



## **UPDATE (OCTOBER 23, 2020): LLNS Open Enrollment & Settlement Supplement**

As you are aware, the Open Enrollment process for your LLNS retiree medical plan benefits is underway. This summary provides you with further details about the Settlement Supplement that Class Members will receive starting in January 2021. This Settlement Supplement helps offset a portion of your out-of-pocket costs (i.e., premiums and eligible unreimbursed medical expenses) for the health care coverage option you select described in the LLNS Open Enrollment 2021 Retiree Guide.

### **Enrolling in a Medical Plan**

To be eligible for the Settlement Supplement, you are required to elect medical coverage under one of the LLNS sponsored plans. For **Medicare-eligible Class Members**, this means selecting an option with *Via Benefits or selecting Kaiser Senior Advantage (through Empyrean)*. For the **non-Medicare eligible Class Members**, this means choosing coverage under one of the *Anthem Blue Cross plans offered or through Kaiser (also through Empyrean)*. Their contact information is listed below.

While you are making your coverage selection, you will also have access to the Settlement Supplement amounts for the coverage type that you select. You can find this on the homepage of the ARCHER settlement website, <http://www.llnretireesettlement.com>. The amount of the Settlement Supplement is different depending upon the plan option and your family coverage category (e.g., retiree only, retiree plus spouse).

### **Help with Questions**

There are several options to obtain help with questions during Open Enrollment. The LLNS medical plans are administered through either Via Benefits or Empyrean, depending upon your eligibility group. You can contact them with questions regarding detailed plan benefits and coverage. If you are not Medicare-eligible, or if you are in Kaiser Senior Advantage, contact Empyrean representatives at (844)750-5567. Their website is <https://compass.empyreanbenefits.com/llns>. The Via Benefits toll-free number is (866)682-4841; their website is <https://my.viabenefits.com/LLNS>.

We understand that some Class Members have been frustrated in getting information from these providers. We are here to help. Please start with the providers but if you do not get a satisfactory response, contact us by calling the ARCHER toll-free number 1-800-978-8522 or email us at [llnretireesettlement@archersystems.com](mailto:llnretireesettlement@archersystems.com). **In order to provide the most accurate and timely response, email communication is preferred.**

**Important Note:** Empyrean and Via Benefits will not have information about the Settlement Supplemental – which is separate from LLNS.

**Considerations if you are Medicare-eligible**

If you are Medicare-eligible and electing your Medical/Rx plan under Via Benefits, the 2021 annual Settlement Supplement provides \$598 per Class Member. The Settlement Supplement can be used to offset the premiums for the coverage you elect. It can also be used to reimburse eligible medical expenses. For those electing Kaiser Senior Advantage, your annual premium for coverage is \$3,012.12. Assuming you had 20+ years of service at retirement, you would receive \$2,450 from LLNS and your 2021 annual Settlement Supplement will be \$606 per Member for a total of \$3,056. You can apply this to your premium and will have \$43.88 remaining to pay for unreimbursed medical expenses. Please note that all references assume 20 or more years of service. If you worked less than 20 years, you receive a prorated share.

**Considerations if you are Non-Medicare eligible**

If you are non-Medicare eligible, key considerations include how expenses are reimbursed under each option and how much you will be required to pay to purchase the coverage. We have linked the page with all of the Anthem and Kaiser plans for your reference: <https://benefits.llnl.gov/retirees/medical>. You can also find relevant links to other available benefits plans.

Once you review the available options, you can then compare the premium amounts for each coverage. For example, assume you are a Class Member with 20+ years of service upon retirement and electing retiree-only coverage. The table below shows your net out-of-pocket cost for the premium after the Settlement Supplement is taken into consideration.

Plan Option (Retiree Only)	Annualized Premium Cost	Annual Supplement	Net Premium Cost <sup>1</sup>
Kaiser	\$4,584	\$ 2,183	\$2,401
Anthem Blue Cross Plus	\$12,852	\$ 7,287	\$5,565
Anthem Blue Cross PPO	\$ 7,308	\$ 3,400	\$3,908
Anthem Blue Cross Core Value	\$ 1,368	\$0	\$1,368
Anthem Blue Cross Core HDHP	\$ 2,532	\$34	\$ 2,498
Anthem Blue Cross EPO	\$ 5,640	\$ 2,218	\$ 3,422

<sup>1</sup>You will must still pay the full premium to LLNS for coverage. The Settlement Supplement will be reimbursed separately as expenses are incurred.

The second column (“Annualized Premium Cost”) is the annual amount you will pay without the Settlement Supplement. The third column (“Annual Supplement”) is the Settlement Supplement you would receive depending on the option chosen. The last column (“Net Premium Cost”) shows your final premium cost for coverage with the Settlement Supplement.

The above example shows that for a Class Member who is comparing the Blue Cross Plus Plan to the Blue Cross HDHP plan, the person would pay \$5,565 for the Blue Cross Plus plan and \$2,498 for the HDHP plan after receiving the Settlement Supplement. When deciding on which option to choose, you should consider whether the additional \$3,067 cost for the Blue Cross Plus plan is the optimal choice. We have included tables for each combination of plans and years of service at retirement for you to see what your net premium cost will be. You can find these tables on the ARCHER website homepage at <http://www.lnlretireesettlement.com>.

**Note:** Please keep in mind that a larger Settlement Supplement does not necessarily mean you will have the lowest out-of-pocket premium costs. The Settlement Supplement is intended solely to offset a portion of the underlying cost of the plan.

### **Settlement Supplement Availability**

The Settlement Supplemental payment into your new HRA is scheduled to be available in January 2021, after Open Enrollment ends. Any eligible unreimbursed expenses incurred on or after January 1, 2021, will be eligible for reimbursement. In subsequent communications, you will receive information about specific timing on availability of HRA funds, how to access your funds, and information on specific eligible expenses for reimbursement.

**For additional information, please see our Frequently Asked Questions**  
<http://www.lnlretireesettlement.com/faq.php>