

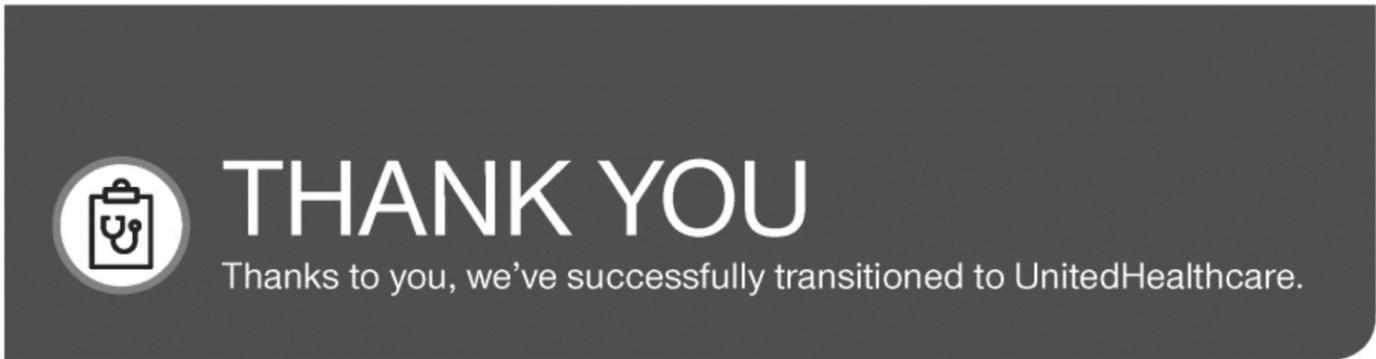
Your Current Dependents

If you would like to view your current dependents and their enrollment status, visit the ORNL Benefits Enrollment website, using the instructions on the inside front cover of this guide.

Your Current Beneficiaries

If you would like to view your designated beneficiaries, visit the ORNL Benefits Enrollment website, using the instructions on the inside front cover of this guide. You can add, change or update your beneficiaries at any time.

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We are pleased to announce that all premiums will remain the same for 2017.

Oak Ridge National Laboratory retirees have done an excellent job making healthy decisions and being wise health care consumers. Thank you for taking control of your health!

Here are some highlights for 2017 and key points to consider during open enrollment:

The ORNL Benefits Enrollment website has moved to a new platform. See the inside cover of this guide for details on how to register and elect your benefits.

UnitedHealthcare is expanding coverage in both Prime Select and Consumer Choice plans for 2017:

- Applied behavior analysis (ABA) services will be covered for the treatment of autism spectrum disorder.
- Services related to gender dysphoria will be a covered benefit.

MetLife and Delta Dental® plans will now cover:

- Two oral exams and cleanings in a calendar year.
- Composite restorative fillings on posterior teeth.
- Porcelain crowns on molar teeth.



Remember



- **Review your benefit options with ALEX** to be sure you're in the plan that's best for you and your family.
- **Use the UnitedHealthcare and Express Scripts® decision support tools to estimate your costs** (see the back cover).

Maintaining your health is key to the success of our benefits program. **Keep up the good work!**

Name: Joseph Doe
Personnel Number: 999993

2017 Open Enrollment in the Under age 65 retiree plans begins October 5, 2016

Open Enrollment is your once-a-year opportunity to review and change your benefit elections if you or your spouse is enrolled in the under age 65 medical and dental plans offered by UnitedHealthcare (UHC), MetLife and Delta Dental. You can review and elect your benefits:

Online at <https://portal.adp.com>

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

Benefits Representatives are available Monday - Friday, 8:00 am - 8:00 pm (Eastern), during the Open Enrollment period.

Your 2017 Default Options

The table below shows your benefits plans and costs for 2017, assuming you make no enrollment changes. If you do nothing during the Open Enrollment period, these elections will remain in effect through 2017. 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. Please review this information carefully, along with your 2017 benefit options, outlined on the next page of this guide.

During Open Enrollment, you can:

Change UHC medical plan options as shown under Benefits Options and Costs. Medical includes prescription drug and vision coverage.

Change dental providers - MetLife or Delta Dental

Add a child dependent up to age 26 if you or your spouse is covered under the plan.

Addition of a spouse is not an Open Enrollment event. An eligible spouse can be added only through a qualified event.

Plan Name	Coverage	Pay Period Cost
Medical / Vision / Prescription	UHC Prime Select Employee + One	\$275.73
Dental Plan	Delta Dental Employee + One	\$16.25

If your monthly deductions are greater than your pension check, you will be required to make monthly payments through PayFlex, our billing agent.

Calendar

October 5: Open Enrollment begins. First day to make changes to your medical and/or dental plans for 2017.

October 28: Open Enrollment closes at 8:00 pm, ET. Last day to make changes to your medical and/or dental plans for 2017.

January 1, 2017: New coverages 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.

2017 Benefit Options and Costs

Review your 2017 benefits options and costs, and note your benefit choices before you enroll. Your elections should appear in bold.

Medical Tier Definition:

If you are an under age 65 Retiree the Employee Only, Employee + One, and Employee + Two or More rates apply to you. Open Enrollment does not allow you to add a new spouse to medical and/or dental coverage.

If you are a Retiree over age 65 and have an under age 65 spouse enrolled, the Spouse Only, Spouse + One, and Spouse + Two or More rates apply to you. Open Enrollment does not allow you to add a new spouse to medical and/or dental coverage.

Medical (includes vision and prescription drug)

Coverage Category/Cost Per Pay Period

Copayments and coinsurance amounts in all plans will remain the same. The Member Pays the Difference and the Retail Refill Allowance (RRA) programs remain in place. Note that your RRA count does not reset or start over each year.

Plan Option	Employee Only	Spouse Only	Employee + One
UHC Consumer Choice w/HSA	\$71.51	\$71.51	\$143.03
UHC Prime Select	\$137.86	\$137.86	\$275.73
No Coverage	\$0.00	\$0.00	\$0.00

Plan Option	Spouse + One	Employee + Two or More	Spouse + Two or More
UHC Consumer Choice w/HSA	\$143.03	\$214.54	\$214.54
UHC Prime Select	\$275.73	\$413.59	\$413.59
No Coverage	\$0.00	\$0.00	\$0.00

Dental

Coverage Category/Cost Per Pay Period

Plan Option	Employee Only	Spouse Only	Employee + One
Delta Dental	\$8.12	\$8.12	\$16.25
MetLifeDental	\$8.65	\$8.65	\$17.30
No Coverage	\$0.00	\$0.00	\$0.00

Plan Option	Spouse + One	Employee + Two or More	Spouse + Two or More
Delta Dental	\$16.25	\$24.37	\$24.37
MetLifeDental	\$17.30	\$25.95	\$25.95
No Coverage	\$0.00	\$0.00	\$0.00