



Hewitt Associates LLC

Benefit Index^(R)

Los Alamos National Laboratory

Lawrence Livermore National Laboratory

Argentina	China	India	Philippines	Sweden
Australia	Czech Republic	Ireland	Poland	Switzerland
Austria	Dominican Republic	Italy	Portugal	Thailand
Belgium	France	Japan	Puerto Rico	United Kingdom
Brazil	Germany	Malaysia	Singapore	United States
Canada	Greece	Mauritius	Slovenia	Venezuela
Channel Islands	Hong Kong SAR	Mexico	South Korea	
Chile	Hungary	Netherlands	Spain	

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Benefit Index: Background

History

- Developed in 1973
- Used by over 1,000 companies (majority of Fortune 500)
- Recognized as national standard for benefit comparisons

Methodology

- Measures relative benefit value (not cost) provided to current employees
- Common population
- Consistent actuarial assumptions
- Plan design is only variable
- Only new hire benefits included, grandfathered benefits not included

Benefit Index: Benefits Included

Defined benefit pension

- Final average pay
- Career average pay
- Cash balance
- Pension equity

Defined contribution

- 401(k) savings plans
- Deferred profit sharing plans
- Employee stock ownership plans (ESOPs)
- Money purchase pension plans
- Stock purchase plans

Benefit Index: Benefits Included

Death

- Life insurance, survivor income for actives
- Retiree life insurance (for future retirees)

Disability

- Sick leave
- Salary continuation
- Short-term
- Long-term (LTD)

Health care

- Medical (indemnity, point-of-service (POS), PPO, HMO)
- Dental
- Hearing
- Vision
- Actives and retirees (for future retirees)

Benefit Index: Benefits Included

Holidays

- Fixed
- Floating
- Personal days (unrestricted use only)

Vacation

- Regularly scheduled
- Paid sabbaticals

Benefit Index: Methodology

Measurement techniques

- One-year term, i.e.,

$$\begin{array}{ccccc} \text{Probability} & & \text{Amount Paid} & & \text{Expected} \\ \text{of Event} & \times & \text{If Event} & = & \text{Benefit} \\ \text{Occurring} & & \text{Occurs} & & \text{Value} \end{array}$$

- Defined contribution, preretirement death and health care, disability, holidays and vacations
- Present value of future payments spread over employee's employment
- Defined benefit pension, postretirement death and health care

Benefit Index: Methodology

Common population

- Developed from personnel data provided by 20 major industrial corporations (representing 20 different industries)
- Does not represent any one company nor composite of 20 companies
- Used to facilitate comparisons

Actuarial and employee participation assumptions chosen with intention of being as realistic as possible

Benefit Index: Methodology

Relative value indexes

- Base point of 100.0 equals average of base company benefit plan values

Example: Index of 105.0 indicates benefit plan value is 5.0% *above* the average of the base company benefit plans

Example: Index of 95.0 indicates benefit plan value is 5.0% *below* the average of the base company benefit plans

Benefit Index: Methodology

Total value

- Based on value of total available benefits
- Considers participation in optional programs

Employer-paid value

Total Benefit Value	–	Value of Employee Contributions	=	Employer- Paid Value
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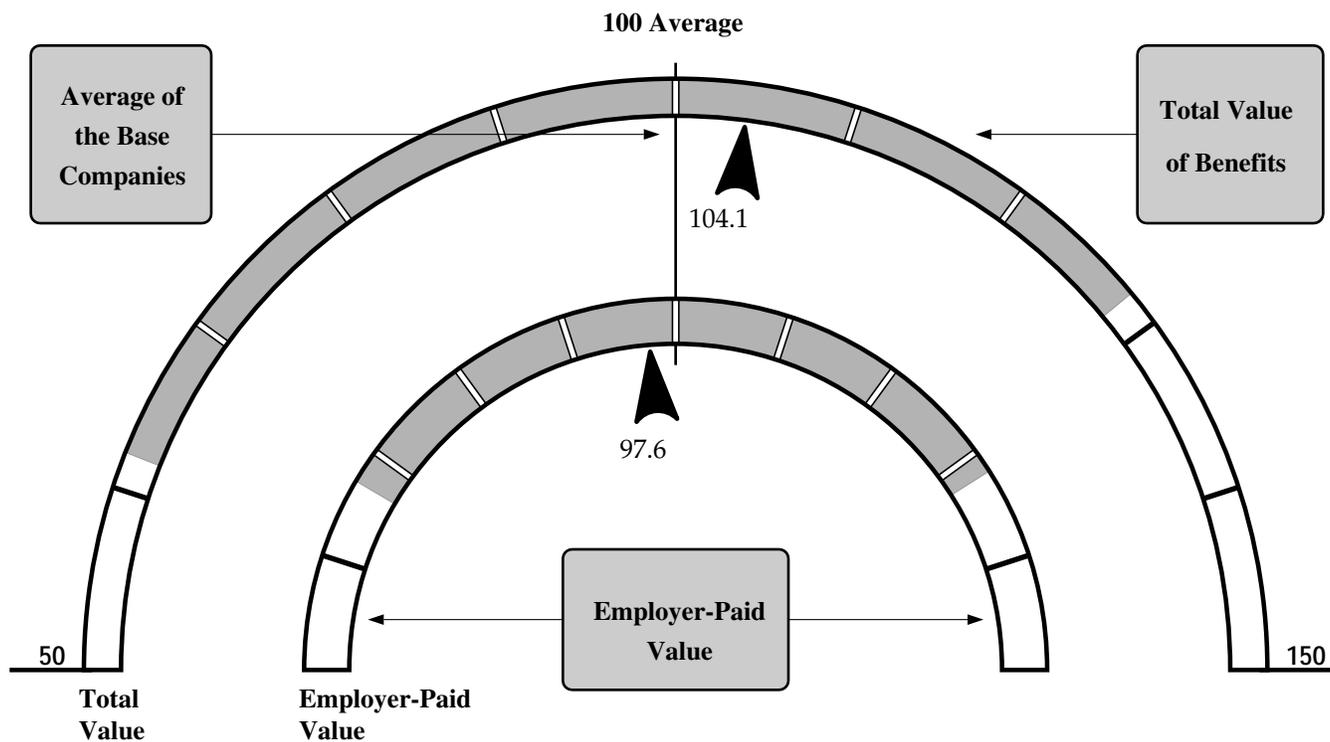
- Measures portion of economic value provided by employer
- Approximates company's relative cost position if demographics and funding assumptions were neutralized
- Most employers focus primarily on employer-paid index

Comparator Group

Fifteen organizations chosen by Los Alamos and Lawrence Livermore

- Primarily representing four industries:
 - Aerospace/Defense
 - Computer/Hi-tech
 - Research
 - Telecommunications
- Thirteen organizations included in Fortune 200
- Seven organizations included in Fortune 100
- Median revenue: \$22 billion
- Median employee size: 94,000 employees

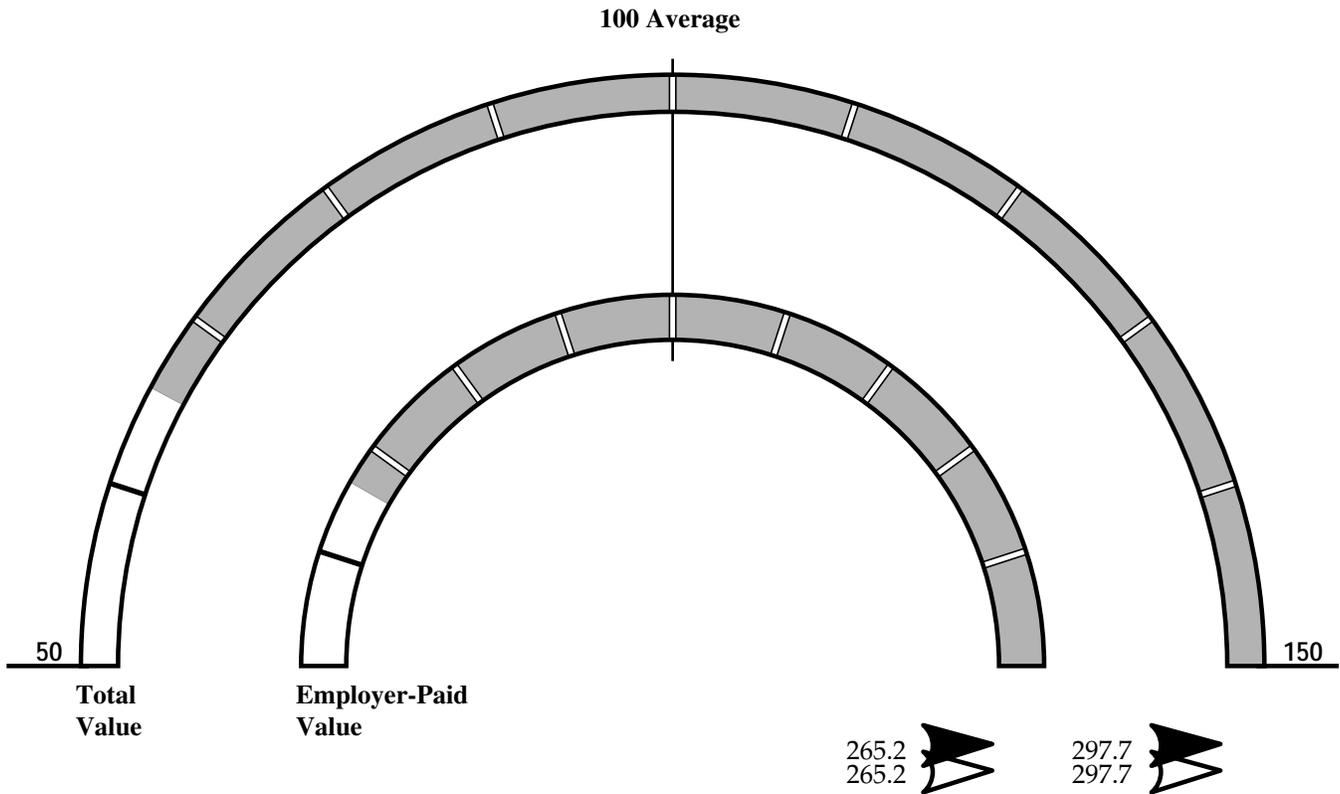
Example Only



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	132.0	128.0
Fourth	115.8	111.5
Eighth	99.6	95.0
Twelfth	83.4	78.5
Fifteenth	67.0	62.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	97.6	104.1
Ranking	8th/9th	5th/6th

Retirement: Defined Benefit Pension



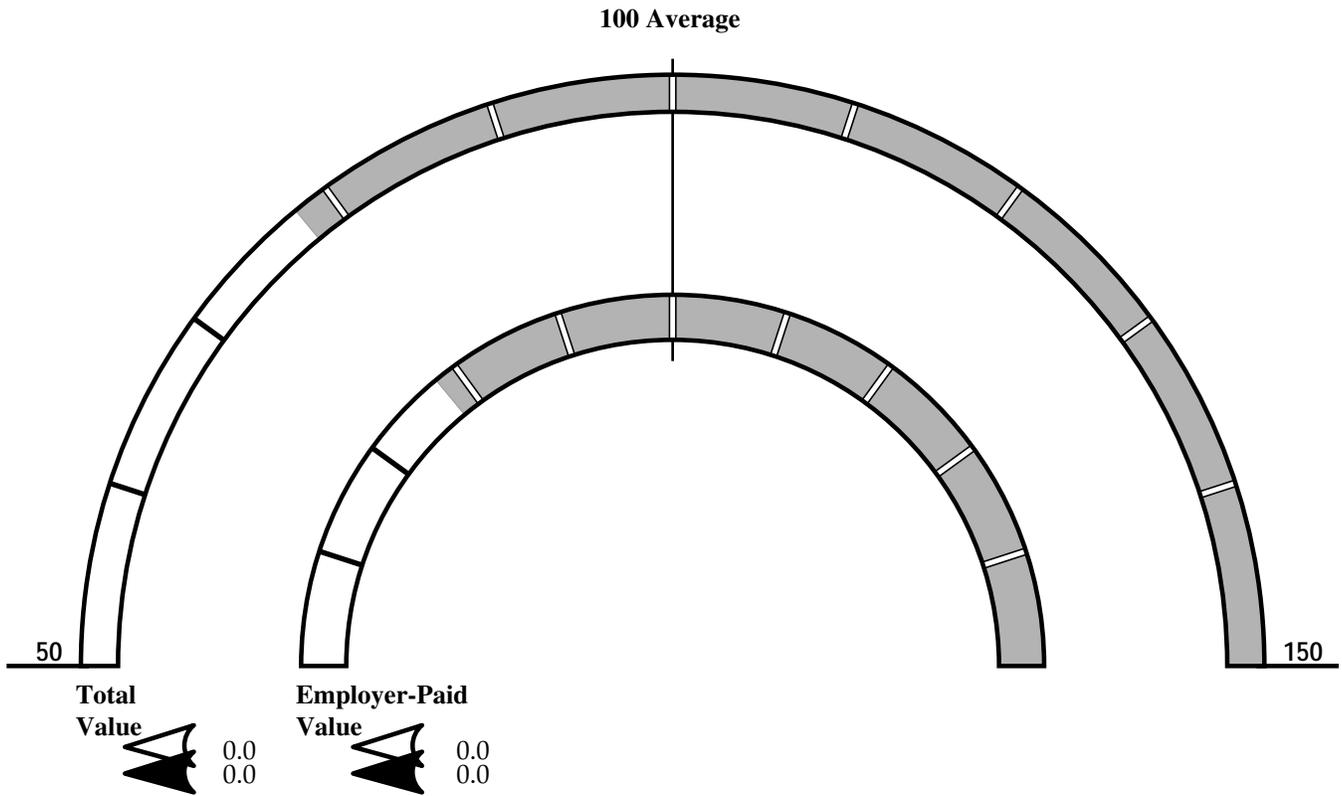
Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	179.5	177.1
Fourth	110.5	124.8
Eighth	98.7	97.4
Twelfth	75.6	74.6
Fifteenth	66.5	65.6

Your Position Relative to the Base Companies	Employer-Paid Value Index	Ranking	Total Value Index	Ranking
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Los Alamos	265.2	Above 1st	297.7	Above 1st
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Lawrence Livermore	265.2	Above 1st	297.7	Above 1st
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Retirement: Defined Contribution

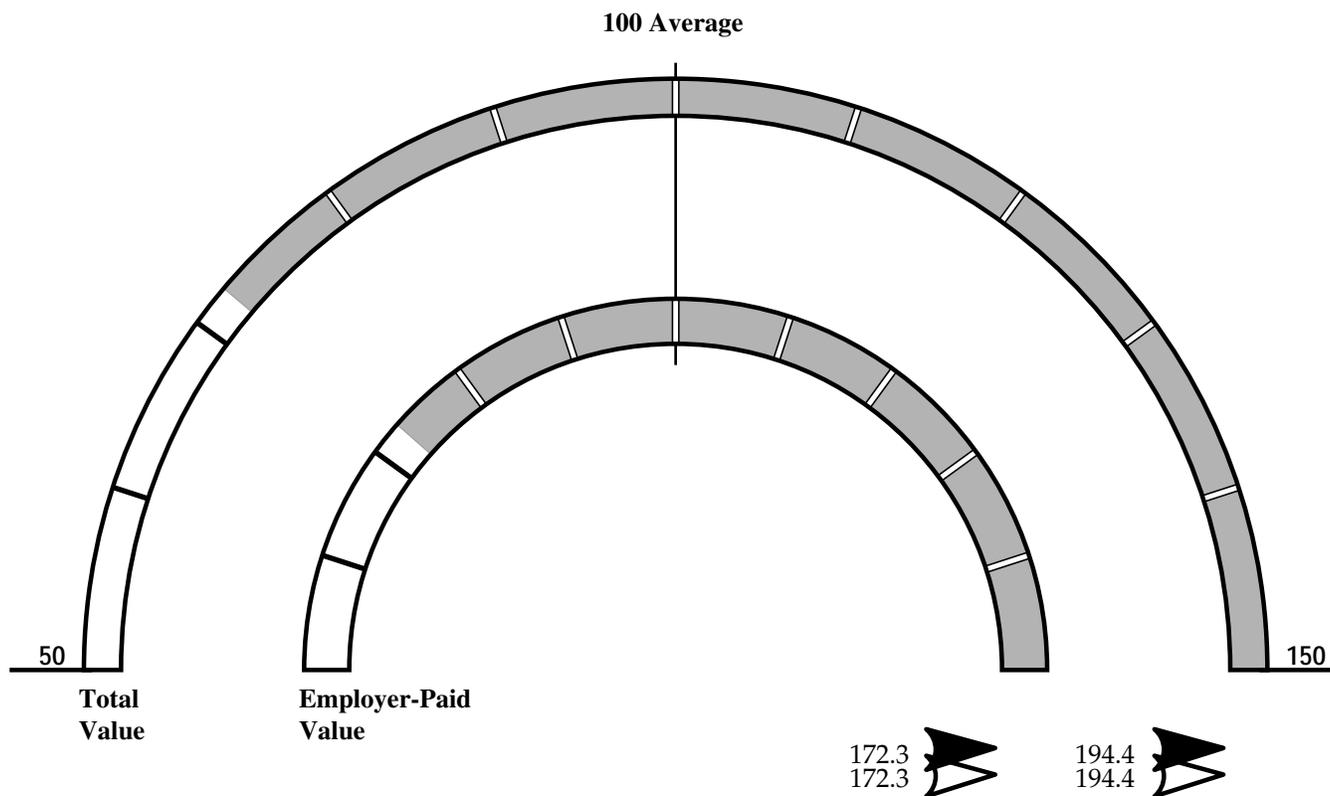


Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	155.0	155.0
Fourth	106.9	106.9
Eighth	91.1	91.1
Twelfth	81.7	81.7
Fifteenth	78.0	78.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
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Los Alamos	0.0	Below 15th	0.0	Below 15th
Lawrence Livermore	0.0	Below 15th	0.0	Below 15th

Retirement: Defined Benefit Pension and Defined Contribution



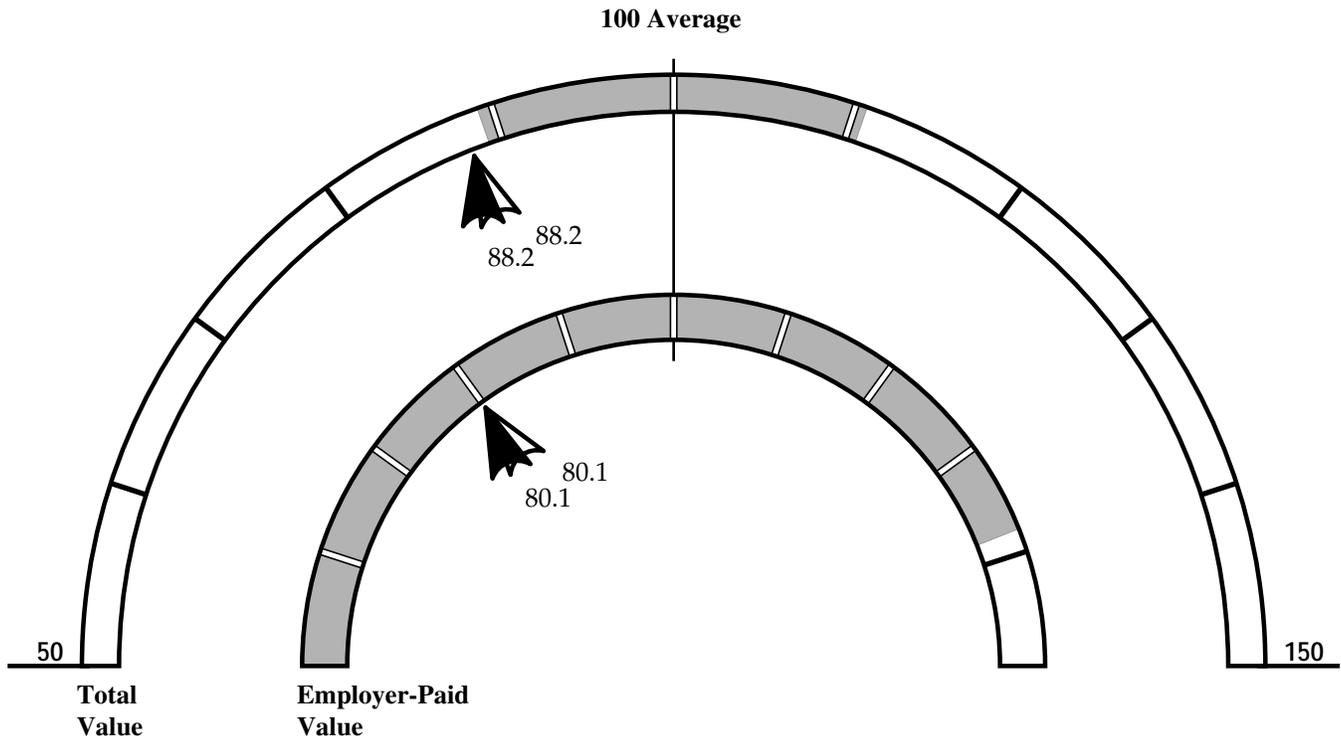
Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	151.9	150.6
Fourth	113.4	115.8
Eighth	103.5	102.9
Twelfth	82.3	81.5
Fifteenth	73.0	72.3

Your Position Relative to the Base Companies	Employer-Paid Value Index	Ranking	Total Value Index	Ranking
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Los Alamos	172.3	Above 1st	194.4	Above 1st
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Lawrence Livermore	172.3	Above 1st	194.4	Above 1st
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Preretirement Death: Group Life Coverage



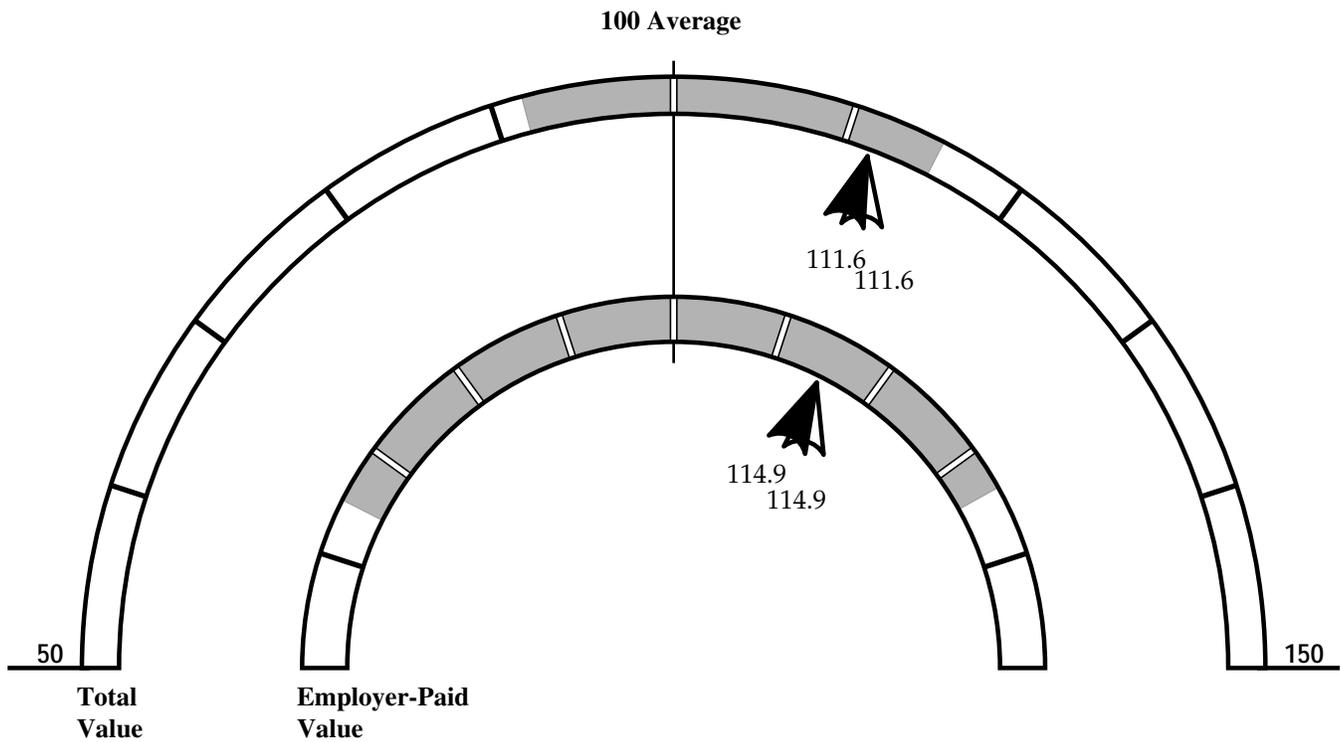
Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	137.9	110.6
Fourth	127.1	105.3
Eighth	100.0	100.9
Twelfth	79.9	94.9
Fifteenth	47.4	89.2

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
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▶	Los Alamos	80.1	11th/12th	88.2	Below 15th
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▷	Lawrence Livermore	80.1	11th/12th	88.2	Below 15th
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All Preretirement Death



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	133.8	115.1
Fourth	111.3	102.8
Eighth	100.3	99.2
Twelfth	88.4	94.3
Fifteenth	64.9	91.7

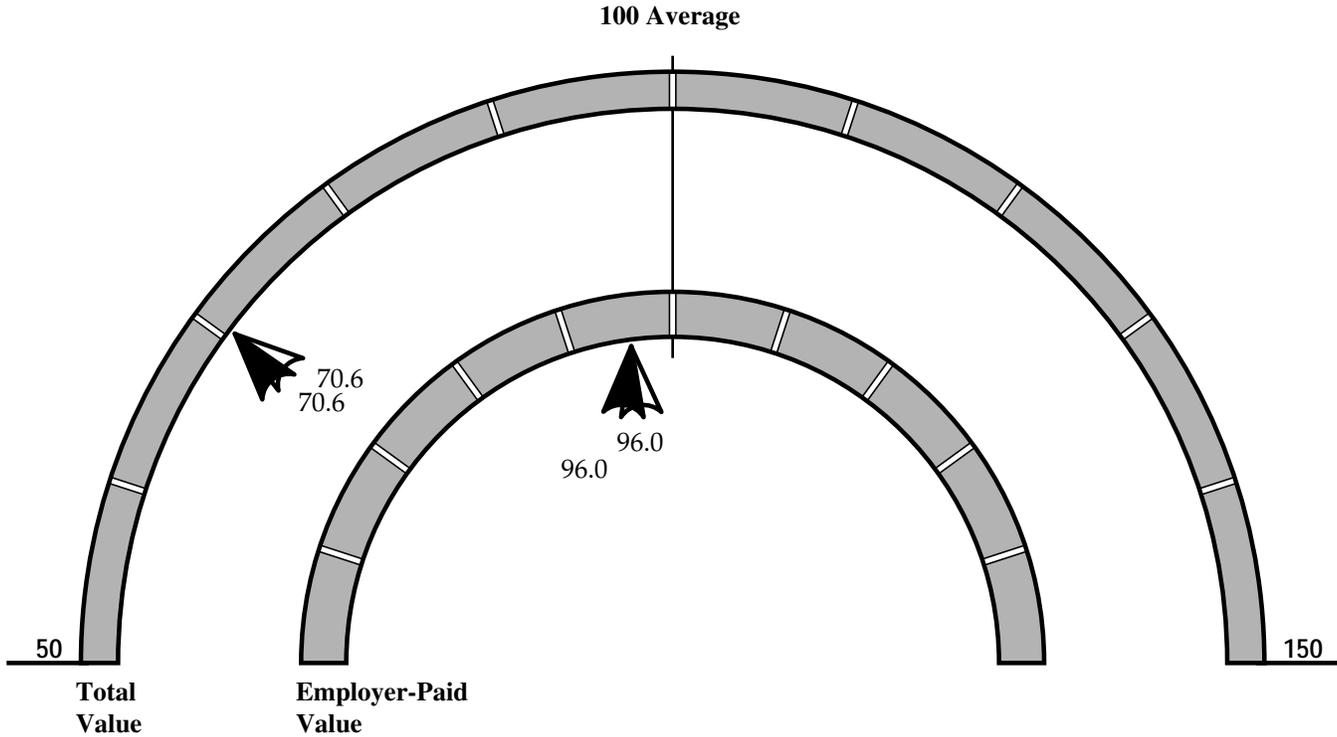
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

 Los Alamos

114.9	3rd/4th	111.6	2nd/3rd
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 Lawrence Livermore

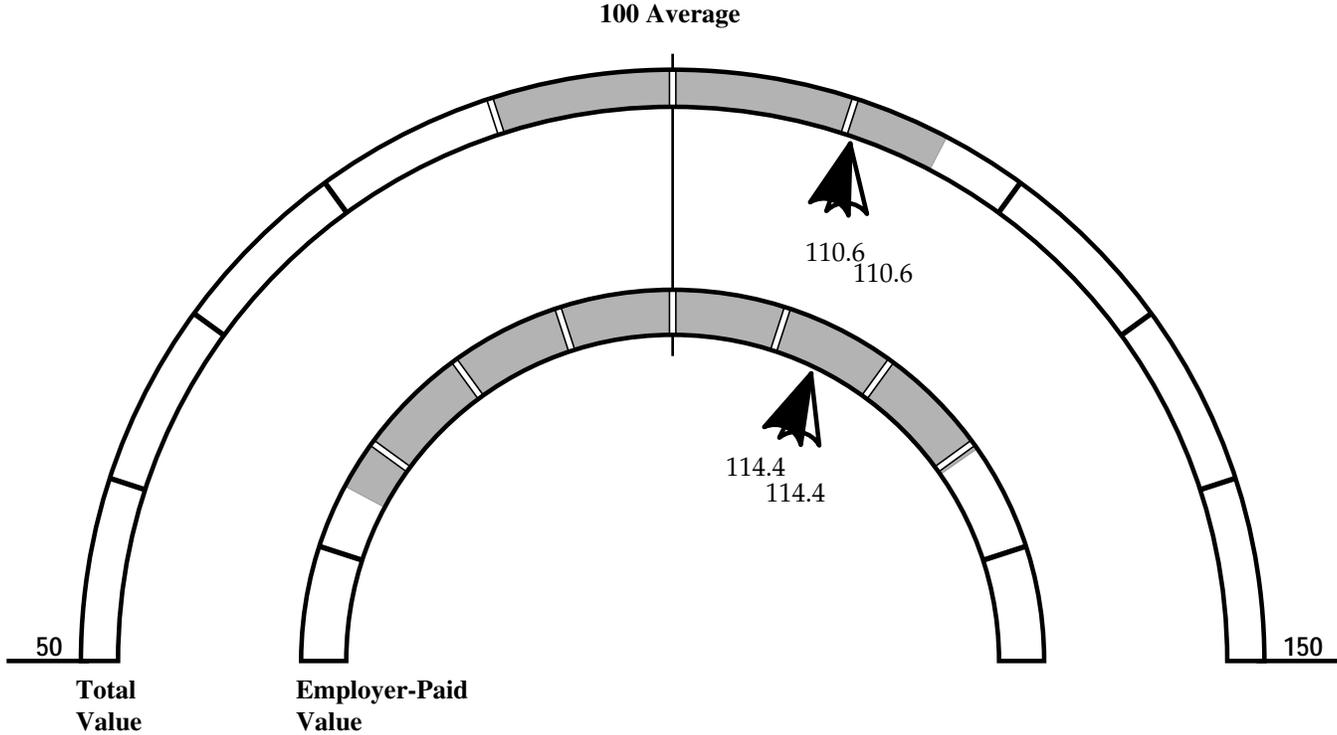
114.9	3rd/4th	111.6	2nd/3rd
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Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	566.4	619.4
Fourth	128.0	94.1
Eighth	0.0	0.0
Twelfth	0.0	0.0
Fifteenth	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

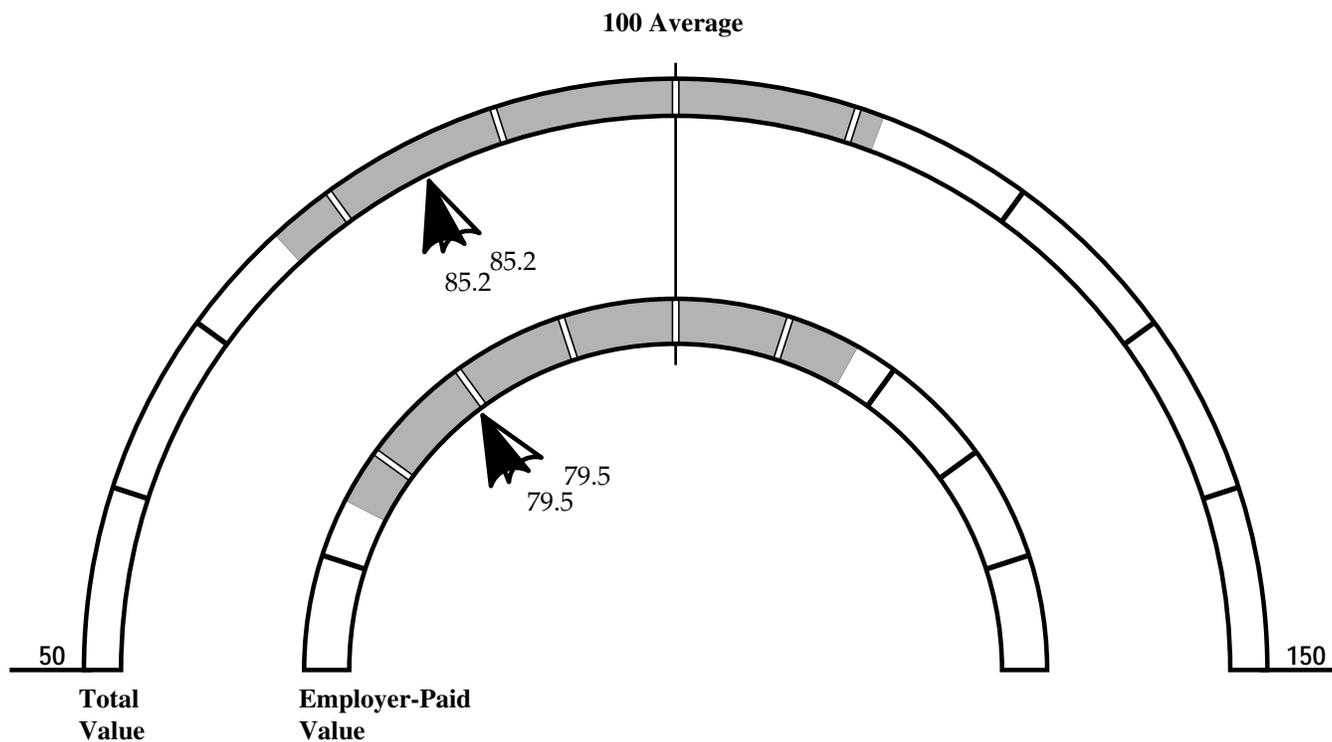
▶ Los Alamos	96.0	5th	70.6	5th
▷ Lawrence Livermore	96.0	5th	70.6	5th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	130.6	115.3
Fourth	116.0	104.1
Eighth	101.3	99.2
Twelfth	86.3	92.8
Fifteenth	65.6	89.8

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

▶ Los Alamos	114.4	4th/5th	110.6	3rd/4th
▷ Lawrence Livermore	114.4	4th/5th	110.6	3rd/4th



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	116.3	111.4
Fourth	116.3	111.4
Eighth	102.0	102.5
Twelfth	86.6	90.0
Fifteenth	65.1	76.3

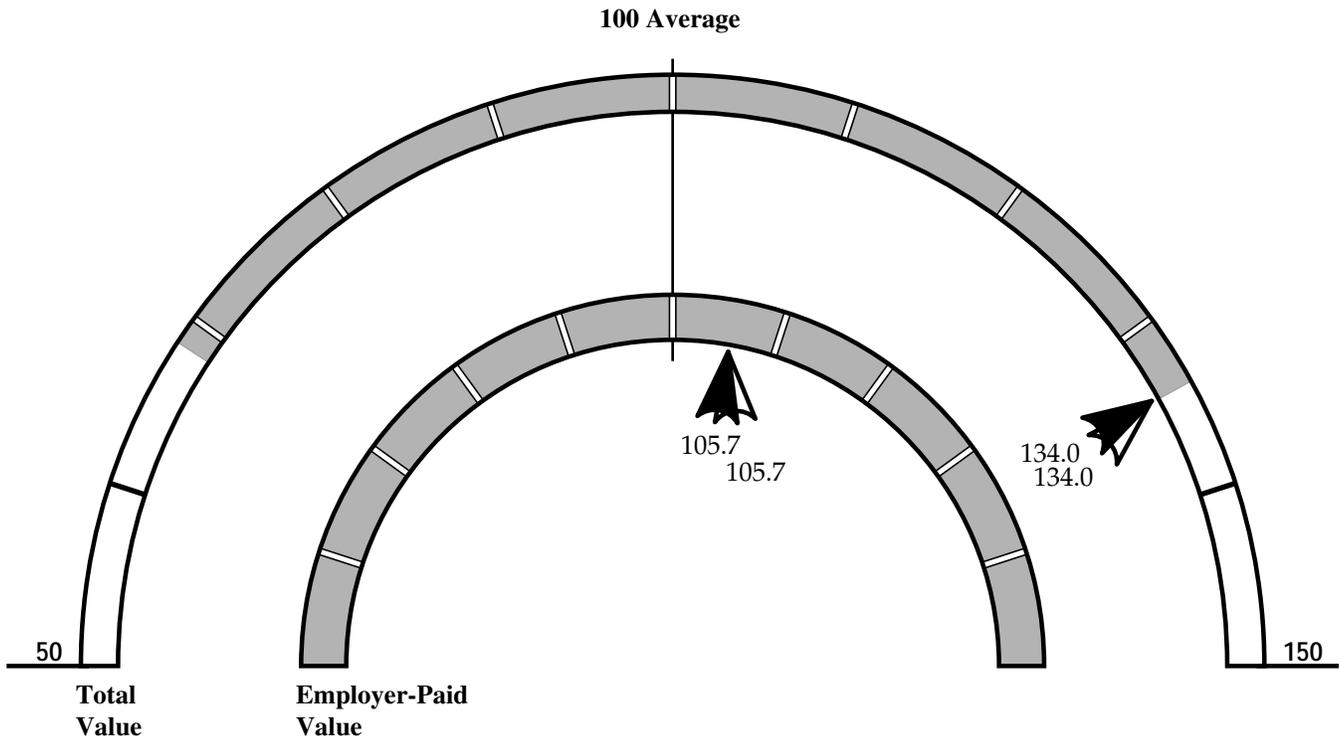
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

 Los Alamos

79.5	14th/15th	85.2	13th/14th
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 Lawrence Livermore

79.5	14th/15th	85.2	13th/14th
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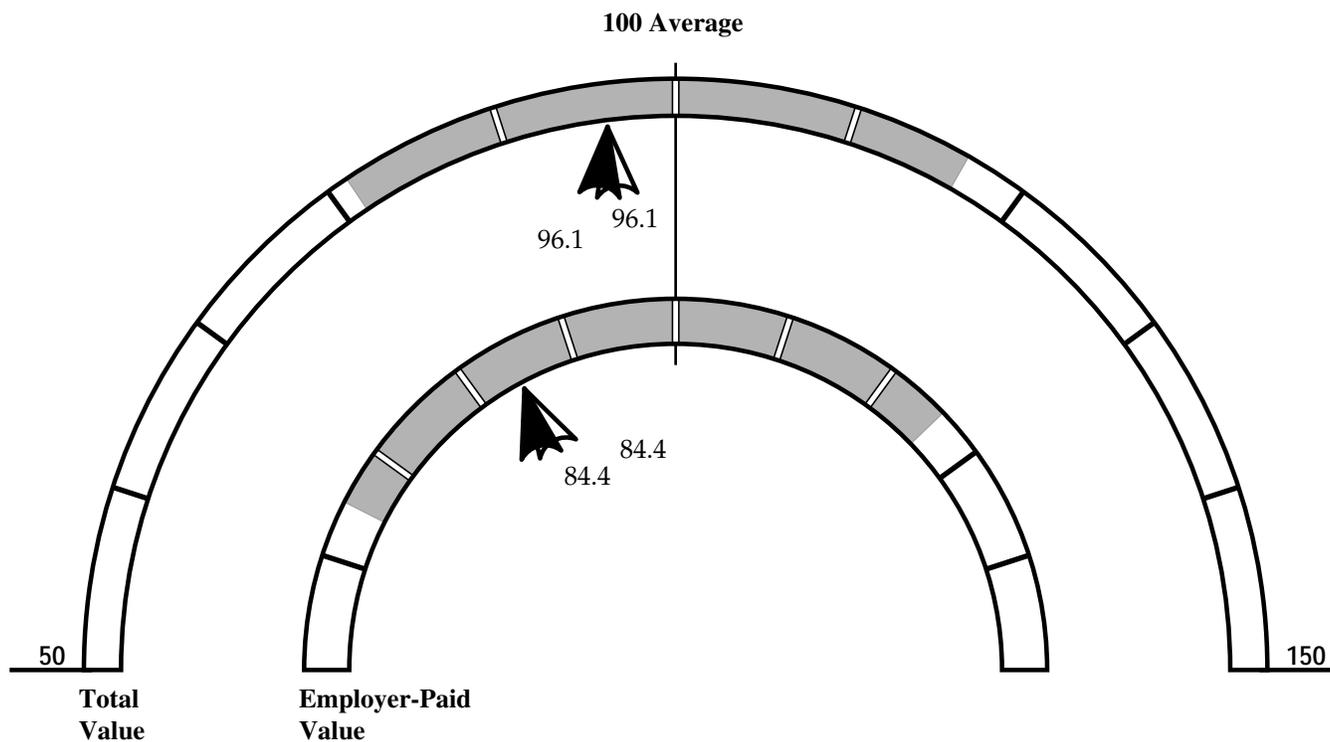


Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	172.1	134.0
Fourth	141.8	112.7
Eighth	123.1	98.1
Twelfth	54.1	83.2
Fifteenth	0.0	68.4

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

 Los Alamos 105.7 10th/11th 134.0 Above 1st

 Lawrence Livermore 105.7 10th/11th 134.0 Above 1st



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	125.6	116.5
Fourth	110.9	106.8
Eighth	101.0	101.8
Twelfth	94.2	88.5
Fifteenth	64.9	81.2

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

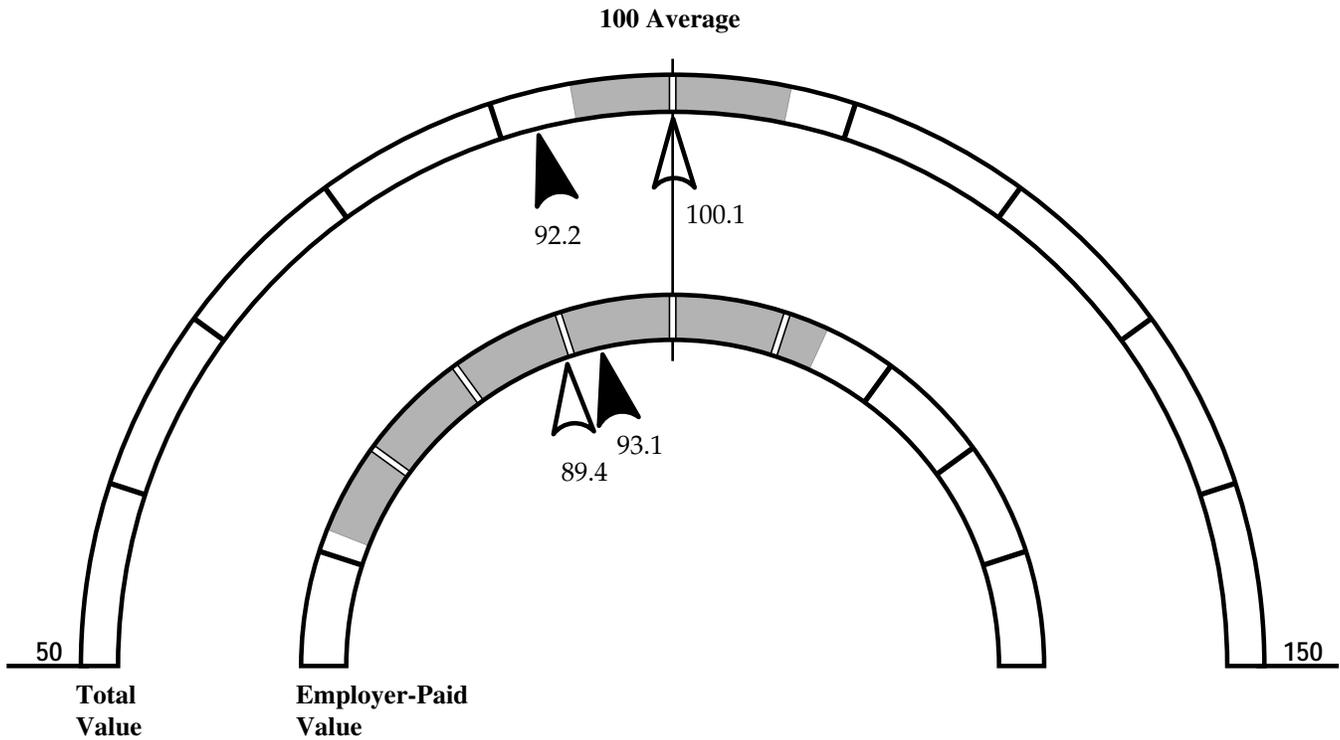
 Los Alamos

84.4	13th/14th	96.1	9th/10th
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 Lawrence Livermore

84.4	13th/14th	96.1	9th/10th
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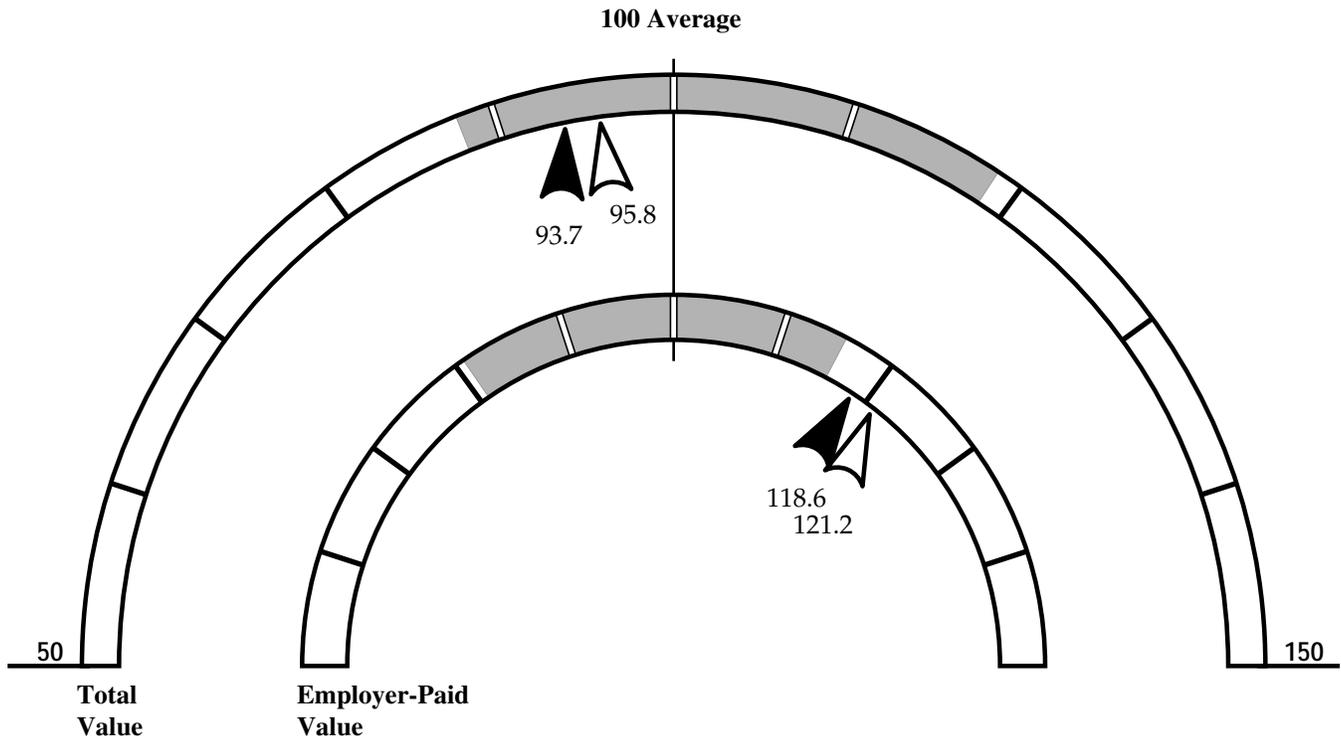
Preretirement Health Care: Medical (Composite)



Ranking Among Plans in Study	Employer-Paid Index		Total Index	
First	113.7		106.4	
Fourth	109.7		102.6	
Eighth	101.4		100.9	
Twelfth	96.4		96.7	
Fifteenth	62.0		94.4	
Your Position Relative to the Base Companies	Employer-Paid Value Index	Ranking	Total Value Index	Ranking

	Los Alamos	93.1	14th/15th	92.2	Below 15th
	Lawrence Livermore	89.4	14th/15th	100.1	8th/9th

Preretirement Health Care: Dental



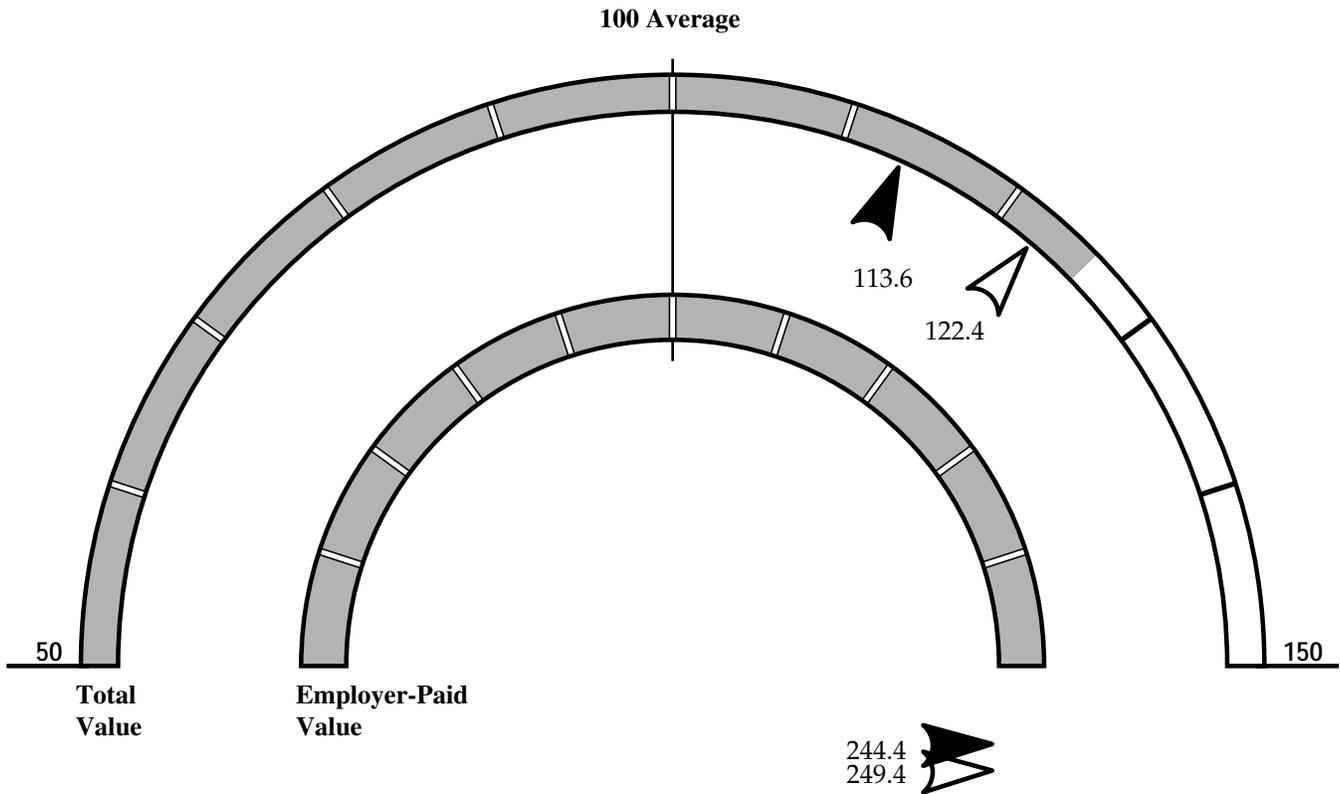
Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	115.4	118.5
Fourth	112.6	106.1
Eighth	103.1	98.7
Twelfth	86.5	93.3
Fifteenth	80.8	88.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Ranking	Total Value Index	Ranking
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	Los Alamos	118.6	Above 1st	93.7	11th/12th
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	Lawrence Livermore	121.2	Above 1st	95.8	9th/10th
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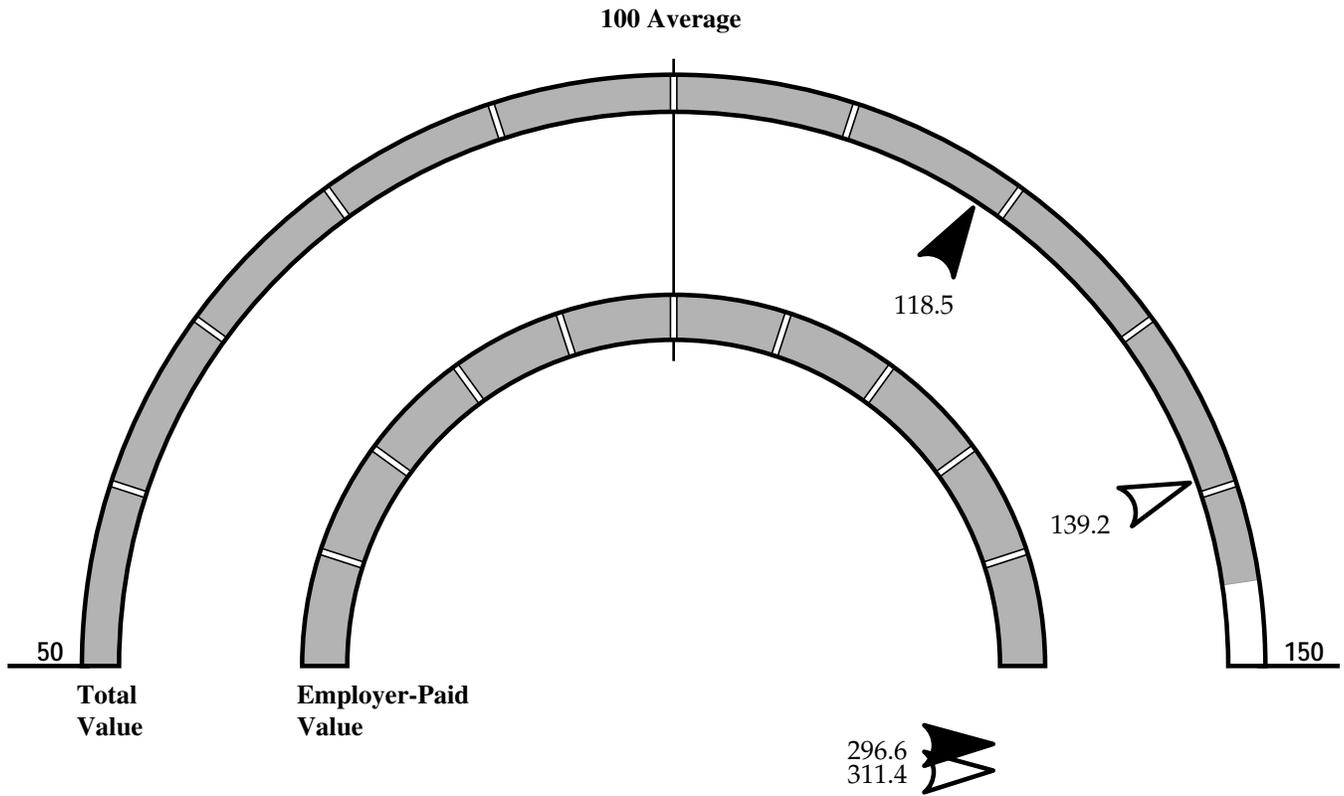
Postretirement Health Care: Pre-65



Ranking Among Plans in Study	Employer-Paid Index		Total Index	
First	237.3		125.4	
Fourth	175.4		117.9	
Eighth	136.5		111.1	
Twelfth	0.0		84.0	
Fifteenth	0.0		0.0	
Your Position Relative to the Base Companies	Employer-Paid Value Index	Ranking	Total Value Index	Ranking

	Los Alamos	244.4	Above 1st	113.6	4th/5th
	Lawrence Livermore	249.4	Above 1st	122.4	1st/2nd

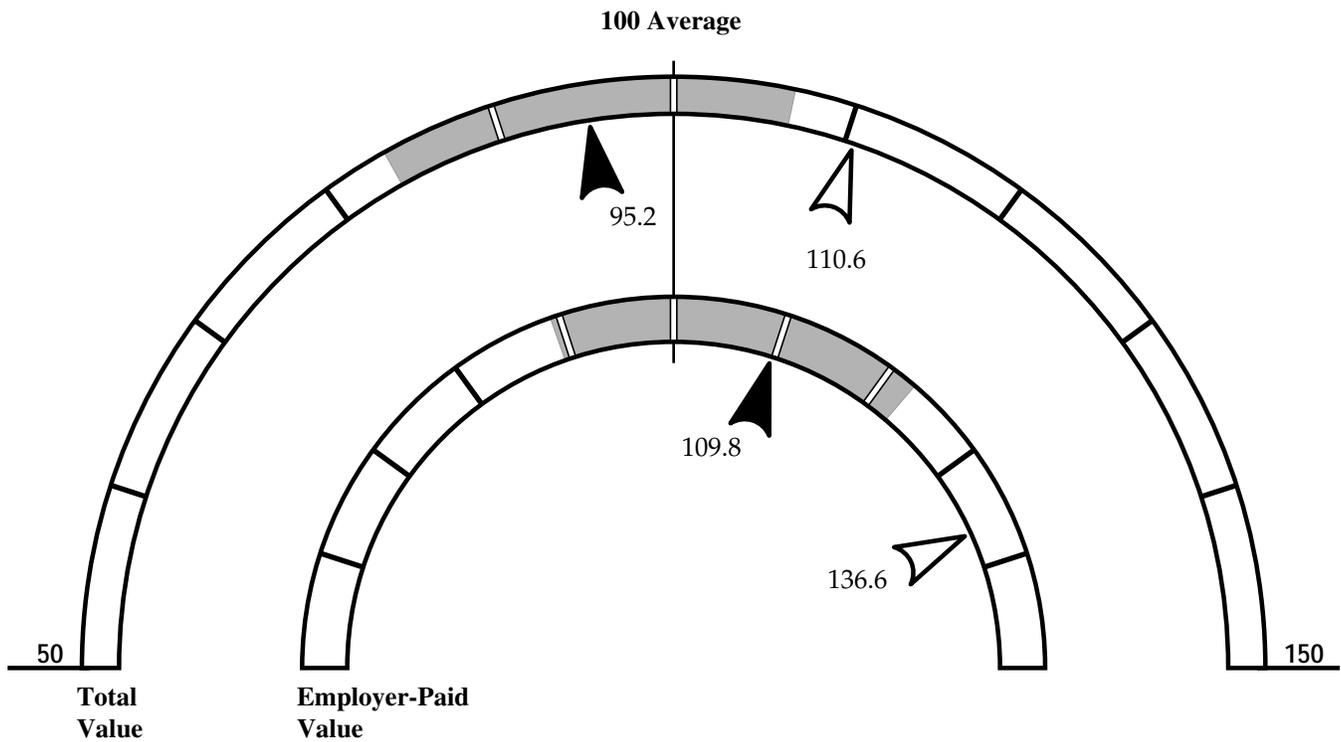
All Postretirement Health Care



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	278.8	145.3
Fourth	171.9	119.6
Eighth	84.0	112.4
Twelfth	0.0	101.6
Fifteenth	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

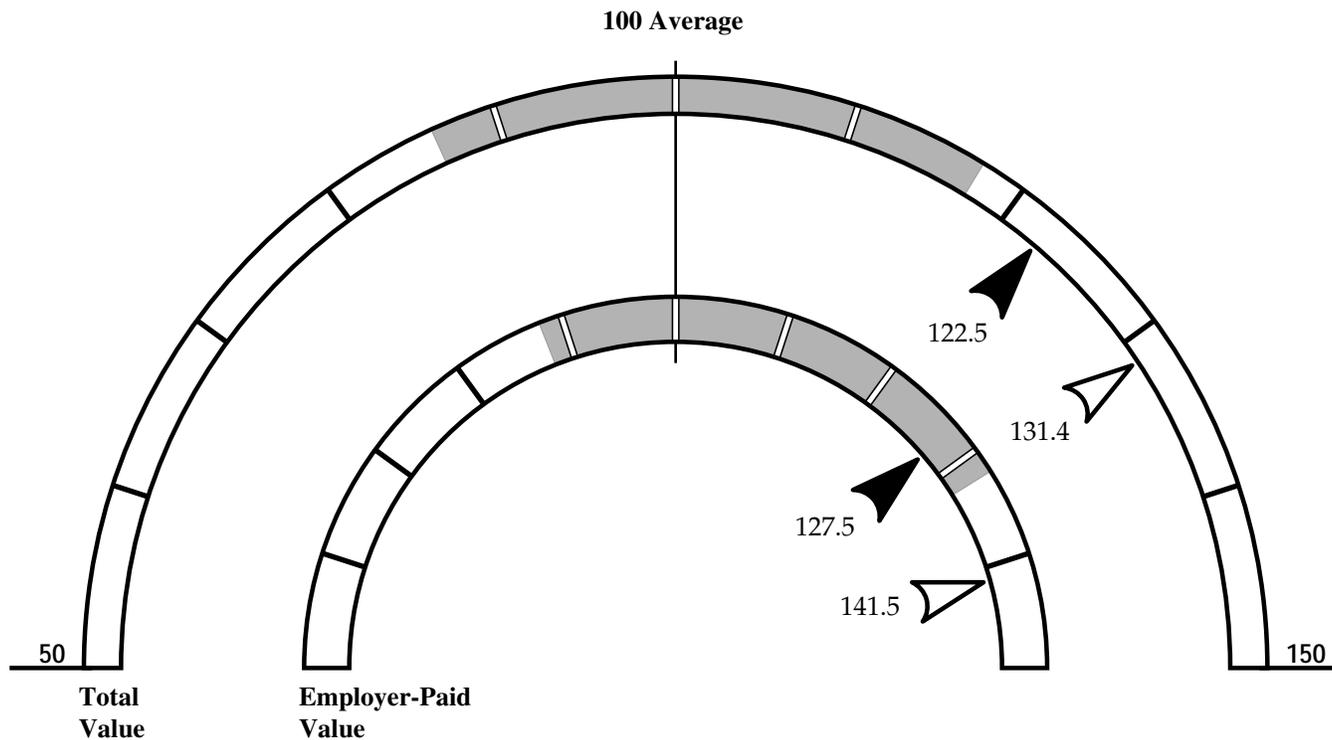
▶ Los Alamos	296.6	Above 1st	118.5	4th/5th
▷ Lawrence Livermore	311.4	Above 1st	139.2	1st/2nd



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	122.5	106.6
Fourth	108.8	104.9
Eighth	97.2	102.3
Twelfth	90.3	97.3
Fifteenth	89.2	83.7

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

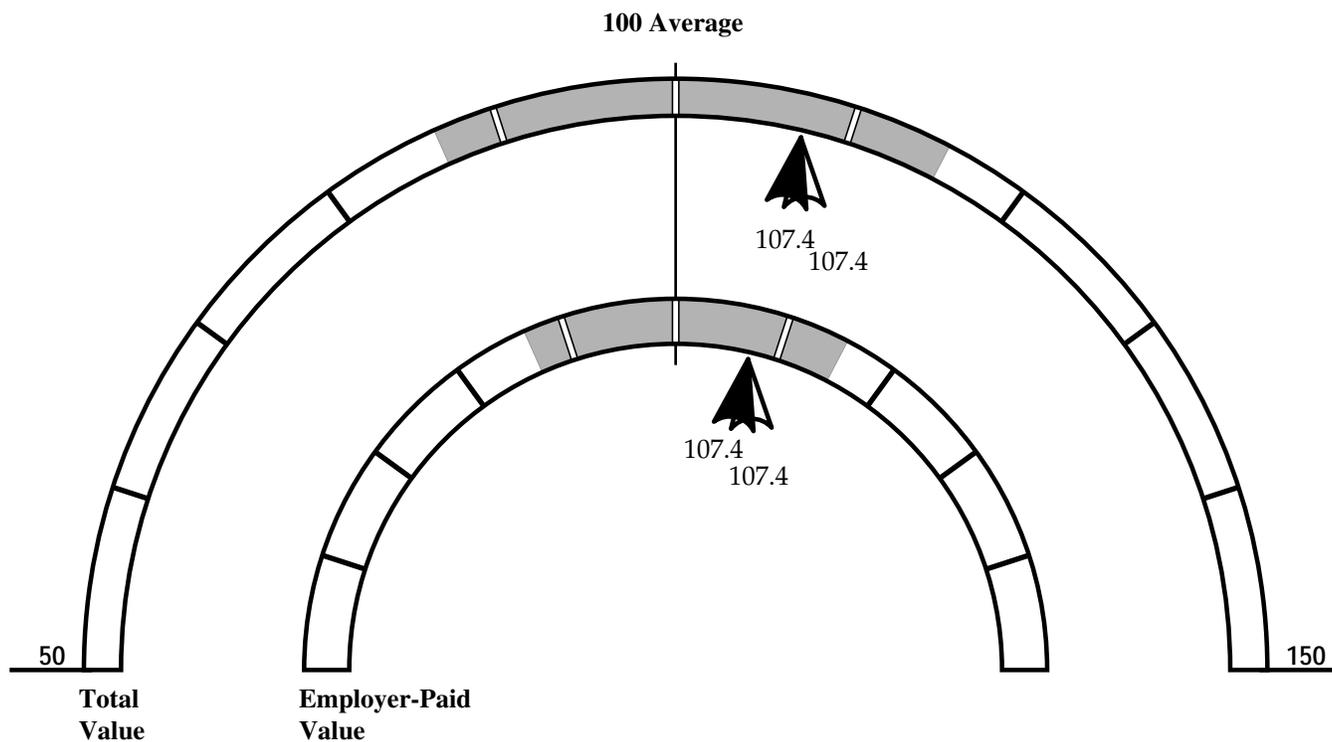
▶ Los Alamos	109.8	3rd/4th	95.2	13th/14th
▷ Lawrence Livermore	136.6	Above 1st	110.6	Above 1st



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	132.2	117.4
Fourth	104.6	103.9
Eighth	97.1	99.9
Twelfth	92.5	93.3
Fifteenth	88.0	86.4

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

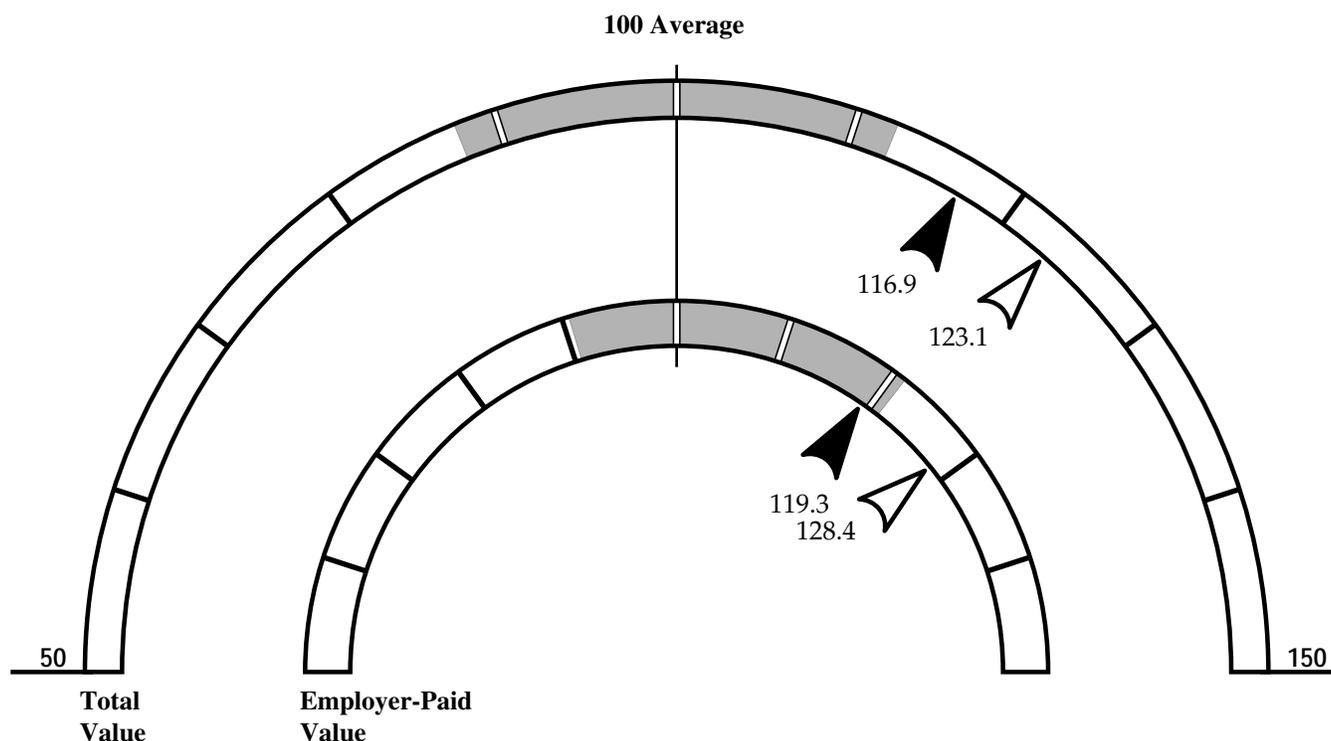
	Los Alamos	127.5	1st/2nd	122.5	Above 1st
	Lawrence Livermore	141.5	Above 1st	131.4	Above 1st



Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	115.3	115.3
Fourth	107.4	107.4
Eighth	101.2	101.2
Twelfth	90.4	90.4
Fifteenth	86.6	86.6

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

▶ Los Alamos	107.4	4th	107.4	4th
▷ Lawrence Livermore	107.4	4th	107.4	4th

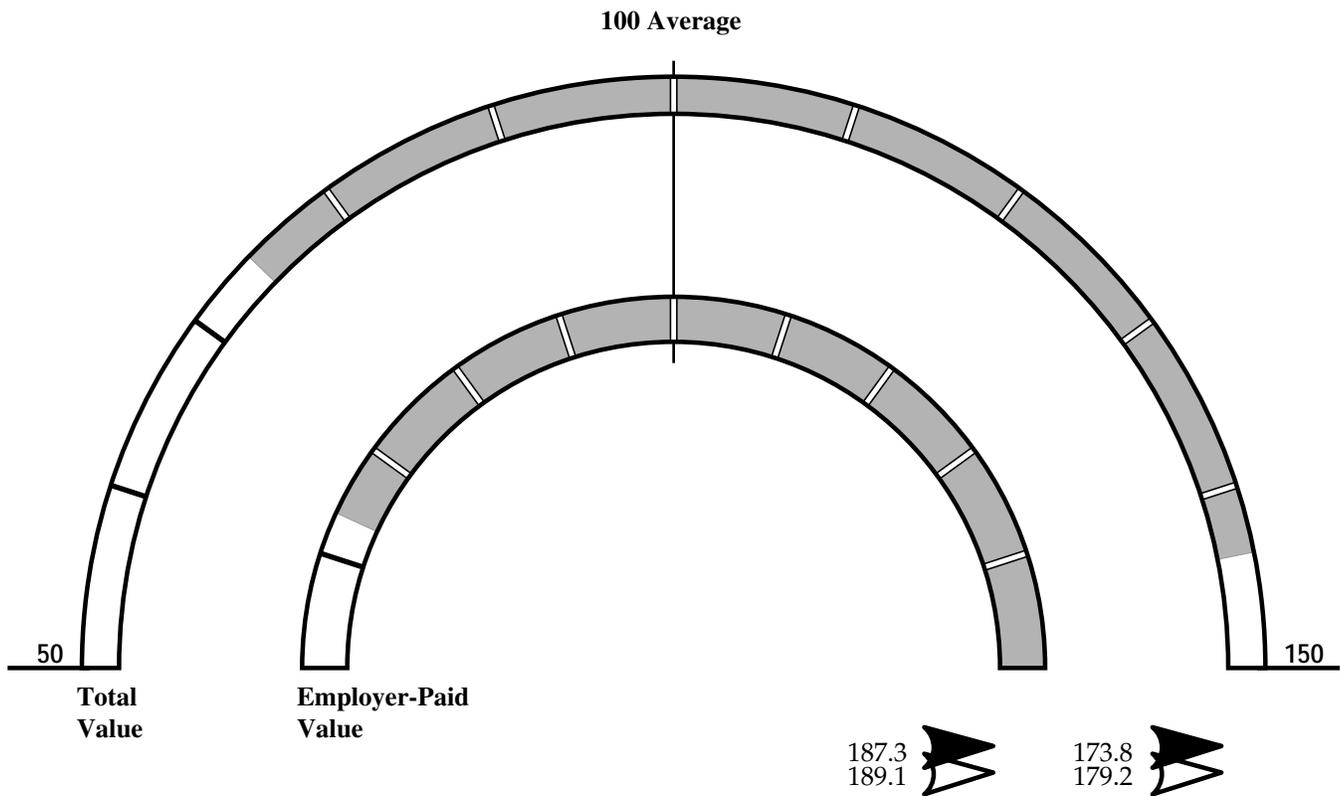


Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	121.1	112.2
Fourth	105.0	102.8
Eighth	98.1	101.5
Twelfth	93.5	96.6
Fifteenth	90.6	87.7

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking

▶ Los Alamos	119.3	1st/2nd	116.9	Above 1st
▷ Lawrence Livermore	128.4	Above 1st	123.1	Above 1st

All Postretirement Benefits



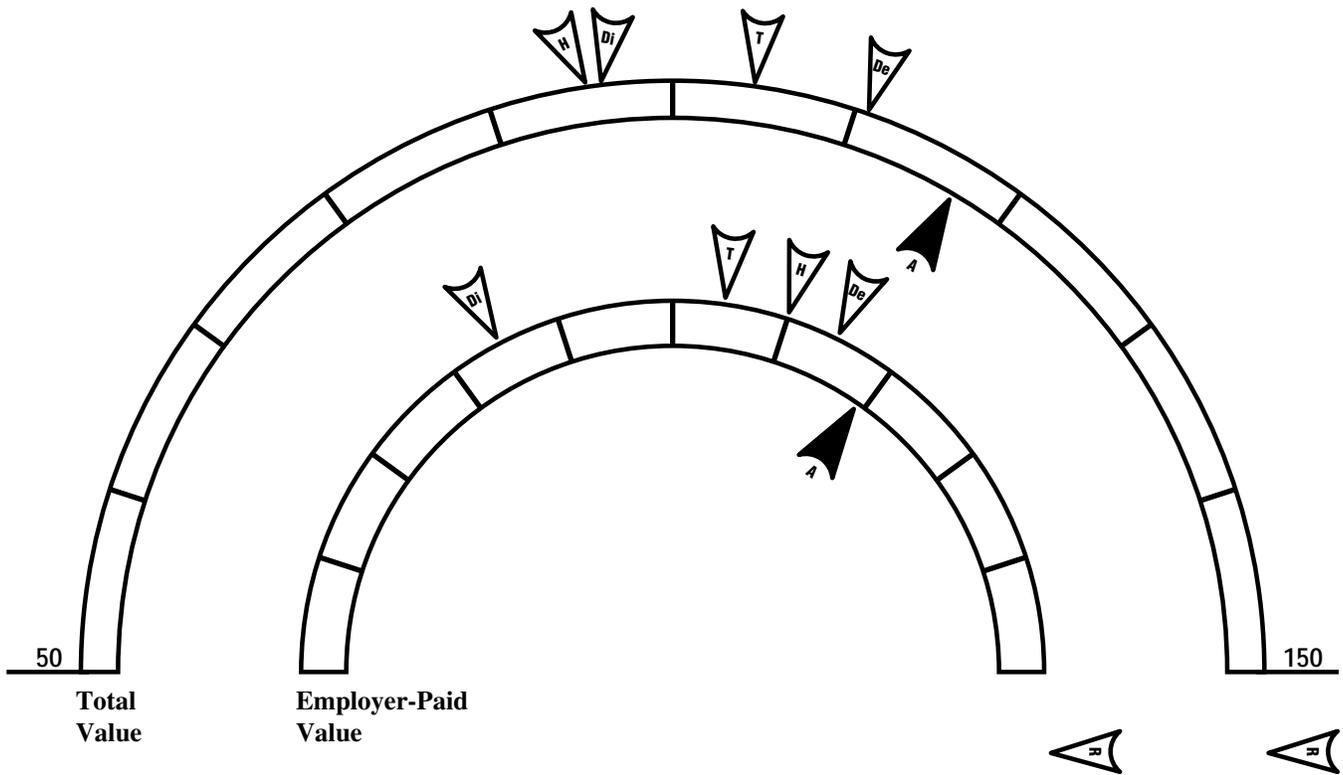
Ranking Among Plans in Study	Employer-Paid Index	Total Index
First	166.9	143.7
Fourth	118.4	117.2
Eighth	93.0	97.6
Twelfth	79.2	81.0
Fifteenth	63.7	74.5

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
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	Los Alamos	187.3	Above 1st	173.8	Above 1st
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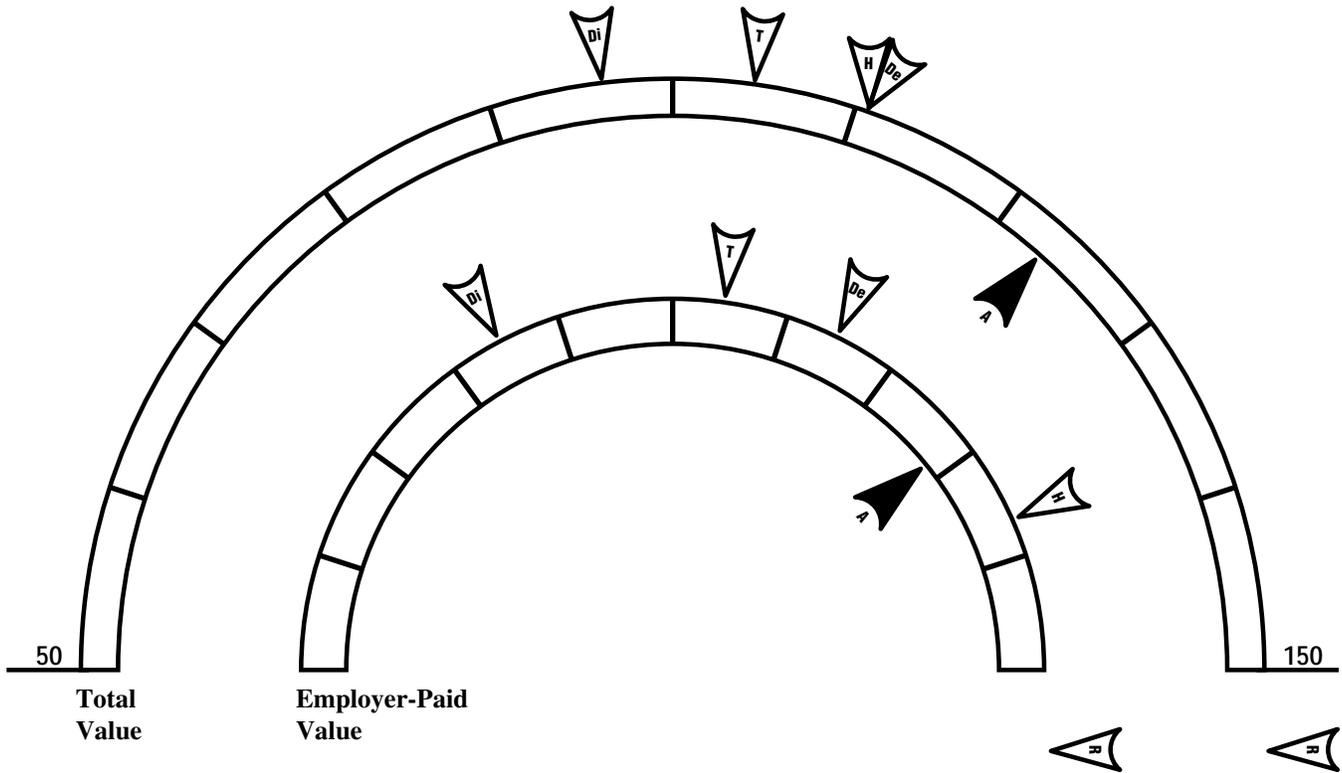
	Lawrence Livermore	189.1	Above 1st	179.2	Above 1st
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Overall Results - Los Alamos



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(R)	172.3	Above 1st	194.4	Above 1st
All Death	(De)	114.4	4th/5th	110.6	3rd/4th
All Disability	(Di)	84.4	13th/14th	96.1	9th/10th
All Health Care	(H)	109.8	3rd/4th	95.2	13th/14th
Time Off With Pay	(T)	104.3	2nd/3rd	104.3	2nd/3rd
All Benefits	(A)	119.3	1st/2nd	116.9	Above 1st

Overall Results - Lawrence Livermore



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(R)	172.3	Above 1st	194.4	Above 1st
All Death	(De)	114.4	4th/5th	110.6	3rd/4th
All Disability	(Di)	84.4	13th/14th	96.1	9th/10th
All Health Care	(H)	136.6	Above 1st	110.6	Above 1st
Time Off With Pay	(T)	104.3	2nd/3rd	104.3	2nd/3rd
All Benefits	(A)	128.4	Above 1st	123.1	Above 1st

SPECIFICATIONS

OVERVIEW OF FLEXIBLE BENEFITS AND SPENDING ACCOUNTS

ORGANIZATION	YR	ELIGIBILITY FOR EMPLOYER-PROVIDED CREDITS	ANNUAL EMPLOYER-PROVIDED FLEXIBLE CREDITS
LOS ALAMOS NATIONAL LABORATORY	04	NONE	NONE
LAWRENCE LIVERMORE LABS	04	--	NONE

ANNUAL CREDITS PROVIDED TO EMPLOYEES FOR OPT OUTS	CASH OPTION FOR EMPLOYER CREDITS	HEALTH CARE SPENDING ACCOUNT ANNUAL MAXIMUM	DEPENDENT CARE SPENDING ACCOUNT
NONE	--	\$5,000	CHILD CARE AND ELDER CARE
NONE	--	\$5,000	CHILD CARE AND ELDER CARE

DEFINED BENEFIT PENSION: NORMAL RETIREMENT PROVISIONS

ORGANIZATION	YEAR	TYPE OF PLAN	ELIGIBILITY FOR PARTICIPATION	DEFINITION OF PAY	INTEGRATION WITH SOCIAL SECURITY
LOS ALAMOS NATIONAL LABORATORY	04	HIGHEST 3-YEAR AVERAGE	IMMEDIATE	BASE	OFFSET BY \$1,596 FROM HIGHEST AVERAGE PAY (IF COORDINATED WITH SOCIAL SECURITY) (MAXIMUM 100% HIGHEST AVERAGE PAY LESS \$1,596)
LAWRENCE LIVERMORE LABS	04	HIGHEST 3-YEAR AVERAGE	IMMEDIATE	BASE	OFFSET OF \$1,596 FROM HIGHEST AVERAGE PAY (IF COORDINATED WITH SOCIAL SECURITY) (MAXIMUM 100% HIGHEST AVERAGE PAY LESS \$1,596)

ELIGIBILITY FOR NORMAL RETIREMENT	BASIC BENEFIT FORMULA	MINIMUM BENEFIT FORMULA	PAST SERVICE VARIATION
AGE 60 & 5 YEARS	2.5% HIGHEST AVERAGE PAY LESS \$1,596 (IF COORDINATED WITH SOCIAL SECURITY) X SERVICE (ADDITIONAL OFFSET FOR YEARS EMPLOYEE DID NOT CONTRIBUTE TO PLAN)	NONE	NONE
AGE 60 & 5 YEARS	2.5% HIGHEST AVERAGE PAY LESS \$1,596 (IF COORDINATED WITH SOCIAL SECURITY) X SERVICE (ADDITIONAL OFFSET FOR YEARS EMPLOYEE DID NOT CONTRIBUTE TO PLAN)	NONE	NONE

DEFINED BENEFIT PENSION: OTHER RETIREMENT PROVISIONS

ORGANIZATION	YEAR	----- EARLY RETIREMENT BENEFITS -----				ELIGIBILITY FOR SUPPLEMENT	SUPPLEMENT
		NO REDUCTION PAYMENT FORM	ELIGIBILITY FOR EARLY RETIREMENT	REDUCTION IN ACCRUED BENEFIT	ELIGIBILITY FOR SUPPLEMENT		
LOS ALAMOS NATIONAL LABORATORY	04	25% SURVIVOR ANNUITY (INCL DEFERRAL OF SOCIAL SECURITY OFFSET) + COLA ADJUSTMENTS	AGE 50 & 5 YEARS	5.6% PER YEAR BELOW AGE 60		SAME AS EARLY RETIREMENT	SOCIAL SECURITY OFFSET DEFERRED TO AGE 65; \$1,596 X SERVICE DEFERRED TO AGE 65 (IF COORD W/SOCIAL SECURITY)
LAWRENCE LIVERMORE LABS	04	25% SURVIVOR ANNUITY (INCL DEFERRAL OF SOCIAL SECURITY OFFSET) + COLA ADJUSTMENTS	AGE 50 & 5 YEARS	5.6% PER YEAR BELOW AGE 60		SAME AS EARLY RETIREMENT	SOCIAL SECURITY OFFSET DEFERRED TO AGE 65; \$1,596 X SVC, DEFERRED TO AGE 65 (IF COORDINATED W/SOCIAL SECURITY)

----- DEFERRED DISABILITY BENEFITS ----- ELIGIBILITY	PENSION BENEFIT	----- VESTED TERMINATIONS ----- ELIGIBILITY	BENEFIT	LARGE AMOUNT LUMP SUMS (OVER \$5,000)	EMPLOYEE CONTRIBUTIONS
2 YEARS	FINAL PAY (LESS \$1,276.80 IF COORDINATED WITH SOCIAL SECURITY) X BENEFIT PERCENT BASED ON SERVICE (COST-OF-LIVING INCREASES)	5 YEARS	ACCRUED BENEFIT (COST-OF-LIVING INCREASES APPLY TO HIGHEST AVERAGE PAY DURING DEFERRAL PERIOD)	SUBSIDIZED EARLY RETIREMENT ANNUITY CONVERTED TO LUMP SUM AT 7.5% INTEREST WITH 2% COLA AND 94GAR MORTALITY TABLE FOR MALES WITH 3 YEAR SET BACK	2% OF PAY UP TO SSWB + 4% OF PAY OVER SSWB LESS \$228 (IF COORD WITH SS) (PD PRETAX)
2 YEARS	FINAL PAY (LESS \$1,276.80 IF COORDINATED WITH SOCIAL SECURITY) X BENEFIT PERCENT BASED ON SERVICE (COST-OF-LIVING INCREASES)	5 YEARS	ACCRUED BENEFIT (COST-OF-LIVING INCREASES APPLY TO HIGHEST AVERAGE PAY DURING DEFERRAL PERIOD)	SUBSIDIZED EARLY RETIREMENT ANNUITY CONVERTED TO LUMP SUM AT 7.5% INTEREST WITH 2% COLA AND 94GAR MORTALITY TABLE FOR MALES WITH 3 YEAR SET BACK	2% OF PAY UP TO SSWB+ 4% OF PAY OVER SSWB LESS \$228 (IF COORD W/SOC SECURITY) (PAID PRETAX)

DEFINED CONTRIBUTION

ORGANIZATION	YEAR	TYPE OF PLAN	ELIGIBILITY	----- EMPLOYEE CONTRIBUTIONS -----		EMPLOYER CONTRIBUTIONS
				MATCHED ONLY	TOTAL	
LOS ALAMOS NATIONAL LABORATORY	04	SAVINGS AND TAX-SHELTERED ANNUITY	IMMEDIATE (AUTO ENROLL AT 2%) (SAVINGS-MANDATORY) (TSA-VOLUNTARY)	NONE	SALARY REDUCTION UP TO IRS LIMITS (PRETAX ONLY) PLUS UP TO 10% (POSTTAX ONLY)	NONE
LAWRENCE LIVERMORE LABS	04	SAVINGS AND TAX-SHELTERED ANNUITY	IMMEDIATE (AUTO ENROLL AT 2%) (SAVINGS-MANDATORY) (TSA-VOLUNTARY)	NONE	SALARY REDUCTION UP TO IRS LIMITS (PRETAX ONLY) PLUS UP TO 10% (POSTTAX ONLY)	NONE

DEFINITION OF PAY	VESTING IN EMPLOYER CONTRIBUTIONS	DISPOSITION OF FORFEITURES	TOTAL NUMBER OF INVESTMENT FUNDS		INVESTMENT OPTIONS	SELF-DIRECTED
			EMPLOYEE	EMPLOYER	EE/ER CONTRIBUTIONS INVESTED IN COMPANY STOCK	BROKERAGE ACCOUNT
TOTAL	--	--	107	0	NONE	NONE
TOTAL	--	--	107	0	NONE	NONE

PRERETIREMENT DEATH: EMPLOYER-PROVIDED GROUP LIFE COVERAGE

ORGANIZATION	YR	ELIGIBILITY	DEFINITION OF PAY	EMPLOYER-PAID AMOUNT	TREATMENT ON DISABILITY	EMPLOYER-PROVIDED AD&D AMOUNT
LOS ALAMOS NATIONAL LABORATORY	04	IMMEDIATE AND IN PENSION PLAN	BASE	1 X PAY (MAXIMUM \$50,000); ALSO \$7,500 (FROM PENSION PLAN) (ADDITIONAL 1 MONTH'S PAY IF IN PENSION PLAN AND 6 MONTHS OF SERVICE)	1 X PAY CONTINUED WITHOUT EMPLOYEE CONTRIBUTION FOR 12 MONTHS, COVERAGE CEASES	NONE (OPTIONAL CONTRIBUTORY COVERAGE AVAILABLE)
LAWRENCE LIVERMORE LABS	04	IMMEDIATE AND IN PENSION PLAN	BASE	1 X PAY (MAXIMUM \$50,000); ALSO \$7,500 (FROM PENSION PLAN) (ADDITIONAL 1 MONTH'S PAY IF IN PENSION PLAN AND 6 MONTHS OF SERVICE)	1 X PAY CONTINUED WITHOUT EMPLOYEE CONTRIBUTION FOR 12 MONTHS, COVERAGE CEASES	NONE (OPTIONAL CONTRIBUTORY COVERAGE AVAILABLE)

PRERETIREMENT DEATH: CONTRIBUTORY GROUP LIFE COVERAGE

ELIGIBILITY	DEFINITION OF PAY	CONTRIBUTORY AMOUNT	TREATMENT ON DISABILITY	MONTHLY EMPLOYEE CONTRIBUTIONS OR PRICE TAGS PER \$1,000
IMMEDIATE	BASE	UP TO 4 X PAY (MAXIMUM \$1,000,000) SPOUSE: 50% OF EMPLOYEE'S AMOUNT CHILDREN: \$10,000	CONTINUED WITHOUT EMPLOYEE CONTRIBUTION	SCHED BY AGE, EMPLOYEE/SPOUSE AGE 30 - \$.044 \$.045 AGE 40 - \$.086 \$.090 AGE 50 - \$.230 \$.288 AGE 60 - \$.603 \$.513 CHILDREN: \$.36 PER MONTH
IMMEDIATE	BASE	UP TO 4 X PAY (MAXIMUM \$1,000,000) SPOUSE: 50% OF EMPLOYEE'S AMOUNT CHILDREN: \$10,000	CONTINUED WITHOUT EMPLOYEE CONTRIBUTION	SCHED BY AGE, EMPLOYEE/SPOUSE AGE 30 - \$.044 \$.045 AGE 40 - \$.086 \$.090 AGE 50 - \$.230 \$.288 AGE 60 - \$.603 \$.513 CHILDREN: \$.36

PRERETIREMENT DEATH: SURVIVORS' INCOME (OTHER THAN PENSION)

ORGANIZATION	YEAR	ELIGIBILITY	DEFINITION OF PAY		AMOUNT	DURATION	EMPLOYEE CONTRIBUTIONS OR PRICE TAGS
LOS ALAMOS NATIONAL LABORATORY	04	--	--	--	--	--	--
LAWRENCE LIVERMORE LABS	04	--	--	--	--	--	--

PRERETIREMENT DEATH: PENSION SURVIVORS' BENEFITS

----- (BENEFITS AVAILABLE AT EMPLOYEE EXPENSE ARE EXCLUDED) -----		
ELIGIBILITY	AMOUNT	DURATION
2 YEARS AGE 50 & 5 YEARS	25% FINAL PAY LESS \$106.40 PER MONTH SOCIAL SECURITY REDUCTION (OFFSET APPLIED AFTER 3 MONTHS) AS IF RETIRED EARLY WITH 100% SURVIVOR OPTION	LIFE LIFE
2 YEARS AGE 50 & 5 YEARS	25% FINAL PAY LESS \$106.40 PER MONTH SOCIAL SECURITY REDUCTION (OFFSET APPLIED AFTER 3 MONTHS) AS IF RETIRED EARLY WITH 100% SURVIVOR OPTION	LIFE LIFE

POSTRETIREMENT DEATH

ORGANIZATION	YEAR	CONTINUATION OF EMPLOYER-PAID ACTIVE COVERAGE			ULTIMATE AMOUNT
		INITIAL AMOUNT	REDUCTION BEGINS	REDUCTION PATTERN	
LOS ALAMOS NATIONAL LABORATORY	04	\$7,500 FROM PENSION PLAN	NO REDUCTION	NO REDUCTION	\$7,500 FROM PENSION PLAN
LAWRENCE LIVERMORE LABS	04	\$7,500 FROM PENSION PLAN	NO REDUCTION	NO REDUCTION	\$7,500 FROM PENSION PLAN

----- CONTINUATION OF CONTRIBUTORY ACTIVE COVERAGE -----

INITIAL AMOUNT	REDUCTION BEGINS	REDUCTION PATTERN	ULTIMATE AMOUNT	MONTHLY EMPLOYEE CONTRIBUTIONS PER \$1,000
--	--	--	--	--
--	--	--	--	--

SHORT-TERM DISABILITY

ORGANIZATION	YEAR	TYPE OF COVERAGE	ELIGIBILITY	PERCENTAGE	BENEFIT AMOUNT	
					SOCIAL SECURITY OFFSET	MAXIMUM
LOS ALAMOS NATIONAL LABORATORY	04	SICK LEAVE	IMMEDIATE	100%	NONE	NONE
		SHORT-TERM DISABILITY	IMMEDIATE	55%	PRIMARY	\$800 PER MONTH
		SUPPLEMENTAL DISABILITY	IMMEDIATE	70% (86% PARTICIPATION)	PRIMARY	\$10,000 PER MONTH
LAWRENCE LIVERMORE LABS	04	SICK LEAVE	IMMEDIATE	100%	NONE	NONE
		SHORT-TERM DISABILITY	IMMEDIATE	55%	PRIMARY	\$800 PER MONTH
		SUPPLEMENTAL DISABILITY	IMMEDIATE	70% (86% PARTICIPATION)	PRIMARY	\$10,000 PER MONTH

BENEFITS BEGIN	BENEFIT SCHEDULE	EMPLOYEE CONTRIBUTIONS
1ST DAY 8TH CALENDAR DAY CHOICE OF 8TH, 31ST, 91ST OR 181ST CALENDAR DAYS	WHEN ACCRUAL HAS BEEN USED (ACCRUE 8 HOURS PER MONTH (MAXIMUM 30 CALENDAR DAYS)) 26 WEEKS ADDITIONAL 26 WEEKS	NONE NONE SCHEDULE BY AGE AND START DATE
1ST DAY 8TH CALENDAR DAY CHOICE OF 8TH, 31ST, 91ST OR 181ST CALENDAR DAY	WHEN ACCRUAL HAS BEEN USED (ACCRUE 8 HOURS PER MONTH (MAXIMUM 30 CALENDAR DAYS)) 26 WEEKS ADDITIONAL 26 WEEKS	NONE NONE SCHEDULE BY AGE AND START DATE

LONG-TERM DISABILITY

ORGANIZATION	YEAR	TYPE OF COVERAGE	ELIGIBILITY FOR PLAN PARTICIPATION	ENROLLMENT PERCENTS	BENEFIT AMOUNT	
					PERCENTAGE	SOCIAL SECURITY OFFSET
LOS ALAMOS NATIONAL LABORATORY	04	LTD	IMMEDIATE	OPT OUT-21%	50%	(SEE MAXIMUM)
		IN PART WRAPPED AROUND PENSION	5 YEARS (2 YEARS IF PARTICIPANT PRIOR TO 4/1/80)	--	15% (AT 2 YEARS OF SERVICE) PLUS 2.5% PER YEAR TO 40% (AT 12 YEARS OF SERVICE)	\$106.40 PER MONTH
LAWRENCE LIVERMORE LABS	04	LTD	IMMEDIATE	OPT OUT-14%	50%	(SEE MAXIMUM)
		IN PART WRAPPED AROUND PENSION	5 YEARS (2 YEARS IF PARTICIPANT PRIOR TO 4/1/80)	--	15% (AT 2 YEARS OF SERVICE) PLUS 2.5% PER YEAR TO 40% (AT 12 YEARS OF SERVICE)	\$106.40 PER MONTH

DEFINITION OF PAY	MAXIMUM/MINIMUM DISABILITY INCOME	--- DURATION FOR DISABILITY OCCURRING BEFORE AGE 60 --- WAITING PERIOD	BENEFIT CEASES	MONTHLY EMPLOYEE CONTRIBUTIONS OR PRICE TAGS (PERCENT OF MONTHLY PAY)
TOTAL	\$10,000 PER MONTH AND 70% INCLUDING PRIMARY AND PENSION 50% (70% DURING 1ST YEAR DISABILITY) MINIMUM \$100 (LTD) NONE (PENSION)	12 MONTHS OR AFTER SUPPLEMENTAL DISABILITY	AT AGE 65	VARIES WITH AGE AND OPTION ELECTED (COMBINED WITH SHORT-TERM DISABILITY) NO SEPARATE CONTRIBUTION
--		IMMEDIATE	AT AGE 62 (OR AGE 50 TO AGE 61 IF PROJECTED RETIREMENT BENEFIT LARGER)	
TOTAL	\$10,000 PER MONTH AND 70% INCLUDING PRIMARY AND PENSION 50% (70% DURING 1ST YEAR DISABILITY); MINIMUM \$100 (LTD) NONE (PENSION)	12 MONTHS OR AFTER SUPPLEMENTAL DISABILITY	AT AGE 65	VARIES WITH AGE AND OPTION ELECTED (COMBINED WITH SHORT-TERM DISABILITY) NO SEPARATE CONTRIBUTION
--		IMMEDIATE	AT AGE 62 (OR AGE 50 TO AGE 61 IF PROJECTED RETIREMENT BENEFIT LARGER)	

PRERETIREMENT HEALTH CARE: MEDICAL (IN-NETWORK PROVISIONS AND INDEMNITY PLANS)

ORGANIZATION	YR	TYPES OF MEDICAL PLANS	CONSUMER-DRIVEN REIMBURSEMENT ACCOUNT (INDIVIDUAL/FAMILY)	ANNUAL DEDUCTIBLE (INDIVIDUAL/FAMILY)	BENEFIT PERCENT	OUT-OF-POCKET LIMIT (INDIV/FAMILY)	OOP INCL DED?	LIFETIME MAXIMUM
LOS ALAMOS NATIONAL LABORATORY	04	A) PPO	NONE	\$250/\$750	90%	\$3,000/\$9,000	YES	UNLIMITED
		B) CATASTROPHIC PASSIVE PPO	NONE	\$3,000 (NO FAMILY LIMIT)	80%	\$7,600 (NO FAMILY LIMIT)	YES	\$2,000,000
		C) EPD	NONE	\$150/\$450	90%	\$2,000/\$6,000	YES	UNLIMITED
		D) PPO	\$750/\$1,125/\$1,500	\$750/\$1,125/\$1,500	90%	2,750/4,125/5,500	YES	UNLIMITED
LAWRENCE LIVERMORE LABS	04	POS	NONE	NONE	100%	\$1,500/\$4,500	--	UNLIMITED

HOSPITAL ROOM & BOARD/ MISCELLANEOUS EXPENSES	HOSPITAL INPATIENT SURGICAL EXPENSES	HOSPITAL INPATIENT DOCTOR VISITS	OUTPATIENT OFFICE DOCTOR VISITS	OUTPATIENT LAB & X-RAY EXPENSES
90% 80%	90% 80%	100% 80%	100% AFTER \$20 COPAY 80%	90% 80%
90% 90%	90% 90%	100% 100%	100% AFTER \$20 COPAY 90%	90% 90%
100% AFTER \$250 COPAY PER ADMISSION	100%	100%	100% AFTER \$20 COPAY	100%

PRERETIREMENT HEALTH CARE: MEDICAL (OUT-OF-NETWORK PROVISIONS)

ORGANIZATION	YR	TYPES OF MEDICAL PLANS	ANNUAL DEDUCTIBLE (INDIVIDUAL/FAMILY)	BENEFIT PERCENT	OUT-OF-POCKET LIMIT (INDIV/FAMILY)	OOP INCL DED?	LIFETIME MAXIMUM
LOS ALAMOS NATIONAL LABORATORY	04	A) PPO	\$500/\$1,500	60%	\$6,000/\$18,000	YES	\$2,000,000
		B) CATASTROPHIC PASSIVE PPO	--	--	--	--	--
		C) EPD	--	--	--	--	--
		D) PPO	\$750/\$1,125/\$1,500	60%	\$8,500/12,750/17K	YES	\$2,000,000
LAWRENCE LIVERMORE LABS	04	POS	\$500/\$1,500	70%	\$5,000/\$15,000	YES	\$2,000,000

HOSPITAL ROOM & BOARD/ MISCELLANEOUS EXPENSES	HOSPITAL INPATIENT SURGICAL EXPENSES	HOSPITAL INPATIENT DOCTOR VISITS	OUTPATIENT OFFICE DOCTOR VISITS	OUTPATIENT LAB & X-RAY EXPENSES
60% AFT \$250 CO/ADMISSION -- -- 60%	60% -- -- 60%	60% -- -- 60%	60% -- -- 60%	60% -- -- 60%
70%	70%	70%	70%	70%

PRERETIREMENT HEALTH CARE: PRESCRIPTION DRUGS

ORGANIZATION	YEAR	TYPES OF MEDICAL PLANS	RX COORDINATION WITH MEDICAL PLAN	SEPARATE RX ENROLLMENT PERCENTS	EMPLOYEE CONTRIBUTIONS FOR PRESCRIPTION DRUGS
LOS ALAMOS NATIONAL LABORATORY	04	A) PPO B) CATASTROPHIC PASSIVE PPO C) EPD D) PPO	INTEGRATED (ALL OPTIONS)	INCLUDED IN MEDICAL (ALL OPTIONS)	INCLUDED IN MEDICAL (ALL OPTIONS)
LAWRENCE LIVERMORE LABS	04	POS	INTEGRATED (MAIL ORDER: SEPARATE)	INCLUDED IN MEDICAL	INCLUDED IN MEDICAL

----- RETAIL PRESCRIPTION DRUGS -----		----- MAIL ORDER PRESCRIPTION DRUGS -----		TYPES OF DISCRETIONARY USE DRUGS COVERED
BRAND	GENERIC	BRAND	GENERIC	
100% AFTER \$30 COPAY FORM; \$45 COPAY NONFORM (\$15 PLUS COST DIFF FOR BRAND IF GENERIC AVAIL) (OPTIONS A & C) 80% AFT DED (OPTS B & D)	100% AFTER \$15 COPAY (OPTIONS A & C) 80% AFTER DEDUCTIBLE (OPTIONS B & D)	100% AFTER \$60 COPAY FORM; \$90 COPAY NONFORM (\$30 PLUS COST DIFF FOR BRAND IF GEN AVAIL) (A & C); 80% AFTER DEDUCTIBLE (OPTS B & D)	100% AFTER \$30 COPAY (OPTIONS A & C) 80% AFTER DEDUCTIBLE (OPTIONS B & D)	NONE
100% AFTER \$25 COPAY FORMULARY; \$40 COPAY NONFORMULARY	100% AFTER \$15 COPAY	100% AFTER \$50 COPAY FORMULARY; \$80 COPAY NONFORMULARY	100% AFTER \$30 COPAY	NONE

PRERETIREMENT HEALTH CARE: MENTAL HEALTH AND CHEMICAL DEPENDENCY

ORGANIZATION	YEAR	TYPES OF MEDICAL PLANS	COORDINATION WITH MEDICAL	INPATIENT BENEFITS
LOS ALAMOS NATIONAL LABORATORY	04	A) PPO B) CATASTROPHIC PASSIVE PPO C) EPD D) PPO	SEPARATE (ALL OPTIONS)	MH: 100% CD: 80% AFTER \$250 DEDUCTIBLE FOR REHAB (NO DED FOR DETOX); \$10,000 AND 1 CONFINEMENT PER YEAR MAXIMUM (COMBINED WITH OUTPATIENT), 130 DAYS LIFETIME MAXIMUM (OPTIONS A, C, D) MH/CD: NOT COVERED (OPTION B)
LAWRENCE LIVERMORE LABS	04	POS	SEPARATE	MH: 100%; \$1,500/\$4,500 OUT-OF-POCKET CD: 80% AFTER \$100 DEDUCTIBLE PER YEAR

----- EMPLOYEE ASSISTANCE PROGRAM -----
 COORDINATION WITH
 MENTAL HEALTH &
 CHEMICAL DEPENDENCY EAP MODEL

OUTPATIENT BENEFITS

MH: \$15 COPAY PER VISIT
 CD: 80%; \$10,000 AND 1 COURSE OF TREATMENT PER YEAR MAXIMUM
 (OPTIONS A, C, D)
 MH/CD: NOT COVERED (OPTION B)

SEPARATE

REFERRAL

MH: 100% VISITS 1-5, \$10 COPAY PER VISIT THEREAFTER
 CD: 80%; NO SPECIAL LIMIT

SEPARATE

REFERRAL

PRERETIREMENT HEALTH CARE: GENERAL MEDICAL PLAN PROVISIONS

ORGANIZATION	YR	TYPES OF MEDICAL PLANS	ELIGIBILITY FOR MEDICAL	DOMESTIC PARTNER COVERAGE	COORDINATION WITH OTHER EMPLOYER'S PLANS	CONTINUATION OF MEDICAL ON EMPLOYEE'S LONG-TERM DISABILITY
LOS ALAMOS NATIONAL LABORATORY	04	A) PPO B) CATASTROPHIC PASSIVE PPO C) EPD D) PPO	IMMEDIATE (ALL OPTIONS)	SAME GENDER	NONDUPLICATION	FULL FAMILY COVERAGE FOR ENTIRE PERIOD OF DISABILITY; SHARED COST
LAWRENCE LIVERMORE LABS	04	POS	IMMEDIATE	SAME GENDER	NONDUPLICATION	FULL FAMILY COVERAGE FOR ENTIRE PERIOD OF DISABILITY; SHARED COST

TYPES OF MEDICAL PLANS	ENROLLMENT PERCENTS	NETWORK PLANS:		EMPLOYEE CONTRIBUTIONS		ADDITIONAL INFORMATION
		PERCENTAGE OF CHARGES PAID IN-NETWORK	TIER STRUCTURE	MONTHLY CONTRIBUTIONS OR PRICE TAGS		
A) PPO B) CATASTROPHIC PASSIVE PPO C) EPO D) PPO	A) 4% B) 4% C) 78% D) 4% HMOS-0% OPT OUT-10%	A) 80% (EST) B) -- C) -- D) 80% (EST)	EMPLOYEE ONLY; + SPOUSE, + CHILDREN, + FAMILY	SCHEDULE BY PAY (OPTIONS A, C, D) NONE (OPTION B)		PRETAX; INCLUDES HEARING
POS	HMOS - 84% OPT OUT - 5%	80% (EST)	EMPLOYEE ONLY; + SPOUSE, + CHILDREN, + FAMILY	SCHEDULE BY PAY: \$59.44 - \$101.30; \$124.83 - \$239.23; \$107.00 - \$182.33 OR \$172.37 - \$320.26		PRETAX; INCLUDES HEARING AND VISION

PRERETIREMENT HEALTH CARE: HMO

ORGANIZATION	YR	PLAN NAME	HOSPITAL ROOM & BOARD AND MISCELLANEOUS	HOSPITAL INPATIENT SURGICAL	HOSPITAL INPATIENT DOCTOR VISITS	OUTPATIENT OFFICE DOCTOR VISITS	OUTPATIENT LAB & X-RAY
LOS ALAMOS NATIONAL LABORATORY	04	--	--	--	--	--	--
LAWRENCE LIVERMORE LABS	04	KAISER PERMANENTE (CALIFORNIA)	\$250 COPAY PER ADMISSION	100%	100%	\$10 COPAY	100%

PRERETIREMENT HEALTH CARE: ACTIVE DENTAL

ORGANIZATION	YR	TYPE OF PLAN	ENROLLMENT PERCENTS	ELIGIBILITY	ANNUAL DEDUCTIBLE (INDIVIDUAL/FAMILY)
LOS ALAMOS NATIONAL LABORATORY	04	INDEMNITY	DHMOS - 0% OPT OUT - 0%	IMMEDIATE	\$50 (NO FAMILY LIMIT) (WAIVED FOR DIAGNOSTIC AND PREVENTIVE)
LAWRENCE LIVERMORE LABS	04	A) INDEMNITY	A) 92%	IMMEDIATE	\$50 (NO FAMILY LIMIT) (WAIVED FOR DIAGNOSTIC AND PREVENTIVE)
		B) PREPAID PLAN	B) 4% DHMOS - 0% OPT OUT - 4%	IMMEDIATE	NONE

BENEFIT PERCENT OR SCHEDULE	MAXIMUM	ORTHODONTIA MAXIMUM FOR CHILDREN	----- EMPLOYEE CONTRIBUTIONS -----	
			MONTHLY CONTRIBUTIONS OR PRICE TAGS	ADDITIONAL INFORMATION
100% - EXAMS, CLEANING, X-RAYS 75% - FILLINGS, EXTRACTIIONS 50% - INLAYS, CROWNS, BRIDGEWORK, DENTURES	\$1,500 - ANNUAL	\$1,500 - LIFETIME	NONE	--
100% - EXAMS, CLEANING, X-RAYS 75% - FILLINGS, EXTRACTIIONS 50% - INLAYS, CROWNS, BRIDGEWORK, DENTURES 100% - EXAMS, CLEANINGS, X-RAYS, FILLINGS, EXTRACTIIONS, INLAYS \$50 COPAY - CROWNS, BRIDGEWORK; \$65 COPAY - DENTURES	\$1,500 - ANNUAL UNLIMITED	\$1,500 - LIFETIME 100% AFTER \$1,000 COPAY	NONE NONE	--

PRERETIREMENT HEALTH CARE: ACTIVE HEARING

ORGANIZATION	YR	HEARING PROVISIONS	COPAY OR DEDUCTIBLE	MAXIMUM	MONTHLY EMPLOYEE CONTRIBUTIONS OR PRICE TAGS
LOS ALAMOS NATIONAL LABORATORY	04	TRIENNIAL HEARING AIDS	NONE	50%; \$2,000	INCLUDED IN MEDICAL
LAWRENCE LIVERMORE LABS	04	ANNUAL EXAMS HEARING AID (EVERY 18 MONTHS)	\$10 (NONE O-O-N) NONE	NONE (60% O-O-N) 50%; \$1,000	INCLUDED IN MEDICAL AND VISION (PRETAX)

PRERETIREMENT HEALTH CARE: ACTIVE VISION

VISION PROVISIONS	COPAY OR DEDUCTIBLE	MAXIMUM	MONTHLY EMPLOYEE CONTRIBUTIONS OR PRICE TAGS
ANNUAL EXAMS ANNUAL LENSES BIENNIAL FRAMES ANNUAL CONTACTS (IN LIEU OF LENSES)	\$10 \$25 (L&F) NONE	\$130 (E, L&F) NONE (CONTACTS)	NONE
A) ANNUAL EXAMS (VISION DISCOUNT PROGRAM AVAILABLE FOR ACTIVE EMPLOYEES) B) ANNUAL EXAMS ANNUAL LENSES, BIENNIAL FRAMES ANNUAL CONTACTS (IN LIEU OF LENSES)	\$10 \$10 \$25 (L&F) NONE	NONE \$130 (E, L&F COMBINED) \$110	INCLUDED IN MEDICAL AND HEARING (PRETAX) NONE

PRERETIREMENT HEALTH CARE: MANAGED HEALTH/HEALTH PROMOTION INITIATIVES

ORGANIZATION	YEAR	HEALTH EDUCATION	----- DISEASE MANAGEMENT ADMINISTRATION	----- CONDITIONS	SPECIAL HEALTH MANAGEMENT PROGRAMS
LOS ALAMOS NATIONAL LABORATORY	04	NO	NO	--	NONE
LAWRENCE LIVERMORE LABS	04	YES	NO	--	ON-SITE HEALTH CLINICS, SELF-CARE/DEMAND MANAGEMENT

---- EARLY DETECTION HEALTH EVALUATIONS ----

HEALTH RISK QUESTIONNAIRES	ON-SITE SCREENINGS	MEDICAL PLAN SCREENING	HEALTHY LIFESTYLE INCENTIVES/DISINCENTIVES	OTHER HEALTH MANAGEMENT INITIATIVES
NO	NO	NO	NONE	NONE
NO	YES	NO	NONE	EMPLOYER-SPONSORED SPORTS, FITNESS FACILITY, HEALTH FAIRS, ON-SITE FITNESS CLASSES, SMOKE-FREE WORKPLACE, SMOKING POLICY

POSTRETIREMENT HEALTH CARE: PRE-65 MEDICAL BENEFITS FOR CURRENTLY ACTIVE EMPLOYEES

ORGANIZATION	YEAR	PLAN BENEFITS FOR RETIREES PRIOR TO AGE 65	MONTHLY RETIREE CONTRIBUTIONS PRIOR TO AGE 65	CAP?
LOS ALAMOS NATIONAL LABORATORY	04	ACTIVE PLAN OPTIONS (A: \$250/\$750 DEDUCTIBLE (\$500/\$1,500 O-O-N), 90% (60% O-O-N), \$3,000/\$9,000 OOP (\$6,000/\$18,000 O-O-N), UNLIMITED MAXIMUM (\$2,000,000 O-O-N); B: \$3,000 DEDUCTIBLE, 80%, \$7,600 OOP, \$2,000,000 MAXIMUM; C: \$150/\$450 DEDUCTIBLE, 90%, \$2,000/\$6,000 OOP, UNLIMITED MAXIMUM)	A) \$124.50; \$261.44, \$224.10 OR \$361.04 B) NONE C) \$44.71; \$93.88, \$80.48 OR \$129.65	NO
LAWRENCE LIVERMORE LABS	04	ACTIVE PLAN (NO DEDUCTIBLE (\$500/\$1,500 O-O-N), 100% (70% O-O-N), \$1,500/\$4,500 OUT-OF-POCKET (\$5,000/\$15,000 O-O-N), UNLIMITED MAXIMUM (\$2,000,000 O-O-N))	\$69.49; \$159.09 WITH SPOUSE (EMPLOYER COST LIMITED TO \$2,783.52; \$5,010.36 OR \$5,845.44 WITH DEPENDENTS)	YES

POSTRETIREMENT HEALTH CARE: POST-65 MEDICAL BENEFITS FOR CURRENTLY ACTIVE EMPLOYEES

PLAN BENEFITS FOR RETIREES AGE 65 AND OLDER	MONTHLY RETIREE CONTRIBUTIONS AFTER AGE 65	CAP?	MEDICARE PART B PREMIUM REIMBURSEMENT	RETIREE MEDICAL ELIGIBILITY (EARLY AND/OR NORMAL RETIREMENT)
PRE-65 PLANS A AND C WITH MEDICARE CARVE-OUT	A) \$54.52; \$114.50 OR \$192.11 C) NONE	NO	\$66.60 - RETIREE ONLY	AGE 50 & 5 YEARS AND 75 POINTS OR AGE 50 & 10 YEARS
PRE-65 PLAN WITH MEDICARE CARVE-OUT	\$35.44, \$70.87 WITH SPOUSE (EMPLOYER CONTRIBUTION LIMITED TO \$3,190.92; \$6,695.88 OR \$9,572.76 WITH DEPENDENTS)	YES	\$66.60 RETIREE ONLY	AGE 50 & 5 YEARS AND 75 POINTS OR AGE 50 & 10 YEARS

POSTRETIREMENT HEALTH CARE: RETIREE FLEXIBLE CREDITS, PRESCRIPTION DRUGS, DENTAL, HEARING, AND VISION

ORGANIZATION	YR	ANNUAL EMPLOYER-PROVIDED FLEXIBLE CREDITS	RETIREE PRESCRIPTION DRUGS	RETIREE DENTAL
LOS ALAMOS NATIONAL LABORATORY	04		PRE-65: SAME AS ACTIVE POST-65: SAME AS ACTIVE	PRE-65: SAME AS ACTIVE POST-65: SAME AS ACTIVE
LAWRENCE LIVERMORE LABS	04	NONE	PRE-65: SAME AS ACTIVE POST-65: SAME AS ACTIVE	PRE-65: SAME AS ACTIVE POST-65: SAME AS ACTIVE

RETIREE HEARING	RETIREE VISION	RETIREE PRESCRIPTION DRUGS/DENTAL/HEARING/VISION MONTHLY CONTRIBUTIONS
PRE-65: COVERAGE NOT COVERED POST-65: COVERAGE NOT COVERED	PRE-65: COVERAGE NOT COVERED POST-65: COVERAGE NOT COVERED	PRE-65: PRESCRIPTION DRUGS AND DENTAL INCLUDED IN RETIREE MEDICAL POST-65: SAME AS PRE-65 RETIREE PLAN
PRE-65: SAME AS ACTIVE POST-65: SAME AS ACTIVE	PRE-65: SAME AS ACTIVE (VSP NOT INCLUDED) POST-65: SAME AS ACTIVE (VSP NOT INCLUDED)	PRE-65: PRESCRIPTION DRUGS, DENTAL, HEARING AND VISION INCLUDED IN RETIREE MEDICAL POST-65: SAME AS PRE-65 RETIREE PLAN

TIME OFF WITH PAY

ORGANIZATION	YEAR	----- WEEKS OF VACATION BY COMPLETED YEARS OF SERVICE -----																				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
LOS ALAMOS NATIONAL LABORATORY	04	3	3	3	3	3	3	3	3	3	3.6	3.6	3.6	3.6	3.6	4.2	4.2	4.2	4.2	4.2	4.8	4.8
LAWRENCE LIVERMORE LABS	04	3	3	3	3	3	3	3	3	3	3.6	3.6	3.6	3.6	3.6	4.2	4.2	4.2	4.2	4.2	4.8	4.8

----- WEEKS OF VACATION BY COMPLETED YEARS OF SERVICE -----														HOLIDAYS	SPECIAL PROVISIONS	
22	23	24	25	26	27	28	29	30	31	32	33	34	35			
4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	12	
4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	12	

WORK/LIFE		TIME MANAGEMENT			CHILD/ELDER CARE	
ORGANIZATION	YEAR	ALTERNATIVE WORK ARRANGEMENTS	PARENTAL/FAMILY MEDICAL LEAVE	OTHER LEAVE PROVISIONS	FINANCIAL ASSISTANCE	OTHER SERVICES AND INFORMATION
LOS ALAMOS NATIONAL LABORATORY	04	--	UNPAID: 12 WEEKS; OFFSET BY SICK LEAVE AND VACATION	--	DEPENDENT CARE SPENDING ACCOUNT	--
LAWRENCE LIVERMORE LABS	04	FLEXTIME, JOB-SHARING, PART-TIME, WORK AT HOME	UNPAID: 12 WEEKS; OFFSET BY SICK LEAVE AND VACATION	UNPAID: SABBATICAL	DEPENDENT CARE SPENDING ACCOUNT	IN-HOUSE RESOURCES FOR CHILD AND ELDER CARE, NONSUBSIDIZED NEAR-SITE CENTER

PERSONAL AND PROFESSIONAL GROWTH	FINANCIAL SECURITY	GROUP PURCHASING	ON-SITE PERSONAL SERVICES	OTHER WORK/LIFE INITIATIVES
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EDUCATIONAL REIMBURSEMENT (100% FOR GRADE C OR BETTER; MAXIMUM 6 HOURS AWAY FROM WORK PER WEEK AND 12 UNITS PER SESSION)	--	GROUP AUTO AND HOMEOWNERS/RENTERS INSURANCE, GROUP LEGAL, LONG-TERM CARE	ATM, CREDIT UNION	CAR POOLING/VAN POOLING INFORMATION, CASUAL DRESS (FRIDAYS ONLY), DIVERSITY TRAINING, PRETAX TRANSPORTATION ACCOUNT