

Provider Contact Information

Aon-Your Pension Resources (YPR)
TCP1:
866-370-7301
Pension Calculator:
<https://ypr.aon.com/losalamos/#/>

University of California Retirement
Plan (UCRP) TCP2 w/UC Pension or
the Capital Accumulation Payment
(CAP):
800-888-8267
888-825-6833 Survivor Unit at UC
<https://myuciretirement.com>

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

LANL Fidelity Investments 401(k):
800-835-5095
www.netbenefits.com

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

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

Delta Dental of New Mexico:
877-395-9420
<http://www.deltadentalnm.com>

Davis Vision:
800-999-5431
<https://davisvision.com/>

MetLife Legal Plans:
800-821-6400
www.members.legalplans.com

MetLife Conversion Unit:
877-275-6387 (Whole Life)
MetLife Portability Unit:
888-252-3607 (Group Term Life)

Flexible Spending/HSA Accounts:
HSA Bank:
855-731-5220
<http://www.hsabank.com>

Norton LifeLock ID Theft:
800-607-9174
www.my.norton.com

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

HR Benefit's Retirement Team:
505-664-6947
retirement@lanl.gov

Retirement Roadmap

When you are getting ready to retire, determine if you are TCP1, TCP2 w/UC Pension or TCP2 with 401(k) Retirement Plan.

- TCP1 – follow all steps below
- TCP2 with UC Pension - follow all steps below unless you have already commenced your UC Pension. If so, then skip steps 3 and 4
- TCP2 with 401(k) Retirement Plan – follow all steps below except steps 3 and 4

- ☐ Review the following documents on our webpage:
 - TCP1 with [LANL Pension FAQs](#)
 - [TCP1 Slide Presentation](#)
 - TCP2 with [UC Pension FAQs](#)
 - TCP2 with UC Pension [Slide Presentation](#)
 - TCP2 with 401(k) Retirement Plan
- ☐ Determine your LANL 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 in accordance with the [Terminations Policy, P713](#).
 - Accrued PTO leave can be used to extend your termination date only if you are retiring. If using PTO accruals to extend your termination date; the termination date and the last day worked will be different dates.
 - Ensure a "[Termination Request](#)" is submitted in Oracle with **Voluntary Retirement** indicated as the termination reason.
 - **Note:** If you enter the wrong termination reason, you will not be able to request a change of reason. Resignations may be withdrawn after they have been submitted only with the approval of the Division or higher-level manager.
- ☐ Decide your retirement commencement date.
 - TCP1 LANL retirement commencement date is the first day of the month
 - Your termination date cannot be the same as your retirement commencement date (e.g. you cannot have your termination date and your retirement commencement date be the first of the same month).
 - TCP2 UCRP retirement commencement date can be any day of the week
- ☐ To receive your retirement packet and start your retirement benefit, contact the below Pension Center no more than 90-days prior to retirement commencement date.
 - TCP1 contact Aon "Your Pension Resources" (YPR) – 866-370-7301
 - TCP2 contact University of California Retirement Plan (UCRP) if you have not commenced your pension as yet – 800-888-8267
- ☐ Enroll or suspend LANL Retiree Health & Welfare (H&W) benefits by waiting for an welcome/enrollment letter from Empyrean Benefits Solution
- ☐ **Medicare Mandate for Retirees:** (see page 2 for additional information).
 - LANL 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 LANL Medicare Mandate will result in termination from the retiree H&W benefit program and you will be ineligible to re-enroll
- ☐ Access your other retirement benefits as applicable:
 - Fidelity Investments for:
 - LANL 401(k) and Roth 401(k)
 - UC's 403(b), 457(b) or Defined Contribution Plan (DCP)
 - UC's Capital Accumulation Payment (CAP)
- ☐ If your personal address changes after you terminate, please update the applicable providers:
 - TCP1- Aon Your Pension Resources (YPR)
 - Empyrean Benefit Solutions (Retiree Health & Welfare benefits)
 - Fidelity Investments (401(k))
 - TCP2- University of California Retirement Plan (UCRP)



Retiree Health and Welfare (H&W) Benefits

Eligibility for Retiree H&W Benefits:

- Have had continuous LANL-Sponsored coverage in medical as of the date of your termination
- Must be age 50 with 10 years of service
- Enroll within 120 days of termination date from LANL

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 LANL Active H&W Benefits until the last day of the month following the month in which you terminate. Your retiree H&W Benefits will begin at the first of the month after your LANL Active H&W Benefits end.

Note: It is recommended you fill any prescriptions and/or attend doctor appointments prior to your LANL 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 retroactive back to the eligibility date.

Enrollment cannot be completed until Empyrean Benefit Solutions validates you have commenced your monthly pension from LANL or UC.

Once Empyrean Benefit Solutions **has received your retirement information** from Aon Your Pension Resources (YPR) or the University of California Retirement Plan (UCRP), you will receive a welcome/enrollment letter from Empyrean Benefit Solutions. If you do not receive your enrollment letter, 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 LANL 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. **NOTE:** If you are an "Access Only" retiree, you are not eligible for the Medicare Part B reimbursement.

Eligibility for Surviving Spouse H&W Benefits:

- Must have been married or in an approved domestic partner relationship at least 1 year before commencement of your pension benefit **and**
 - Spouse/Domestic partner must be named as a contingent annuitant on your pension benefit
- OR**
- If you get married after your pension commencement date your new spouse or domestic partner will be eligible for retiree H&W benefits
 - Upon your death your spouse or domestic partner will not be eligible to continue retiree H&W benefits

Voluntary Retiree AD&D Enrollment through MetLife (Offered under LANL Group Rates):

- 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 LANL active group rates
- Once MetLife receives notification from LANL that your termination was for retirement, an enrollment form along with premium information will be mailed to you
- Your LANL coverage ends the last day of the pay period of your termination
- You will have 31 days to enroll from the date of your letter from MetLife

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

- 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 upon their passing:

- 60% of the Retiree Principal Sum Amount

Formula to Determine Annual Premium:

Retiree Only: \$0.51

Retiree & Spouse: \$.78

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

Conversion/Portability of Life Insurances and Accidental Death & Dismemberment (AD&D) through MetLife (Not offered under LANL Group Rates):

- Upon your termination, The Laboratory is required to mail you a "Notice of Conversion and/or Portability Rights" packet for your Basic, Supplemental, and/or Dependent Life Coverage.
- 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 LANL 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 LANL group rates and therefore premiums may be substantially higher
- If you mail this form back to MetLife, you are requesting a quote for the level of coverage you had as an active employee
- Your LANL coverage ends the last day of the pay period of your termination
- You will have 31 days to enroll from the date of your quote letter

Note: If you are interested in voluntary retiree AD&D, make sure you enroll through MetLife's group rates not conversion rates.