FSA for 2017 To enroll or re-enroll in a Day Care FSA for 2017 To enroll or re-enroll in a Transportation Spending Account (TSA) for 2017 (CA residents only) 	Unless you enroll, you will not participate in this program in 2017
Vacation Buy	<ul style="list-style-type: none"> To enroll or re-enroll for 2017 	Unless you enroll, you will not participate in this program in 2017
Health Assessment	<ul style="list-style-type: none"> Learn how to offset your deductible and out-of-pocket expenses on page 10. 	Miss out on the opportunity to earn HRA dollars
Employer Life Insurance	<ul style="list-style-type: none"> Review and/or update your beneficiary(ies) at www.prudential.com/mybenefits (control number 90373) 	No change to beneficiary designation
Employee Voluntary Life Insurance	<ul style="list-style-type: none"> Review and/or update beneficiary(ies) at www.metlife.com/mybenefits 	No change to beneficiary designation
401(k)	<ul style="list-style-type: none"> Review and/or update beneficiary(ies) at www.401k.com 	No change to beneficiary designation

Open Enrollment is an opportunity for you to review your various benefit elections and make changes or updates as needed. Please note the following important information:

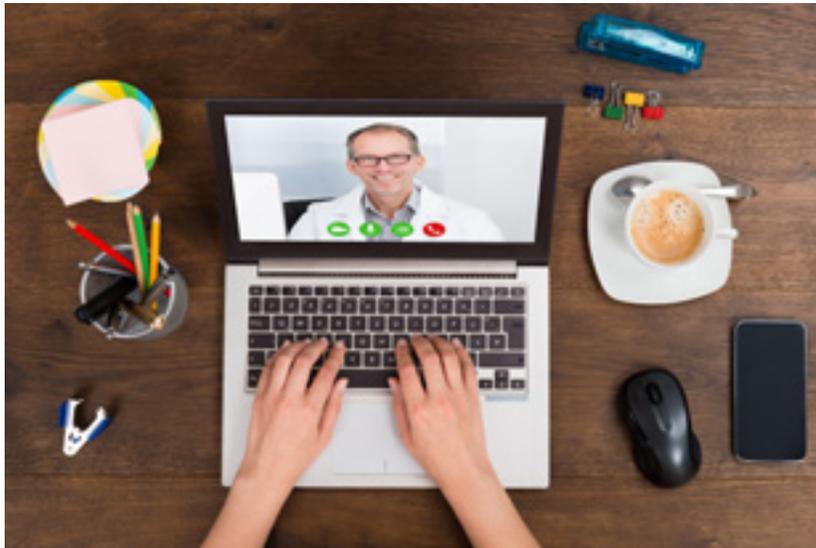
- **Benefits elections will not be accepted after 5 p.m. MT/4 p.m. PT on Nov. 17, 2016.**
- **All changes become effective Jan. 1, 2017.**
- **Update your address and/or phone number, if needed.**
- **A CryptoCard is required if you want to make your elections from home or from the mobile enrollment app.**



VIRTUAL VISITS

Sandia Total Health offers virtual doctor visits through BCBSNM, UHC, and Kaiser. Members can consult a board-certified doctor through your mobile device or computer without having to physically visit a doctor's office.

This new benefit is called a **Virtual Visit** or **Telemedicine** and is used to receive quick, convenient medical treatment from home or on travel.



You and your dependents can use Virtual Visits to treat acute, non-emergent ailments, such as:

- Allergies
- Asthma
- Joint aches
- Sinus infections
- Cold/flu symptoms
- Ear infections
- Pink eye
- Stomach aches
- Fever

You may use your Flexible Spending Account (FSA) or Health Reimbursement Account (HRA) funds for a Virtual Visit, just like you could for any other medical appointment. Virtual Visits apply toward your deductible and out-of-pocket maximum.

ACCESS A VIRTUAL VISIT

BCBSNM

Members may access **MD Live** through mdlive.com/sandia or by downloading the MD Live mobile app.

Virtual Visits will apply to the SHPN level of benefits.

UNITEDHEALTHCARE

Members may access **AMWell** or **Doctor on Demand** through myuhc.com or the UHC mobile app HealthforMe.

Virtual Visits will apply to the in-network level of benefits.

KAISER PERMANENTE

Members may access **My Doctor Online** through kp.org/mydoctor/videovisits by mobile phone, tablet, or computer.

Virtual Visits will apply to the in-network level of benefits.



ENROLL YOUR WAY

You can enroll by tablet, mobile device or computer this year with your CryptoCard.

[Log into the Open Enrollment App now](#)



NEED HELP DECIDING?

Ask Alex, HBE's virtual benefits advisor, can help you choose the benefits that are right for you and your family. **[Get started now](#)**



SANDIA TOTAL HEALTH: Blue Cross Blue Shield of New Mexico

	SHPN	IN-NETWORK	OUT-OF-NETWORK
Preventive care	100% covered	100% covered	60% covered
Annual deductible* (excludes prescription drug costs)			
Employee only	\$500	\$750	\$2,000
Employee + spouse or child(ren)	\$1,000 (\$500/person)	\$1,500 (\$750/person)	\$4,000 (\$2,000/person)
Employee + spouse and child(ren)	\$1,500 (\$500/person)	\$2,250 (\$750/person)	\$6,000 (\$2,000/person)
Coinsurance	You pay 10%	You pay 20%	You pay 40%
Annual calendar year out-of-pocket limit **			
Employee only	\$1,500	\$2,250	\$6,000
Employee + spouse or child(ren)	\$3,000 (\$1,500/person)	\$4,500 (\$2,250/person)	\$12,000 (\$6,000/person)
Employee + spouse and child(ren) (family)	\$4,500 (\$1,500/person)	\$6,750 (\$2,250/person)	\$18,000 (\$6,000/person)

* 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.

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

Find a doctor today

BCBSNM members in NM have two resources to find a doctor and make an appointment:

The ABQ Health Partners
Ambassador Line

505-262-7100

The Lovelace Concierge Line

505-727-7100

All members can find a doctor using the online provider finder at bcbsnm.com/sandia.

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.



SANDIA TOTAL HEALTH: Kaiser Permanente & UnitedHealthcare

	IN-NETWORK	OUT-OF-NETWORK
Preventive care	100% covered	60% covered
Annual deductible* (excludes prescription drug costs)		
Employee only	\$750	\$2,000
Employee + spouse or child(ren)	\$1,500 (\$750/person)	\$4,000 (\$2,000/person)
Employee + spouse and child(ren)	\$2,250 (\$750/person)	\$6,000 (\$2,000/person)
Coinsurance	You pay 20%	You pay 40%
Annual calendar year out-of-pocket limit **		
Employee only	\$2,250	\$6,000
Employee + spouse or child(ren)	\$4,500 (\$2,250/person)	\$12,000 (\$6,000/person)
Employee + spouse and child(ren)	\$6,750 (\$2,250/person)	\$18,000 (\$6,000/person)
<p>* 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.</p> <p>** Annual calendar year out-of-pocket limit does not include prescription drug costs. All limits include deductible amount. In- and out-of-network out-of-pocket limits do not cross apply; each limit must be met separately.</p>		

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.

Get on the fast track

UHC members in NM can call the Presbyterian Customer Service Center to find a primary or pediatric provider and set up your first appointment.

505-923-7300

All members can find a doctor using the online provider finder at myuhc.com.

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.





SANDIA TOTAL HEALTH MONTHLY PREMIUMS

FAMILY COVERAGE & SALARY TIER	TIER 1 ≤\$50,000	TIER 2 \$50,001 - \$80,000	TIER 3 \$80,001 - \$130,000	TIER 4 >\$130,000
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BLUE CROSS BLUE SHIELD OF NEW MEXICO

Employee only	\$55	\$80	\$107	\$132
Employee + spouse	\$115	\$169	\$226	\$277
Employee + child(ren)	\$98	\$144	\$194	\$238
Employee + spouse and child(ren)	\$164	\$239	\$321	\$394

UNITEDHEALTHCARE & KAISER PERMANENTE

Employee only	\$59	\$87	\$114	\$140
Employee + spouse	\$122	\$179	\$238	\$293
Employee + child(ren)	\$105	\$155	\$205	\$252
Employee + spouse and child(ren)	\$174	\$255	\$338	\$415

Year-round student interns pay the Tier 1 rates.

Your premium rate tier is based on your salary as of Jan. 1, 2017.



DID YOU KNOW?

All three health plans offer the same basic benefits. In addition to the premiums you pay, the best way to choose a health plan is to determine if your doctor is covered.

[Compare the plans now](#)



PRESCRIPTION DRUG BENEFITS

DRUG CATEGORY IN-NETWORK OUT-OF-NETWORK

RETAIL PHARMACY: MAXIMUM 30-DAY SUPPLY

Generic	You pay 20% \$5/\$10 min/max copay	You pay 50%
Brand-name preferred	You pay 30% \$25/\$40 min/max copay	You pay 50%
Brand-name non-preferred	You pay 40% \$40/\$60 min/max copay	You pay 50%

MAIL ORDER: MAXIMUM 90-DAY SUPPLY (100-DAY SUPPLY FOR KAISER MAIL ORDER)

Generic	You pay 20% \$12.50/\$25 min/max copay	N/A
Brand-name preferred	You pay 30% \$62.50/\$100 min/max copay	N/A
Brand-name non-preferred	You pay 40% \$100/\$150 min/max copay	N/A

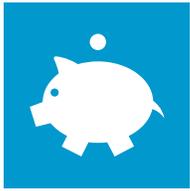
Note: There is an annual out-of-pocket limit of \$1,500 per person (or \$5,950 per family) for in-network prescription drugs. There is **not** an out-of-pocket limit for out-of-network prescription drugs.

CONSUMERISM TIP

Doctors are interested in helping their patients save money but don't always know which medications are covered or how much they cost. *My Rx Choices*, a tool from Express Scripts, shows you a personalized and confidential comparison of the cost of maintenance medications. Share the results of *My Rx Choices* with your doctor to determine the most appropriate medication at the lowest possible cost. Get started at www.Express-Scripts.com.

Kaiser members should talk to their doctor about how to save money on prescription medication.





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 11](#)) you can contribute tax-free dollars from your paycheck to cover eligible medical, prescription, dental, and vision expenses. The HRA is paid 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.

Sandia Total Health processes claims first from your FSA and then from your HRA. Visit hbe.sandia.gov for details on each carrier's process.

There are three ways to earn HRA funds:

1. Take the online health assessment at healthassessment.sandia.gov.
2. Participate in the [Virgin Pulse Program](#).
3. Participate in a [Health Action Plan](#).

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 hbe.sandia.gov for more detailed information on HRA rollovers.

Coverage category	Virgin Pulse completion*	Health Assessment is completed	Total possible allocation
Employee only	Maximum \$250	\$250	\$500
Employee + child(ren)	Maximum \$250	\$500	\$750
Employee + spouse	Maximum \$500 (\$250 each)	\$500 (if both employee + spouse complete)	\$1,000
Employee + spouse and child(ren)	Maximum \$500 (\$250 for employee, \$250 for spouse)	\$750 (if both employee + spouse complete)	\$1,250

*Includes Health Action Plan completion for \$50

Fast Facts

The FSA and HRA will pay for the same eligible medical, prescription, dental, and vision expenses. To check if your expense is eligible, check out the [FSA Summary Plan Description](#).

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 BCBSNM, UHC, or Kaiser-sponsored [wellness programs](#).



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 \$2,600 per plan year to your [Healthcare FSA](#). It's important to carefully estimate your contribution amount because funds are "use it or lose it" and do not roll over beyond the grace period, which runs through March 15, 2018, i.e. you have 14.5 months to incur expenses. All 2017 expense claims must be filed by April 15, 2018.

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

You must enroll during Open Enrollment each year.

DAY CARE

Deduct tax-free dollars from your paycheck to cover eligible preschool and nursery expenses, childcare provided in your home, day camp, senior daycare facilities, and licensed home childcare.

You may contribute between \$100 and \$5,000 per plan year to your [Day Care FSA](#).

To be eligible for a Day 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 Day Care FSA, please refer to the [FSA Summary Plan Description](#).

You must enroll during Open Enrollment each year.

TRANSPORTATION

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 \$255 per month for Parking and \$255 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.

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



HOW DOES AN FSA WORK?

Learn more about the financial benefits of a healthcare and day care FSA account.

[Start saving now](#)



NEED HELP ESTIMATING?

Ask Alex, Sandia's virtual benefits advisor, can help you estimate how much you should contribute to an FSA.

[Get started now](#)



SWITCHING PLANS?

If you switch health plan carriers in 2017 and have remaining 2016 FSA or HRA funds, visit hbe.sandia.gov for info on how those funds will be processed.



DENTAL CARE PROGRAM



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.

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 will be higher because those providers can charge you amounts that would otherwise be disallowed by Delta Dental.

Find out more about your potential cost savings with the Delta Dental PPO network. For more information on your dental benefits, see the Dental Care Program Summary or visit www.deltadentalnm.com.

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

THREE NETWORKS TO CHOOSE FROM

PPO NETWORK

- Most narrow network
- Greatest savings for members

PREMIER NETWORK

- Broader network
- Some savings for members

OUT-OF-NETWORK

- Non-contracted providers
- Least savings

MONTHLY PREMIUMS

Employee Only: \$9.00

Employee + 1 Dependent: \$17.00

Employee + 2 or more Dependents: \$26.00

Consumerism Tip

To save the most money, choose a PPO provider. For a more expansive panel of dentists, choose a Premier provider.

Find out if your provider is covered under PPO or Premier at www.deltadentalnm.com



VISION CARE PROGRAM

The Vision Care Program, administered by Davis Vision, is a benefit designed to encourage regular eye exams, assist with the expenses for eyeglass 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.

Beginning Jan. 1, 2017, Sandia Total Health members enrolled in Kaiser Permanente are eligible for the Davis Vision eye examination benefit by enrolling in Davis Vision. Kaiser members will no longer have access to this benefit through Kaiser.

PLAN FEATURES

Every 12 months:

- Eye Exam
- Single-Vision, Bifocal, Trifocal, and Lenticular Lenses, or Contact Lenses

Every 24 months:

- Frames

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

MONTHLY PREMIUMS

Employee Only: \$1.50
 Employee + 1 Dependent: \$3.00
 Employee + 2 or more Dependents: \$4.00



DID YOU KNOW?

WHEN WAS YOUR LAST EYE EXAM?

Over 81% of Americans wear eyeglasses or contact lenses.

[Find out why regular eye exams matter](#)

SAME DAY GLASSES

Vision Works offers a same-day exam and frames in most cases. Appointments required.

[Find value and quality with Vision Works](#)

DAVIS BACKSTAGE PASS

Interested in the behind-the-scenes process of eyeglass lenses?

[Check out the Davis Lab](#)



SAVINGS & RETIREMENT (401K)

If you are eligible to participate in the Sandia Corporation Savings and Income Plan (the "Plan"), Sandia will contribute 66-2/3 cents to your account for every dollar you contribute to the Plan up to the first 6% of your contribution. Sandia does not match contributions above 6%. If you are not currently contributing to the Plan, you can't collect the matching contribution Sandia offers. You're missing out on free money!

Even if you're contributing enough to earn the full matching contribution, consider increasing your contribution rate. Contributing even a little bit more can go a long way. It could lead to a better retirement.

To enroll or make changes, contact Fidelity at 1-800-240-4015 or on the web at www.401k.com under NetBenefits.

If you have questions about your savings and retirement, contact HBE Customer Service at 505-844-HBES.



DID YOU KNOW?



SAVE MORE AUTOMATICALLY

By enrolling in the auto increase option in your 401k, your contribution amount automatically readjusts annually based on your salary.



PARTICIPANTS AGES 50+

Effective April 15, 2016, the separate age 50 catch-up election was eliminated. If you are 50 or older, review your current deferral election.



SAVINGS & RETIREMENT



Financial Engines provides independent, unbiased financial advice to 401(k) plan participants. Their services help participants decide how much they should save during their career to reach a reasonable retirement savings target and advise how participants should allocate their accounts among the investment funds offered in their 401(k) plans.

Although participants may make changes to their 401(k) at any time, annual Open Enrollment is a perfect time to:

- Review your asset allocation. By electing Fidelity's Automatic Rebalance Service, your account will be periodically rebalanced to a target investment mix of your choice.
- Consider enrolling in Fidelity's Annual Increase Program. This program automatically increases your contribution amount 1% or more each year.



Track your progress

The Fidelity NetBenefits website will show you your current balance, your estimated monthly retirement income, and help you set goals, track your progress, and test different savings models.

[Get started](#)



Make the most of your money

Getting 401(k) help matters. No one can guarantee future investment results, but professional advisement can make a difference.

[See how Financial Engines can help](#)



PLANNING TO RETIRE?

ATTEND A RETIREE OPEN ENROLLMENT FAIR

If you are retiring in 2016, you do not need to enroll for 2017 benefits through the HR Self-Service application. Please contact OneExchange at 1-888-598-7809 to discuss your benefits options for 2017.

If you are considering retirement in 2016 or 2017, you may want to attend a Retiree Open Enrollment Fair and presentation to learn about the medical plans offered to our retirees.

ALBUQUERQUE RETIREE FAIRS

Oct. 26: 9 am - 12:30 pm

PreMedicare: 9:30 - 10:30 am

Medicare: 11 am - 12 pm

Nov. 9: 12:30 - 3:30 pm

PreMedicare: 2 - 3 pm

Medicare: 1 - 2 pm

Both fairs are held in the UNM Continuing Education Center, 1634 University Blvd.

LIVERMORE RETIREE FAIR

Nov. 7: 8:30 - 11:30 am

PreMedicare: 9 - 10 am

Medicare: 10 - 11 am

Fair is held in Sandia Labs Bldg. 904 Auditorium 7011 East Ave.; Livermore, CA



WORK-LIFE BALANCE



ENROLL IN VACATION BUY

Sandia's Vacation Buy Plan allows employees to purchase vacation on a pre-tax basis.

By participating in the program, employees spread out the financial impact of purchasing additional paid time off. 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 as purchased.

All regular employees, post-docs, and limited term employees are eligible to participate. Student interns are not eligible to participate in this program.

Eligible OPEIU and SPA Represented employees may purchase between 8 and 44 hours of vacation on a pre-tax basis.

Eligible Non-Represented and MTC-Represented employees may purchase between 8 and 80 hours of vacation on a pre-tax basis.

MANAGE WORK & PERSONAL RESPONSIBILITIES

UHC-enrolled members may use Worklife Services, a resource and referral service integrated with their health plan.

[Learn more >](#)

BCBSNM-enrolled members have access to Magellan, a resource that provides work-life solutions for the whole family.

[Learn more >](#)

Kaiser-enrolled members and waived medical members have access to Workplace Options, a free resource and referral service that helps you balance your work, family, and personal life with services like child/elder care finder, relocation services, and legal resources.

[More information >](#)



DEPENDENT ELIGIBILITY POLICY

EMPLOYEES ARE RESPONSIBLE FOR VERIFYING THE ELIGIBILITY OF THEIR DEPENDENTS ENROLLED IN SANDIA TOTAL HEALTH

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

ENROLLING AND DISENROLLING DEPENDENTS

For information about enrolling and disenrolling your dependents, refer to the Enrollment/Disenrollment and Mid-Year Changes sections of the [Sandia Health Benefits Plan for Employees Summary Plan Description \(SPD\)](#). You may also refer to the Employee Health Plan Benefits Enrollment/Disenrollment Packet found on hbe.sandia.gov.

OPEN ENROLLMENT SUBMISSION INFORMATION

Note the following important information:

- Benefits elections will not be accepted after 5 pm MT/4 pm PT on Nov. 17
- All changes become effective Jan. 1, 2017
- A CryptoCard is required if you want to make your elections from home or from the mobile enrollment app



QUESTIONS?

If you have any questions about Open Enrollment (including how to enroll or benefits options), visit us on the web at hbe.sandia.gov or contact HBE Customer Service at (505) 844-HBES (4237).



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.

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.