

2025 Open Enrollment Notice

2025 LANL Open Enrollment is October 21 through November 4!

Open Enrollment is your opportunity to review your benefit choices for the upcoming calendar year. A confirmation notice with your elections and premiums will be mailed to you. You can always review your current coverages or make changes for you and your eligible dependents by logging on to your account at www.LANLBenefits.com or by calling Empyrean directly.

If you would like to elect coverage for the MetLife Legal or Norton ID Theft plans you can do so during Open Enrollment. Additionally, you may make changes to the rest of your retiree benefits (medical, vision, dental). However, if you do not wish to make any changes to your medical, dental, vision, MetLife legal or Norton LifeLock ID theft coverage, your current coverage will continue for 2025 and reflect 2025 pricing.

Elections must be submitted by 11 p.m. MT on November 4.

You will receive a confirmation statement even if you make no changes to your elections for 2025.

What are the 2025 premiums for Medicare Eligible Retirees and their dependents?

As you know, premiums for Medicare Retirees did not increase for medical last year. Nationwide, many companies are reporting anticipated increases of health insurance costs that are significantly higher than last year's. Some companies are projecting premium increases of up to 9% in 2025 due to factors such as chronic health conditions, catastrophic claims, specialty drugs, and higher medical provider costs. Maintaining your health and wellness and using your benefits responsibly enables the Laboratory to offer lower premiums. We are pleased that our premium increases are comparatively much lower than the national average, even while we are introducing new services.

Additionally, to better control costs and align with employers nationwide, we are moving to a national preferred formulary for our prescription drug benefits and away from the current basic formulary. Prescription drug costs continue to climb rapidly, and this formulary change will help us manage costs now and in the future. While the impact of this change is not widespread, those who are impacted will receive a letter from ExpressScripts with additional information.

- Therefore, premium rates will increase for 2025 as follows:
 - 7.8% increase on medical insurance
 - 6% increase on vision insurance
 - 3% increase to dental insurance
 - Enhanced dental service from Delta Dental - Virtual dental visits by TeleDentistry is a new benefit offered to retirees enrolled in the dental plan! This is 24/7 access to licensed dentists at no cost for urgent or emergency evaluations. These providers can provide referrals, help with scheduling with in-network providers, and prescribe medications.
 - You have the opportunity to enroll in MetLife legal insurance for 2025. As a reminder, ARAG was the carrier of legal insurance prior to 2024.
 - You have the opportunity to enroll in Norton LifeLock ID Theft. This was a new plan that was added in 2024.

Keep in mind that the retirees who are eligible for the Medicare Part B Reimbursement Credit (\$96.40 per eligible person) will continue to receive this credit. However, this year, due to the premium increases it is likely that your premiums due will exceed that \$96.40 credit and you will have to pay for your benefit coverages. Please carefully review your 2025 invoices to ensure proper payment of your amount due.

We've Gone Paperless

Everything you will need to make your elections for 2025, including the 2025 Open Enrollment Guidebook, Required Notices, Premium Rate Charts, and more can be found online by clicking on the menu in the upper right hand corner, clicking on Items to Explore dropdown menu, and selecting Resources at www.LANLBenefits.com. 2024 resource documents can still be found below the 2025 information.

If you need assistance completing your online elections or have questions, please contact the Empyrean Customer Care Center for LANL at 1-844-805-0002.

Tax Information - 1095C

The IRS has provided guidance for self-funded medical insurers, giving us a reprieve from mailing out 1095-C forms to anyone that was not a full-time employee any month during the calendar year. You can request to receive a copy of your 1095-C form by sending an email to retirement@lanl.gov or mail a written request to: Triad National Security, LLC, Benefits Office, PO Box 1663, MS P280, Los Alamos, NM, 87545. If you have any questions, please contact the Retirement Benefits Office at 505-664-6947.