

BENEFIT PROGRAMS 2023





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



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

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



**Argonne National
Laboratory strives to
provide every member
of our world-class
community of talent
with a competitive,
comprehensive
benefits package.**

We understand the need for our employees to have valuable options for health, wellness, and financial security.



BENEFITS

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

Upon employment, employees will receive an in-depth presentation of all of our benefit plans and have an opportunity to ask questions and speak to an Argonne Benefits Specialist.



AND BEYOND

AMENITIES FOR WORK/LIFE BALANCE

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

HEALTH AND EMPLOYEE WELLNESS PROGRAM

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

EMPLOYEE RESOURCE GROUPS, CLUBS, AND ACTIVITIES

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

MENTORING AND LEADERSHIP PROGRAMS

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

Benefits Available to New Hires

Immediately upon employment

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

On the first day of the month following hire date

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

After six months of employment

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

After one year of employment

Long-Term Disability
Family Medical Leave (FMLA)

Employees can cover the following legal dependents under the health care plans: spouse, civil union partner, child(ren) under the age of 26 or under the age of 30 (military dependents), stepchild(ren), adopted child(ren), child(ren) for whom legal guardianship was obtained, and disabled child(ren) over the age of 26. Supporting documentation such as marriage, birth or adoption certificates, court order, etc., is required to enroll legal dependents.

Note This summary provides the benefit plan options offered by Argonne National Laboratory as outlined in the Argonne National Laboratory Summary Plan Descriptions. The Summary Plan Descriptions supersede any benefits information listed in this booklet. Benefits for union employees are subject to their collective bargaining agreement and may vary from the benefits listed in this booklet.



Enhanced PPO Medical Plan



BENEFIT SUMMARY

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

| | IN-NETWORK | OUT-OF-NETWORK |
|-----------------------------------------|-----------------------------------------|---------------------------------------------------|
| Preventive Care | 100%, no deductible | |
| Deductible | | |
| Individual | \$200 | \$400 |
| Family | \$400 | \$800 |
| Coinsurance | 85% of eligible charge after deductible | 70% of eligible charge after deductible |
| Out-of-Pocket Maximum | | |
| Individual | \$3,000 | \$6,000 |
| Family | \$6,000 | \$12,000 |
| Primary Care Office Visit | \$15 copay | 70% of eligible charge after deductible |
| Specialist Office Care Visit | \$30 copay | 70% of eligible charge after deductible |
| Inpatient Hospital Care/ Surgery | 85% of eligible charge after deductible | 70% of eligible charge after deductible |
| Outpatient Surgery | 85% of eligible charge after deductible | 70% of eligible charge after deductible |
| Emergency Room | 85% of eligible charge after deductible | |
| Diagnostic Tests | 85% of eligible charge after deductible | 70% of eligible charge after deductible |
| Mental Health Services | | |
| Inpatient | 85% of eligible charge after deductible | 70% of eligible charge after deductible |
| Office Visits | \$15 copay; deductible waived | \$15 per visit deductible; plan deductible waived |



Standard PPO Medical Plan



BENEFIT SUMMARY

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

| | IN-NETWORK | OUT-OF-NETWORK |
|-----------------------------------------|-----------------------------------------|---------------------------------------------------|
| Preventive Care | 100%, no deductible | |
| Deductible | | |
| Individual | \$300 | \$600 |
| Family | \$600 | \$1,200 |
| Coinsurance | 75% of eligible charge after deductible | 60% of eligible charge after deductible |
| Out-of-Pocket Maximum | | |
| Individual | \$5,000 | \$10,000 |
| Family | \$10,000 | \$20,000 |
| Primary Care Office Visit | \$25 copay | 60% of eligible charge after deductible |
| Specialist Office Care Visit | \$40 copay | 60% of eligible charge after deductible |
| Inpatient Hospital Care/ Surgery | 75% of eligible charge after deductible | 60% of eligible charge after deductible |
| Outpatient Surgery | 75% of eligible charge after deductible | 60% of eligible charge after deductible |
| Emergency Room | 85% of eligible charge after deductible | |
| Diagnostic Tests | 75% of eligible charge after deductible | 60% of eligible charge after deductible |
| Mental Health Services | | |
| Inpatient | 75% of eligible charge after deductible | 60% of eligible charge after deductible |
| Office Visits | \$25 copay; deductible waived | \$25 per visit deductible; plan deductible waived |



Select Medical Plan



BENEFIT SUMMARY

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

| | IN-NETWORK | OUT-OF-NETWORK |
|-----------------------------------------|-----------------------------------------------------------|----------------|
| Preventive Care | 100%, no copay | |
| Deductible | | |
| Individual | \$0 | N/A |
| Family | \$0 | N/A |
| Coinsurance | N/A | N/A |
| Out-of-Pocket Maximum | | |
| Individual | \$1,800 | N/A |
| Family | \$3,600 | N/A |
| Primary Care Office Visit | \$25 copay | N/A |
| Specialist Office Care Visit | \$40 copay | N/A |
| Inpatient Hospital Care/ Surgery | \$200 copay/day to a maximum of \$1,000 per calendar year | N/A |
| Outpatient Surgery | \$150 copay | N/A |
| Emergency Room | \$150 copay | |
| Diagnostic Tests | 100% | N/A |
| Mental Health Services | | |
| Inpatient | \$200 copay/day to a maximum of \$1,000 per calendar year | N/A |
| Office Visits | \$25 copay | \$25 copay |

The employee must live in a zip code that is part of the network to be eligible to enroll.



Dental Plan



BENEFIT SUMMARY

The Delta Dental PPO program allows members to go to any in-network or out-of-network general or specialty dentist at the time of treatment. Argonne National Laboratory dental enrollees have access to two networks: Delta Dental PPO and Delta Dental Premier (managed fee-for-service). Out-of-pocket costs will vary depending on whether the dentist participates in Delta Dental PPO, Premier or neither (i.e., “out-of-network”). Members can maximize benefits by receiving care from a Delta Dental PPO network dentist.

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



Vision Plan



BENEFIT SUMMARY

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

| | EyeMed Vision Plan |
|--------------------------|--------------------------------------------------------|
| Exam | \$10 copay |
| Contact Lens Exam | Up to \$55 copay |
| Frames | \$0 copay; \$150 allowance |
| Lenses | \$20 copay for single, bifocal, or trifocal lens |
| Contact Lenses | \$0 copay; \$130 allowance, 15% off balance over \$130 |



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



Flexible Spending Accounts

Health Care and Dependent Care Flexible Spending Accounts (FSA) are available to employees who wish to contribute pre-tax dollars for the reimbursement of out-of-pocket health care and dependent care expenses incurred during the calendar year. FSA contributions are untaxed at deposit and untaxed at withdrawal, therefore decreasing an employee's taxable income while increasing their spendable cash.

HEALTH CARE

The Health Care FSA allows employees to contribute up to an annual maximum of \$2,850 to be used for eligible health care expenses not paid for by insurance. Employees who wish to use an FSA are required to re-enroll each calendar year.

DEPENDENT CARE

Employees must have an eligible dependent to participate in the Dependent Care FSA, and participation is only allowed if both the employee and their spouse are employed or full-time students. The annual maximum employees can contribute is \$5,000 per household for dependent care expenses. Unused funds are forfeited at the end of a calendar year.



Life, Accident, and Disability Insurance

Argonne offers a life and accident insurance benefit to eligible employees and their families in the event of an employee's death or severe accidental injury. Employees are insured from the first day of employment.

A long-term disability plan is offered after one year of service to all regular exempt, non-exempt, and union active full-time employees and Argonne Scholars. Employees must work at least 20 hours per week to be considered a full-time employee under the group policy.

Argonne also provides coverage for accidental death or physical dismemberment to all employees in pay status while on business travel for the Laboratory.

BASIC LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Upon hire, regular employees are insured, at no cost to the employee, for an amount up to the equivalent of the employee's annual base salary, up to a maximum of \$300,000.

VOLUNTARY LIFE AND AD&D INSURANCE

Regular employees can elect to purchase voluntary life and AD&D coverage in amounts from 1 to 5 times their annual base salary, up to a maximum of \$1,000,000. Coverage amounts exceeding 1x annual base salary are subject to evidence of insurability. Employees pay the entire cost for this benefit.

DEPENDENT LIFE INSURANCE

Regular employees can elect to purchase dependent life coverage as follows:

- \$7,000 for legal spouse/
civil union partner
- \$3,000 for eligible dependent children ages 6 months to 26 years (The benefit for eligible children who are 15 days to 6 months old is \$500.)

Retirement Plans 403(b) and 401(a)

Argonne offers a defined contribution retirement plan for eligible employees that is administered by our record-keeper, Fidelity Investments. Eligible employees must participate in the plan after 6 months of service, as a condition of employment. Argonne requires eligible employees to contribute 2.5% of their base pay to a 403(b) account and, in turn, Argonne will contribute 9% of the employee base pay into a 401(a) account.

Enrollment in the 401(a) and 403(b) plans will begin automatically on the 7th month of employment. In addition, employees are eligible to participate in the supplemental 403(b) plan. Contributions can be made at any time after date of hire and up to the IRS annual limits.

Fidelity offers a wide variety of investment options including a Roth (after-tax) option. Employees have full control over how contributions are allocated among their investments.

Fidelity



Voluntary Insurance Plans



LONG-TERM CARE INSURANCE

Long-term care coverage can be purchased from Legacy Services, a non-Argonne sponsored plan. Long-term care insurance provides personal care and support for individuals experiencing cognitive impairment and need assistance performing activities of daily living.



HOME AND AUTO INSURANCE

Home and auto coverage can be purchased from Farmers GroupSelect, a non-Argonne sponsored plan. Group discounts apply for auto and home insurance purchased through Farmers GroupSelect and premiums can be paid via automatic payroll deduction.



Holidays, Vacation, and Leaves of Absence

HOLIDAY SCHEDULE

Each calendar year eligible employees receive the following holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Day before Christmas
- Christmas Day
- New Year's Eve
- Floating Holiday, employee elected

SUSPENSION OF LAB OPERATIONS

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

VACATION

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

- 1 to 5 Years of Employment: 15 days/120 hours
- 6 to 10 Years of Employment: 18 days/144 hours
- 11 to 15 Years of Employment: 21 days/168 hours
- 16+ Years of Employment: 24 days/192 hours

SICK LEAVE

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

LEAVES OF ABSENCE

Argonne offers eligible employees the following leaves of absence:

- Parental Leave
- Personal Unpaid Leave
- Military Leave
- Family and Medical Leave
- Domestic Violence Leave
- Bereavement Leave
- Sabbatical Leave
- Entrepreneurial Leave



Our people are everything.

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



CONTACT US

Employee Benefits

Human Resource Services

Phone: 630-252-2989

www.anl.gov/careers/benefits



U.S. DEPARTMENT OF
ENERGY

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