



### **2025 LCASE HRA Settlement Supplement**

The 2025 Open Enrollment process for your LLNS retiree medical plan benefits has closed, and the new plan year has begun. This summary provides details about the Settlement Supplement that Class Members will receive for eligible expenses as of the start of the plan year, January 1, 2025. 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 selected during the 2025 LLNS Open Enrollment period.

As we enter the fifth year of the LLNL Retiree Class Action Settlement program, the professionals responsible for the management and administration of the LCASE HRA Settlement Supplement have re-evaluated the current Supplement levels, taking into account the performance of the trust which funds the LCASE HRA, healthcare inflation, the underlying cost to Class Members of the LLNS medical plans offered, and the level of subsidy provided by LLNS (i.e., the \$2,450 HRA for Medicare-eligible members which has remained the same since 2016). As a result of our evaluation, we are pleased to announce that we have significantly increased the LCASE HRA Settlement Supplement for 2025. We have also introduced a Supplement for those non-Medicare eligible members who have elected the Anthem Blue Cross Core Plan. Please see the chart below for the amount of the Settlement Supplement by option for 2025.

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

To be eligible for the Settlement Supplement, you must elect medical coverage as of the start of the plan year (1/1/2025) under one of the **LLNS-sponsored plans**. For ***Medicare-eligible Class Members***, this means selecting an option with *Via Benefits (either a Medicare Supplement or Medicare Advantage plan) or 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.

The amount of the Settlement Supplement differs depending on the plan option and your family coverage category (e.g., retiree-only, retiree plus spouse).

If you do not receive a Supplement but believe you are eligible to receive one, please contact ARCHER as soon as possible. ARCHER will request that you provide proof that you have made a valid health care plan election, as described above. Valid forms of proof are (1) a confirmation statement showing that you have enrolled through LLNS in a qualified medical plan or (2) a premium statement showing that you have been paying premiums beginning 1/1/2025.

### **Help with LLNS Benefit-Related Questions**

There are several options to obtain help with questions during and after Open Enrollment.

Depending upon your eligibility group, the LLNS medical plans are administered by either Via Benefits or Empyrean. You can contact them with questions regarding detailed plan benefits and coverage. If you are (1) not Medicare-eligible or (2) 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>. If you cannot reach Via Benefits or Empyrean, the LLNS Benefits department can be reached at (925) 422-9955 and by email at [llnl-benefits@llnl.gov](mailto:llnl-benefits@llnl.gov).

We understand that in some circumstances Class Members may need extra assistance. We ask that you please start with the providers, but if you have further requests or do not receive a satisfactory response, contact us by calling the ARCHER toll-free number 1-800-978-8522 or email us at [llnlretireesettlement@archersystems.com](mailto:llnlretireesettlement@archersystems.com). **Email communication is preferred to provide the most accurate and timely response.**

**Important Note:** Empyrean, LLNS Via Benefits and the LLNS Benefits Department will not have information about the Settlement Supplement – which is separate from LLNS. Questions regarding the Settlement Supplement should be **directed to [LCASE Via Benefits](https://my.viabenefits.com/lcase) through the website at <https://my.viabenefits.com/lcase> or by phone at 833-939-1210. Please remember when speaking with a Via Benefits representative to refer specifically to the [LCASE HRA Supplement](#).**

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

If you are Medicare-eligible and electing your Medical/Rx plan under Via Benefits, the 2025 annual Settlement Supplement provides \$1,018 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 yourself for eligible medical expenses.

For those electing Kaiser Senior Advantage, your 2025 annual premium for coverage is \$3,482.64, an increase of approximately 8% from 2024. Assuming you had 20+ years of service at retirement, you would receive \$2,450 from LLNS, and your 2025 annual Settlement Supplement will be \$1,033 *per Member* for a total of \$3,483. You can apply this to your premium *and fully offset your premium cost for 2025*. By comparison, the 2024 LCASE HRA Settlement Supplement for Class Members electing Kaiser Senior Advantage was \$717.

*Please note that all references assume 20 or more years of service.* If you worked for fewer than 20 years, you receive a prorated share of the LLNS HRA contribution; however, all Class Members receive the same LCASE HRA Settlement Supplement amount regardless of service, subject to your specific plan election.

### **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 must pay to purchase the coverage. Below is a link to the page with all of the applicable plans for your reference: <https://www.llnl.gov/join-our-team/benefits/retirees/medical-plan-options>. You can also find links to other available benefit plans.

Once you review the available options, you can compare the premium amounts for each coverage to see how the Settlement Supplement provides additional funds for your medical coverage purchase. For example, assume you are a Class Member 65 or older, 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 considered*.

Plan Option (Retiree Only)	Annualized Premium Cost	Annual Settlement Supplement	Net Premium Cost <sup>1</sup>
Kaiser	\$5,364	\$3,718	\$1,646
Anthem Blue Cross Plus	\$10,308	\$10,308	\$0
Anthem Blue Cross PPO	\$5,856	\$5,790	\$66
Anthem Blue Cross Core Value	\$1,104	\$29	\$1,075
Anthem Blue Cross Core HDHP	\$2,028	\$58	\$1,970
Anthem Blue Cross EPO	\$4,524	\$3,777	\$747

<sup>1</sup>You will still pay the entire 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 Settlement 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 PPO Plan to the Blue Cross EPO plan, the person would pay \$66 for the Blue Cross PPO plan and \$747 for the EPO plan after receiving the Settlement Supplement.

**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 Supplement is scheduled to be available by the end of February 2025. Please note that ***any eligible unreimbursed expenses incurred on or after January 1, 2025, will be reimbursable with proper documentation.***

Via Benefits requires that you provide bank account information to receive reimbursement. If you have not provided this information, please visit the Via Benefits website at <https://my.viabenefits.com/lcase> or call 833-939-1210.

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

**LCASE HRA Settlement Supplements Effective January 2025**

Medicare Eligible Class Members

1. Members electing plans through Via Benefits - \$1,018 per member per year
2. Members electing Kaiser Senior Advantage - \$1,033 per member per year

Non-Medicare Eligible Class Members

2025 Non-Medicare 65 and Over Annual Retiree Supplemental Payment						
Coverage Category	Kaiser	Anthem Blue Cross PLUS	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Core HDHP	Anthem Blue Cross EPO
Retiree only	\$3,718	\$10,308	\$5,790	\$29	\$58	\$3,777
Spouse only	\$4,116	\$10,464	\$6,345	\$53	\$107	\$4,202
Retiree + Spouse	\$7,834	\$21,648	\$12,135	\$62	\$124	\$7,956
Retiree + Children	\$6,728	\$18,540	\$10,398	\$55	\$111	\$6,840
Spouse + Children	\$7,102	\$19,584	\$11,000	\$88	\$176	\$7,263
Retiree + Spouse + Child	\$10,843	\$29,880	\$16,769	\$98	\$196	\$11,019
Children only	\$107	\$7,596	\$5,010	\$1,025	\$2,051	\$3,862

2025 Non-Medicare Pre-65 Annual Retiree Supplemental Payment						
Coverage Category	Kaiser	Anthem Blue Cross PLUS	Anthem Blue Cross PPO	Anthem Blue Cross Core Value	Anthem Blue Core HDHP	Anthem Blue Cross EPO
Retiree only	\$135	\$9,504	\$6,244	\$1,294	\$2,588	\$4,841
Spouse only	\$144	\$11,352	\$6,872	\$1,431	\$2,863	\$5,352
Retiree + Spouse	\$279	\$19,956	\$13,140	\$2,724	\$5,449	\$10,169
Retiree + Children	\$243	\$17,904	\$11,252	\$2,341	\$4,681	\$8,725
Spouse + Children	\$226	\$18,048	\$11,883	\$2,467	\$4,935	\$9,213
Retiree + Spouse + Child	\$387	\$28,452	\$18,124	\$3,761	\$7,523	\$14,075
Children only	\$107	\$7,596	\$5,010	\$1,025	\$2,051	\$3,862

Each year, the trustees will decide the supplement amount to be provided. Please note that future payment amount(s) may be modified to increase or decrease the supplemental payment in future years based on actual costs, market trends, or other relevant information.

**Expense Reimbursement Proper Documentation Checklist**

**When submitting supporting documentation for premium expenses:**

Provide a supporting document that shows this information:

- Premium coverage period (e.g., 01/01/2020 – 12/31/2020)
- Premium type (e.g., Medical, Medicare Part B)
- Carrier (e.g., Humana, N/A for Medicare Part B)
- Individual serviced (e.g., John Doe)
- Monthly amount (e.g., \$200.00)

**When submitting supporting documentation for out-of-pocket expenses:**

Provide a supporting document that shows this information:

- Date of service (e.g., 01/01/2020)
- Expense type (e.g., Copay)
- Provider (e.g., Dr. Smith, CVS)
- Individual serviced (e.g., John Doe)
- Amount (e.g., \$100.00)

Please note, for Class Members enrolled in **Kaiser Senior Advantage**, reimbursement documentation requirements have been streamlined for Class Members seeking reimbursement from their LCASE Health Reimbursement Account (HRA) Settlement Supplement. Follow these steps for a simplified reimbursement experience:

- Contact Empyrean at (844) 750-5567 and request your Billing Services Statement.
- Submit the top portion and the payment coupon details using the Via Benefits Accounts mobile app, the Via Benefits website ([my.viabenefits.com/lcase](http://my.viabenefits.com/lcase)), or submit by mail using your member-specific claim form.

Remember, you cannot submit the same reimbursement expense under the LLNS HRA and LCASE HRA.

If you have any questions or want more information, please contact Via Benefits at 1-833-939-1210 (TTY:711) Monday through Friday, 5:00 a.m. to 4:00 p.m. Pacific Time, or visit [my.viabenefits.com/lcase](http://my.viabenefits.com/lcase).