



Medicare Eligible Retiree Guide to Open Enrollment for 2027

October 19 to November 2

LANLBENEFITS.COM
1-844-805-0002



Table of Contents

What's New for 2027.....	1
Getting Started	3
Important Reminders	4
Plan Information	5
2027 Monthly Premiums	6
Carrier Contact Information	8

**OCT 19–NOV 2**

Open Enrollment is available on LANLBenefits.com
from Oct. 19 until 11 pm MT on Nov. 2

**JAN 1**

Open Enrollment
elections go into effect

What's New for 2027

Premiums

Nationwide, many companies are reporting anticipated increases in health insurance costs that are significantly higher than last year's. 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 rate changes for 2027 are as follows:

- 10.3% increase on medical insurance
- 5.2% increase to dental
- No increase to vision

Medicare Part B Reimbursement Credit

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 2027 invoices to ensure proper payment of your amount due.

CONTINUED >

Getting Started

- ☐ **Review 2027 premiums**
- ☐ **Review your current benefits coverage**

Open enrollment is your opportunity to review your benefits.

All plans are available for 2027, including the MetLife legal plan and the Norton identity theft plan. If you do not wish to make any changes, your current coverage will continue for 2027 and reflect 2027 pricing.

You should review all of your elections, plus your plan summaries, premium rate charts, required notices and much more under the “Resources” section of www.LANLBenefits.com by clicking on the menu in the upper right hand corner, clicking on “Items to Explore” dropdown menu, and selecting “Resources”.

Log on to www.LANLBenefits.com. You will be prompted to enter your username and password. If you have not already set up your user name and password for the new portal, you can do this now by clicking on register now.

- ☐ **Complete your 2027 elections by November 2, 2026**

This is your chance to add or drop coverage in any of the following plans:

- Medical
- Dental
- Vision
- Legal
- ID Theft

You can make changes by either logging into www.LANLBenefits.com or by calling Empyrean Customer Care Center for LANL at 1-844-805-0002.

You can add or delete eligible dependents as well. When adding a new dependent, you will need to provide documentation (e.g., marriage certificate, birth certificate, proof of birth, adoption, and/or tax documents) to validate eligibility. All changes made during Open Enrollment will go into effect on January 1, 2027.

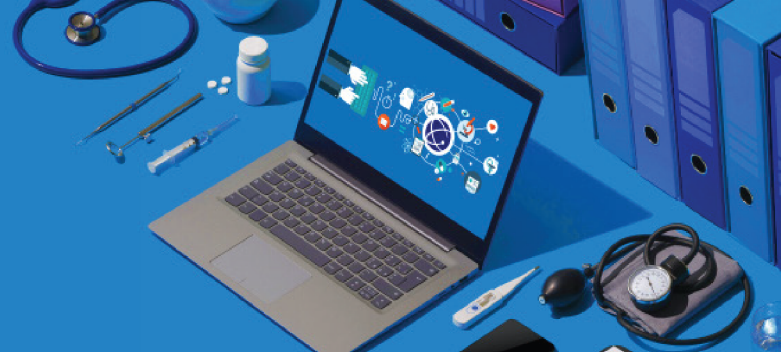
- ☐ **Receive and save your confirmation statement**

Regardless if you make changes during this enrollment period for the 2027 plan year, you will receive a confirmation statement by mail. Review the confirmation statement immediately and notify Empyrean if there are any issues. Confirmation statements will go out to all retirees this year.



Changes made during Open Enrollment are effective January 1, 2027.

Important Reminders



Enroll in Direct Debit for Your Premiums

This is the time of year to review your payment options. The Laboratory strongly encourages retirees to set up direct debit for all premiums. This will ensure that you are never late making a premium payment, which can lead to cancellation of coverage, and will save you a trip to the bank or post office every month. Contact Empyrean at 1-844-805-0002 to establish or change your direct debit information. Direct debit is administered by a third party named Billing Services (1-833-874-1600).

Medicare Mandate

The Laboratory requires you and/or your eligible dependent(s) to enroll in Medicare Parts A and B as soon as you are first eligible. If you enroll in Part B and then later cancel that enrollment, you will no longer be eligible for coverage under the Laboratory retiree medical plans. Reinstatement is not available.

Plan Summaries and Required Notices

For a comprehensive look at all the benefit options that are available to you and links to the Summary Plan Descriptions, required notices, and benefit booklets, visit www.LANLBenefits.com or contact Empyrean Customer Care Center for LANL at 1-844-805-0002.

Qualified Life Events

You may be able to change your benefit elections outside of Open Enrollment if you experience a qualified life event (e.g. marriage, birth, adoption, death). You must report the qualifying event to Empyrean Benefit Solutions within 31 calendar days of its occurrence.

For example, if you are married on May 1, you must report the event and make any changes within 31 calendar days of that date (by June 1). For additional information, please see the Triad Welfare Benefit Plan for Retirees Summary Plan Description on the Empyrean Benefit Solutions website at www.LANLBenefits.com.

Social Security Numbers for Dependents

The Mandatory Insurer Reporting Law (Section 111 of Public Law 110-173) requires group health plan insurers to report social security numbers in order for Medicare to coordinate payments with other insurance benefits. That means the Laboratory must furnish the Social Security Numbers of retirees and their dependents who are subscribers to a Laboratory group health plan arrangement. Please make sure your information is up to date with Empyrean, including dependents' Social Security Numbers.

Plan Information



Medical Plan Choices for Retirees with Medicare

If you are a retiree with Medicare, you can choose from the following Medicare coordinated plans:

- Exclusive Provider Organization (EPO)
- Preferred Provider Organization (PPO)
- Medicare Supplement Plan

*If you require a brand-name drug for which there is a generic equivalent, you will pay the difference in cost plus the generic drug copayment. You must use a participating pharmacy.

Dental

Dental coverage is offered through Delta Dental of New Mexico. The plan covers free preventive care and in- and out-of-network coverage. You can select any Delta Dental provider, but Delta PPO providers offer the best value for covered services.

NEW THIS YEAR:

- Increased annual max to \$2,000
- Included x-rays in preventive care
- Moved sealants to preventive care (100% covered)

Vision

Vision coverage is offered through Davis Vision. The plan covers exams, contacts, lenses, and frames. Participants can use any provider, but Davis Vision network providers offer the best value for covered services. Frames, lenses and contacts can also be purchased online.

NEW THIS YEAR: Increased in-network frame allowance from \$200 to \$250

Legal

Legal insurance is offered through MetLife. The plan provides a convenient way to cover the cost of legal advice, whether it is a planned or unexpected expense. The plan provides assistance with routine preventive or defensive matters and covers most basic legal needs.

ID Theft

Identity theft plan is offered through Norton LifeLock. This plan offers a host of services to protect your digital life by combining identity theft protection, device security, credit monitoring, and home title monitoring. The plan also offers full-service identity restoration and up to \$1 million for restoration expenses.

2027 Monthly Premiums for Medicare Retirees



MEDICAL BY PLAN AND YEARS OF SERVICE

Years of Service	National EPO			National PPO			Medicare Supplement		
	Retiree Only	Retiree + 1	Retiree + Family	Retiree Only	Retiree + 1	Family	Retiree Only	Retiree + 1	Retiree + Family
20+	\$110.00	\$201.00	\$300.00	\$118.00	\$247.00	\$358.00	\$121.00	\$251.00	\$373.00
19	\$131.25	\$238.60	\$356.45	\$139.95	\$293.80	\$425.20	\$143.20	\$298.40	\$443.00
18	\$152.50	\$276.20	\$412.90	\$161.90	\$340.60	\$492.40	\$165.40	\$345.80	\$513.00
17	\$173.75	\$313.80	\$469.35	\$183.85	\$387.40	\$559.60	\$187.60	\$393.20	\$583.00
16	\$195.00	\$351.40	\$525.80	\$205.80	\$434.20	\$626.80	\$209.80	\$440.60	\$653.00
15	\$216.25	\$389.00	\$582.25	\$227.75	\$481.00	\$694.00	\$232.00	\$488.00	\$723.00
14	\$237.50	\$426.60	\$638.70	\$249.70	\$527.80	\$761.20	\$254.20	\$535.40	\$793.00
13	\$258.75	\$464.20	\$695.15	\$271.65	\$574.60	\$828.40	\$276.40	\$582.80	\$863.00
12	\$280.00	\$501.80	\$751.60	\$293.60	\$621.40	\$895.60	\$298.60	\$630.20	\$933.00
11	\$301.25	\$539.40	\$808.05	\$315.55	\$668.20	\$962.80	\$320.80	\$677.60	\$1,003.00
10	\$322.50	\$577.00	\$864.50	\$337.50	\$715.00	\$1,030.00	\$343.00	\$725.00	\$1,073.00
Access Only*	\$535.00	\$953.00	\$1,429.00	\$557.00	\$1,183.00	\$1,702.00	\$565.00	\$1,199.00	\$1,773.00

DENTAL BY PLAN AND YEARS OF SERVICE

Years of Service	Retiree Only	Retiree + Child(ren)	Retiree + Spouse/DP	Retiree + Family
20+	\$10.97	\$22.34	\$20.45	\$36.54
19	\$13.03	\$26.54	\$24.30	\$43.41
18	\$15.10	\$30.74	\$28.15	\$50.28
17	\$17.16	\$34.94	\$32.00	\$57.16
16	\$19.22	\$39.14	\$35.85	\$64.03
15	\$21.29	\$43.34	\$39.70	\$70.90
14	\$23.35	\$47.53	\$43.55	\$77.77
13	\$25.41	\$51.73	\$47.40	\$84.64
12	\$27.47	\$55.93	\$51.25	\$91.52
11	\$29.54	\$60.13	\$55.10	\$98.39
10	\$31.60	\$64.33	\$58.95	\$105.26
Access Only*	\$52.23	\$106.32	\$97.44	\$173.98

CONTINUED >

2027 MONTHLY PREMIUMS FOR MEDICARE RETIREES CONTINUED >

VISION

Retiree Only	Retiree + Child(ren)	Retiree + Spouse/DP	Retiree + Family
\$9.29	\$19.52	\$18.60	\$27.19

LEGAL

Retiree Only	Retiree + Child(ren)	Retiree + Spouse/DP	Retiree + Family
\$10.85	\$14.50	\$14.50	\$15.40

IDENTITY THEFT PROTECTION

Retiree Only	Retiree + Child(ren)	Retiree + Spouse/DP	Retiree + Family
\$7.75	\$13.75	\$13.75	\$13.75

Carrier Contact Information

Empyrean Benefit Solutions

Phone: 844-805-0002

Website: www.LANLBenefits.com

Dental: Delta Dental of New Mexico

Phone: 505-855-7111 or 877-395-9420

Website: www.deltadentalnm.com

Bank of New York Mellon

Phone: 800-418-0273

Vision: Davis Vision

Phone: 800-999-5431

Website: www.davisvision.com/members

Medical: Blue Cross Blue Shield of New Mexico

Phone: 877-878-5265

Website: www.bcbsnm.com/lanl

Behavioral Health Unit: 888-898-0070

Legal: MetLife Legal Plans

Phone: 800-821-6400

Website: www.members.legalplans.com

Pharmacy: Express Scripts

Phone: 800-838-4590

Website: www.express-scripts.com

ID Theft: Norton LifeLock

Phone: 800-607-9174

Set Up Website: www.norton.com/ebsetup



lanlbenefits.com