

LLNS 2022 Settlement Supplement

As you are aware, the 2022 Open Enrollment process for your LLNS retiree medical plan benefits has ended. This summary provides you with the details about the Settlement Supplement that Class Members will receive for eligible expenses as of January 1, 2022. 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 2022 LLNS Open Enrollment period.

We are pleased to announce that the 2022 Settlement Supplement will be increased over 2021 by **4.25%**. Please see the chart below for the amount of the Settlement Supplement by option for 2022.

Enrolling in a Medical Plan

As a reminder, to be eligible for the Settlement Supplement, you are required to elect medical coverage as of the start of the plan year (1/1/2022) 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 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.

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).

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 either a confirmation statement showing that you've enrolled through LLNS in a qualified medical plan or a premium statement showing that you have been paying premiums starting 1/1/2022.

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 sometimes Class Members may need extra assistance. We ask that you please start with the providers but if you have further requests or 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. **In order to provide the most accurate and timely response, email communication is preferred.**

Important Note: Empyrean and LLNS Via Benefits 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 through the website at my.viabenefits.com/LCASE <https://my.viabenefits.com/LCASE> or by phone at 833-939-1210.**

Considerations if you are Medicare-eligible

If you are Medicare-eligible and electing your Medical/Rx plan under Via Benefits, the 2022 annual Settlement Supplement provides \$623 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 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 2022 annual Settlement Supplement will be \$632 per Member for a total of \$3,082. You can apply this to your premium and will have \$69.88 remaining to pay for unreimbursed medical expenses. Please note that all references assume 20 or more years of service. If you worked fewer than 20 years, you receive a prorated share of the LLNS HRA contribution.

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 applicable plans for your reference: <https://benefits.llnl.gov/retirees/medical>. You can also find links to other available benefit plans.

Once you review the available options, you can then compare the premium amounts for each coverage to see how the Settlement Supplement provides additional funds towards your purchase of medical coverage. For example, assume you are an over age 65 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 ¹
Kaiser	\$4,380	\$ 2,276	\$2,104
Anthem Blue Cross Plus	\$12,852	\$ 7,597	\$5,255
Anthem Blue Cross PPO	\$ 7,308	\$ 3,545	\$3,763
Anthem Blue Cross Core Value	\$ 1,368	\$0	\$1,368
Anthem Blue Cross Core HDHP	\$ 2,532	\$35	\$ 2,497
Anthem Blue Cross EPO	\$ 5,640	\$ 2,312	\$ 3,328

¹You 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 \$5,255 for the Blue Cross Plus plan and \$2,497 for the HDHP plan after receiving the Settlement Supplement. 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.llnlretireesettlement.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 by the end of January 2022. Please note that any eligible unreimbursed expenses incurred **on or after January 1, 2022**, will be eligible for reimbursement.

Please remember you must provide bank account information for Via Benefits to reimburse you. If you have not provided this information, please go to the Via Benefits website at <https://my.viabenefits.com/LCASE> or by phone at 833-939-1210.

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

Settlement Supplements Effective January 2022

Medicare Eligible Class Members

1. Members electing plans through Via Benefits - \$623 per member per year
2. Members electing Kaiser Senior Advantage - \$632 per member per year

Non-Medicare Eligible Class Members

2022 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	\$2,276	\$7,597	\$3,545	\$0	\$35	\$2,312
Spouse only	\$2,520	\$8,380	\$3,885	\$0	\$65	\$2,573
Retiree + Spouse	\$4,796	\$15,964	\$7,430	\$0	\$75	\$4,872
Retiree + Children	\$4,119	\$13,683	\$6,367	\$0	\$68	\$4,188
Spouse + Children	\$4,348	\$14,452	\$6,735	\$0	\$108	\$4,447
Retiree + Spouse + Child	\$6,639	\$22,050	\$10,267	\$0	\$120	\$6,746
Children only	\$65	\$5,362	\$3,067	\$0	\$1,256	\$2,365

2022 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	\$83	\$6,708	\$3,823	\$0	\$1,584	\$2,964
Spouse only	\$88	\$7,376	\$4,208	\$0	\$1,753	\$3,277
Retiree + Spouse	\$171	\$14,098	\$8,045	\$0	\$3,336	\$6,226
Retiree + Children	\$149	\$12,071	\$6,890	\$0	\$2,866	\$5,342
Spouse + Children	\$139	\$12,751	\$7,275	\$0	\$3,022	\$5,641
Retiree + Spouse + Child	\$237	\$19,460	\$11,097	\$0	\$4,606	\$8,618
Children only	\$65	\$5,362	\$3,067	\$0	\$1,256	\$2,365

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.