

## Your Current Dependents

The dependents listed below are currently on file for you. Be sure to review your dependents' plan coverage information to ensure accuracy. If this information is correct, no action is necessary. If you would like to make a change, follow the instructions on the inside front cover of this guide.

Covered Dependents	Relationship	Gender	Medical Coverage	Dental Coverage
JANE DOE	Spouse	Female	Y	Y
JACK DOE	Child	Male	Y	Y
SAM DOE	Child	Male	Y	Y

## Your Current Beneficiaries

You do not have beneficiary(ies) for life insurance on file. If this information is correct, no action is necessary. If you would like to make a change, follow the instructions on the inside front cover of this guide.

Name: JOHN DOE  
Personnel number: 123456

## 2013 Open Enrollment begins October 8, 2012

Open Enrollment is your once-a-year opportunity to review and enroll or change your medical and dental benefit elections, and to enroll in Flexible Spending Accounts for 2013.

### The medical and dental plans remain the same for 2013.

If you need to make changes for 2013, follow the steps in the Enrollment Checklist on the inside front cover of this enrollment guide.

You can review and elect your benefits:

Online at <https://ornl.employee.com>

Or

By telephone at **1-800-211-3622**

Benefits Representatives are available 24 hours a day, 7 days a week, during the Open Enrollment period.

### If you do not enroll or make changes, here's what will happen for 2013:

Your current elections for medical (including prescription drug and vision) and dental will continue for 2013.

You will not have any Flexible Spending Accounts (FSAs) for 2013, since they must be elected every year. Your 2012 FSA elections end on December 31, 2012.

**The next opportunity you will have to make changes is during next year's Open Enrollment or if you have a qualifying life event during the year.**

## Calendar

**October 8:** Open Enrollment begins

**October 18:** Benefits & Wellness Fair, 10:00 am - 2:00 pm on Main Street, Conference Center

**October 31:** Open Enrollment closes at 9:00 pm, ET

**October 31:** Mayo Clinic Health Assessment campaign closes

**January 1, 2013:** New coverages and 2013 FSA accounts become effective

*The information included in this guide does not fully describe all plan provisions. Refer to the Plan Documents for more information. The Company reserves the right to revise or terminate benefit plans for active and retired employees and dependents at any time.*

AE2013 100 2  
JOHN S DOE  
123 MAIN TRAILS  
OAKRIDGE, TN 37830

## Highlights for 2013

### Medical and Dental Plans

There are no changes in the medical and dental plans for 2013. To review the plan details on the Benefits Enrollment website go to: Tools, Resources and Forms > Open Enrollment 2013 > Plan Comparison.

### Health Care Premiums

Copayments under the medical and dental plans remain the same for 2013. However, premiums for medical and dental plans will increase to adjust for the continuing rise in health care costs, at ORNL and across the country. It's important to remember that these increased costs are shared by both you and ORNL, both of whom ultimately pay for the health care expenses for you and your family.

**Express Scripts and Medco are Now One Company** - Express Scripts and Medco have come together as one company to manage your prescription benefit. The combined company is in the process of changing the name on all its communications to Express Scripts. Until the renaming process is complete, you'll sometimes see the Medco name in pharmacy communications and on the web.

### Drug Management Programs Continue

- Retail Refill Allowance** - Using the mail order pharmacy for maintenance drugs saves money since greater discounts and rebates apply to mail order. This lowers the total cost of prescription claims that ORNL pays, a figure used when calculating health care rates, thereby helping to contain the increase in premiums each year.  
 Members can receive up to three fills of the same maintenance drug at retail before having to move to mail order. If the member continues to purchase the maintenance prescription at retail, they will have to pay the total cost of the drug. **Note that your RRA count does not reset or start over each year.**
- Member Pays the Difference** - This program is designed to encourage members to select less expensive Generic equivalents when available. If the member chooses to stay on the Brand Name Drug, whether doctor or patient requested, the member will have to pay for the difference between the gross costs of the Brand Name Drug and the Generic Drug, in addition to the Generic Copayment/Coinsurance. If there is a clinical reason why the member cannot take the Generic Drug, there is an Express Scripts appeal process for approval to pay only the Brand Name Coinsurance.

### Mayo Clinic Health Assessment (HA)

You and your spouse are encouraged to complete the Mayo Clinic Health Assessment (HA) for the benefit of improving your health. Log on to the Mayo Clinic EmbodyHealth Portal at [www.ornlwellness.com](http://www.ornlwellness.com) and click on Reward Program at the top of your home page. The Health Assessment campaign closes on October 31, 2012.

### Flexible Spending Accounts

Open Enrollment is the time to set up Health Care and/or Dependent Care Flexible Spending Accounts (FSA) for 2013. FSAs are a way to save tax dollars on eligible health care and/or day care expenses. New participants in the Health Care FSA will receive a debit card to pay for eligible expenses at a doctor's office, pharmacy, vision center and hospital.

If you had a Health Care FSA for 2012, be sure to keep your 2012 debit card, even if you've used all your funds. When you enroll for 2013, your card will be re-activated with your 2013 funds. Any outstanding 2012 funds will remain on your card as well, so that you can take advantage of the grace period. If you lose or toss your card, you can get a new one for \$5.00 from Connect Your Care, our FSA vendor.

The 2-1/2 month **grace period** remains in place for both accounts, which will allow you to file claims for expenses incurred through March 15, 2014. The grace period allows claims to be filed against any unused balance from the previous year and is intended to help employees avoid losing any money put into an FSA account that has not been spent by the end of the calendar year.

For 2013 the maximum contribution to the Health Care Spending Account FSA has decreased to \$2,500. The maximum contribution to the Dependent Care Spending Account FSA remains at \$5,000.

## Your 2013 Default Options

The following table shows your benefits plans for 2013, assuming you make no enrollment changes. If you do nothing during the Open Enrollment period, these elections will remain in effect through 2013. You must enroll in Health Care FSA and Child and Dependent Care FSA accounts each year. **Please review this information carefully.**

Plan	Coverage	Pay Period Costs
Medical*	CIGNA POS (Pre-Tax) Individual + Two or More	\$97.15
Dental*	MetLife Dental (Pre-Tax) Individual + Two or More	\$30.00
Health Care FSA*	Must elect for 2013	\$0.00
Dependent Care FSA*	Must elect for 2013	\$0.00
Basic Life	2 x Annual Pay (\$120000.00)	\$6.21
Supplemental Life	1 x Annual Pay (\$60000.00)	\$2.39
Spouse Life	\$10,000	\$0.28
Child Life	\$10,000	\$0.17
Special Accident	Waive Coverage	\$0.00

\*Pre-tax contributions

## 2013 Benefit Options and Costs

Review the benefit options and costs available to you for 2013 and note your benefit choices before you enroll.

### 2013 PAY PERIOD COSTS

#### Medical

	Individual Only	Individual + One	Individual + Two or More
CIGNA Open Access (Pre-Tax)	\$37.45	\$74.90	\$112.30
CIGNA POS (Pre-Tax)	\$32.35	\$63.50	\$97.15

#### Dental

	Individual Only	Individual + One	Individual + Two or More
Delta Dental (Pre-Tax)	\$9.00	\$18.00	\$27.00
MetLife Dental (Pre-Tax)	\$10.00	\$20.00	\$30.00

#### Health Care FSA

\_\_\_\_\_ Annual Contribution up to \$2,500 (minimum \$100)

#### Dependent Care FSA

\_\_\_\_\_ Annual Contribution up to \$5,000 (minimum \$100)