

2023 BENEFITS SUMMARY

*Postdoctoral Appointees**

MEDICAL

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

Enhanced PPO Plan: The Enhanced PPO plan consists of a national network of providers in the Choice POS II (Open Access) network. Utilizing a provider within the network is beneficial in that it reduces your total out-of-pocket expenses. The Enhanced PPO has a lower deductible but a higher premium than the Standard PPO. Primary care office visits are subject to a \$15 copay, and specialist office visits are subject to a \$30 copay. Other services, such as diagnostic testing, in-patient hospital care/surgery, and outpatient surgery are subject to the annual deductible and coinsurance. The annual deductibles are \$200 per individual or \$400 per family. The Enhanced PPO plan also has a calendar year out-of-pocket limit for in-network expenses of \$3,000 for an individual, and \$6,000 for a family. Prescription drug coverage under the Enhanced PPO plan is provided by Express Scripts, Inc.

Standard PPO Plan: The Aetna Standard PPO plan consists of a national network of providers in the Choice POS II (Open Access) network. Utilizing a provider within the network is beneficial in that it reduces your total out-of-pocket expenses. The Standard PPO has a higher deductible but a lower premium than the Enhanced PPO. Primary

care office visits are subject to a \$25 copay, and specialist office visits are subject to a \$40 copay. Other services, such as diagnostic testing, in-patient hospital care/surgery, and outpatient surgery are subject to an annual deductible and coinsurance. The Standard PPO annual deductibles are \$300 per individual or \$600 per family. The Standard PPO plan also has a calendar year out-of-pocket limit of \$5,000 for an individual and \$10,000 for a family. Prescription drug coverage under the Standard PPO plan is provided by Express Scripts, Inc.

Select Plan: The Select plan is similar to an HMO plan. Members must designate a Primary Care Physician ("PCP") to enroll. Referrals are necessary for services with providers other than the PCP. The plan provides in-network benefits only. There are no out-of-network benefits. The Select plan has no deductibles or coinsurance. Primary care office visits are subject to a \$25 copay, and specialist office visits are subject to a \$40 copay. The calendar year out-of-pocket limit is \$1,800 for an individual, and \$3,600 for a family.

DENTAL

Argonne offers a PPO dental plan which is provided by Delta Dental. The plan is designed to encourage you to maintain a sound program of dental care by providing 100% coverage for certain preventive services. Other services are covered at 75% (after a deductible) up to a maximum of \$3,000 a year. Orthodontic coverage is also provided with a lifetime maximum of \$3,000 per individual.

VISION

Argonne offers a vision plan which is provided by EyeMed Vision. The plan includes benefits for eye exams, frames, and lenses, as well as discounts on Lasik correction and prescription sunglasses, on an annual basis.

AD&D INSURANCE (U.S. NONIMMIGRANT VISA HOLDERS ONLY)

U.S. nonimmigrant visa holders, will be automatically insured on the first day of active employment with group Accidental Death and Dismemberment insurance (AD&D) in an amount equal to one time annual base salary up to a maximum of \$15,000. In conjunction with AD&D coverage, emergency medical evacuation and repatriation of remains are provided for employee and dependents. The cost of your AD&D insurance is paid by Argonne.

*Benefits for union employees are subject to their collective bargaining agreements. Education and Outreach Program employees are not included in this summary.

RETIREMENT

Argonne provides a tax-deferred defined contribution retirement plan. You may enroll in this plan on a supplemental basis.

HOLIDAYS

Employees receive 11 paid holidays a year, one of which is a floating holiday selected by the employee.

VACATION

Eligible employees accrue vacation time in direct proportion of scheduled hours to full time (40) hours and may accrue up to a maximum of 30 days. Vacation hours are accrued monthly. Postdoctoral appointees accrue 1.25 days per month (15 days per year). Postdoctoral appointees are eligible to receive service credit for their temporary postdoctoral service time if they are hired directly into a regular position from a postdoctoral appointment at the Laboratory.

SICK LEAVE

Eligible employees receive 18 days of sick leave (pro-rated based on hours worked) upon hire. Employees are given 18 days of sick leave each January until they accrue a maximum of 130 days (6 months).

FLEXIBLE SPENDING ACCOUNTS

The Argonne Flexible Spending Account (FSA) plans allow you to set aside pre-tax dollars to pay for unreimbursed health care and dependent day care expenses incurred throughout the calendar year. The FSA plans enable you to reduce your federal, state, and social security tax liability. The annual maximums for the 2023 calendar year is \$2,850 to the health care spending account and \$5,000 to the dependent day care spending account. Up to \$570 of unused health care dollars may be carried over to the next calendar year.

HEALTH AND EMPLOYEE WELLNESS

Argonne has a Health and Employee Wellness Division that offers programs to our employees. Offerings include acute care visits, onsite physical therapy (PT), health screenings and health assessments, flu shots, an employee assistance program (EAP), and a variety of other programs. By participating in the Virgin Pulse program, employees have the opportunity to reduce their monthly medical plan contributions.

BUSINESS TRAVEL ACCIDENT

Argonne provides accident insurance to employees while traveling on business for the Laboratory. In the event of death or physical dismemberment resulting from an accident the maximum benefit is \$300,000. Employees are covered from the first day of employment and the cost of the Business Travel Accident Plan is paid by Argonne.

CONTACT

Employee Benefits

Human Resource Services

Phone: 630-252-2989

Email: benefits@anl.gov