

2026 Open Enrollment Notice

2026 LANL Open Enrollment is October 20 through November 3!

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.

You may make changes to your retiree benefits. 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 2026 and reflect 2026 pricing.

Elections must be submitted by 11 p.m. MT on November 3.

You will receive a confirmation statement even if you make no changes to your elections for 2026. The confirmation statement will reflect your benefit elections on record.

Benefits Service Change

We are pleased to report that effective January 1, 2026 Kroger pharmacies are participating in Express Scripts plans again, meaning prescriptions can be filled at Smith's grocery stores.

What are the 2026 premiums for Medicare Eligible Retirees and their dependents?

Many things are factored in to determine the annual premium rate increases. For example, ours is based largely on plan utilization, cost increases for things like expensive prescription medications, higher medical provider costs, chronic health conditions, and more. Maintaining your health and wellness and using your benefits responsibly will continue to be instrumental in the future.

Therefore, premium rates will increase for 2026 as follows:

- 13.8% increase on medical insurance
- 2.9% increase on vision insurance
- 3.3% increase on dental insurance

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 2026 invoices to ensure proper payment of your amount due.

We've Gone Paperless

Everything you will need to make your elections for 2026, including the 2026 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.

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.