

Provider Contact Information

AonHewitt Your Pension Resources (YPR):
866-370-7301
<https://pension.hewitt.com/losalamos/>

University of California Retirement Plan (UCRP):
800-888-8267
<http://ucnet.universityofcalifornia.edu/>

Empyrean Benefit Solutions:
844-805-0002
www.LANLBenefits.com

LANS Fidelity Investments:
800-835-5095
www.netbenefits.com

UC Fidelity Investments:
800-343-0860
<https://nb.fidelity.com/public/nb/default/home>

UC Capital Accumulation Payment (CAP):
800-888-8267
<http://ucnet.universityofcalifornia.edu/>

AD&D/Life Hartford Conversion Unit: 877-320-0484

ARAG Legal Plan:
800-247-4184
www.araglegalcenter.com

Blue Cross Blue Shield:
877-878-5265
<http://www.bcbs.com/lanl>

Delta Dental of California:
800-765-6003
www.deltadentallins.com/lans/

Vision Service Plan:
800-877-7195
www.vsp.com

Flexible Spending Accounts:
Connect Your Care: 844-598-3632
www.connectyourcare.com

HSA Bank:
800-357-62446
<http://www.hsabank.com>

Social Security Administration:
Medicare Part A&B
800-772-1213
<https://www.socialsecurity.gov/>

HR Benefit Retirement Team:
505-667-1806 or 800-667-1806
retirement@lanl.gov

Retirement Guide for TCP1 and TCP2 with a UC Pension

LANS Retirement Checklist

When you are getting ready to retire:

1. Attend Retirement Planning for LANS TCP1 employees (Utrain course 31301) or TCP2 employees with UC Pension (Utrain course 31304).
2. Decide your LANS termination date (last day in pay status) and submit a letter of resignation to your manager at least 14 calendar days before the termination date.
 - Accrued vacation can be used to extend your termination date only if you are retiring
 - Ensure a "Termination Request" is submitted in Oracle with **Voluntary Retirement** indicated as the termination reason
3. Decide your retirement commencement date.
 - TCP1 LANS retirement commencement date is the first day of the month
 - TCP2 UCRP retirement commencement date can be any day of the week
4. To receive your retirement packet and start your retirement benefit contact the below pension center, as applicable no more than 90-days prior to pension commencement date.
 - TCP1 contact AonHewitt "Your Pension Resources" (YPR)
 - TCP2 contact University of California Retirement Plan (UCRP) if you have not commenced your pension as yet
5. Enroll or suspend LANS Retiree Health & Welfare (H&W) benefits by waiting for an enrollment letter from Empyrean Benefits Solution. If you have not been contacted by Empyrean you may call them once you have received your 1st retirement check.
6. If you are 65+, you must contact the Social Security Administration regarding your eligibility for the Medicare benefits. If you are not eligible for Medicare under your own work history, it is possible that you may be eligible under your spouse's work history.

Medicare Mandate for Retirees: (see page 2 for additional information).

 - LANS requires the retiree, disabled member, and enrolled family member who are eligible for Medicare to enroll in Medicare Parts A&B when first eligible
 - Non-compliance with the LANS Medicare Mandate will result in termination for the retiree H&W benefit program and you will be ineligible to re-enroll
7. Access your other retirement benefits as applicable:
 - Fidelity Investments for:
 - LANS 401(k) and Roth 401(k)
 - UC's 403(b), 457(b) or Defined Contribution Plan (DCP)
 - UC's Capital Accumulation Payment (CAP)
8. If your personal address changes after you terminate, please update the applicable providers:
 - AonHewitt Your Pension Resources (YPR)
 - Empyrean Benefit Solutions
 - Fidelity
 - University of California Retirement Plan (UCRP)

For retirement benefit questions or to set up an appointment with a Retirement Specialist, email retirement@lanl.gov

Retiree Health and Welfare (H&W) Benefits

Empyrean Benefit Solutions: Empyrean Benefit Solutions has been contracted to administer your Retiree H&W Benefits. Your employee medical, dental, vision, and legal coverage will continue under the LANS Active H&W Benefits until the last day of the month following the month in which you terminate. Your retiree insurance will begin at the first of the month after your LANS Active H&W Benefits end.

Example: Retiree terminates on 2/18. LANS Active H&W benefits will end the last day of the following month 3/31. Retiree H&W Benefits under Empyrean Benefit Solutions will begin on 4/1. Enrollment cannot be completed until Empyrean Benefit Solutions validates you have commenced your monthly pension from LANS or UC.

Note: It is recommended you fill any prescriptions and/or attend doctor appointments prior to your LANS Active H&W Benefits ending, in case there is a delay in your Retiree H&W Benefit enrollment. When your enrollment process is completed the coverage will be retro-active back to the eligibility date.

Once Empyrean Benefit Solutions **has received your retirement information** from AonHewitt Your Pension Resources (YPR) or the University of California Retirement Plan (UCRP), you will receive an enrollment packet from Empyrean Benefit Solutions. If you do not receive your enrollment packet, you may contact Empyrean Benefit Solutions directly.

Enrolling or Suspending Retiree H&W Benefits: You have 120 days from your termination date to enroll or suspend your retiree H&W benefits with Empyrean Benefit Solutions or you will forfeit your eligibility rights for enrollment at a future date. If you choose **NOT** to enroll in your retiree H&W benefits, you must contact Empyrean Benefit Solutions to suspend your coverage.

Payment of Retiree H&W Benefits: You can elect to pay Empyrean Benefit Solutions for your monthly payment of your plan premiums by setting up a direct debit from your bank.

Medicare Attainment Notification (65+):

- 90-days prior to your 65th birthday, Empyrean Benefit Solutions will send you a letter reminding you to sign up for Medicare Part A&B
- You will be required to confirm your Medicare enrollment or denial status with Empyrean Benefit Solutions. If you are not eligible for Medicare, you must obtain a denial letter from Social Security and send it to Empyrean Benefit Solutions.
- Non-compliance with the LANS Medicare Mandate will result in termination for the retiree H&W benefit program and you will be ineligible to re-enroll

Medicare Part B Reimbursement: Once you are enrolled in a Medicare coordinated plan, you will receive a monthly Medicare Part B Reimbursement of \$96.40 which will be applied toward your medical, dental and/or vision premiums, if applicable) for up to three eligible participants.

Eligibility for Surviving Spouse H&W Benefits:

- Must have been married at least 1 year before commencement of your pension benefit
- Spouse must be named as a contingent annuitant on your pension benefit
- If you get married after your pension commencement date your new spouse will be eligible for retiree H&W benefits. Upon your death your spouse will not be eligible to continue retiree H&W benefits

Conversion of Life Insurances and Accidental Death & Dismemberment (AD&D) through the Hartford:

- Upon your termination, The Hartford is required to mail you a “Notice of Conversion and/or Portability Rights” packet
- A conversion for life insurance is available without submission of evidence of good health. The annual premiums for Life Conversion to continue your Basic, Supplemental, and/or Dependent Life are not under LANS group rates and therefore premiums may be substantially higher
- A conversion for AD&D is available. The annual premiums for AD&D Conversion to continue your coverage you had as an active employee are not under LANS group rates and therefore premiums may be substantially higher
- If you mail this form back to The Hartford, you are requesting a quote for the level of coverage you had as an active employee
- Your LANS coverage ends the last day of the pay period of your termination
- You will have 31 days to enroll from the date of your LANS loss of coverage

Voluntary Retiree AD&D Enrollment through the Hartford:

- You must have been enrolled in the active plan prior to retirement to enroll in this coverage
- The annual premium for retiree AD&D coverage is based on LANS active group rates
- Once The Hartford receives notification from LANS that your termination was for retirement, an enrollment form along with premium information will be mailed to you
- Your LANS coverage ends the last day of the pay period of your termination
- You will have 31 days to enroll from the date of your LANS loss of coverage

You Can Purchase AD&D for you and/or a dependent spouse only:**Voluntary Principle Sum Amount**

- Option 1: \$10,000
- Option 2: \$25,000
- Option 3: \$50,000
- Option 4: \$100,000
- Option 5: Amount previously elected as an active employee not to exceed \$250,000

Principal Sum for your Eligible Dependent Spouse

- 60% of the Retiree Principal Sum Amount

Formula to Determine Annual Premium:

Retiree Only: \$0.70

Retiree & Spouse: \$1.08

Principal Sum Amount ÷ 1,000 x Annual Rate = Retiree Annual Premium