

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
JULIE DOE	Spouse	Female	Y	Y

Your Current Beneficiaries

Beneficiaries

Your designated beneficiary(ies) are listed below. You can add, change or update your beneficiaries at any time on the ORNL Benefits Enrollment Web Site at <https://ornl.employee.com>.

Benefit	Name	Relationship	Beneficiary Type	Allocation
Basic Life	TROY DOE	Other	Primary	100%

Name: JOHN DOE

Personnel number: 99999

2016 Open Enrollment in the Under age 65 retiree plans begins October 7, 2015

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 United Healthcare (UHC), MetLife and Delta Dental. You can review and elect your benefits:

- Online at <https://ornl.employee.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 2016 Default Options

The table below shows your benefits plans and costs for 2016, assuming you make no enrollment changes. If you do nothing during the Open Enrollment period, these elections will remain in effect through 2016. 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 2016 benefit options, outlined on the next pages 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	Coverage	Pay Period Costs
Medical	Medco RX + 65 Plan Individual	\$89.00
Spouse Medical	UHC Prime Select (post tax) Individual	\$137.86
Spouse Dental	MetLife Dental (Post-Tax) Individual	\$8.65

Calendar

October 7: Open Enrollment begins. First day to make changes to your medical and/or dental plans for 2016

October 30: Open Enrollment closes at 8:00 pm, ET. Last day to make changes to your medical and/or dental plans for 2016

January 1, 2016: 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.



000001-AE2016-101-1-Retiree
JOHN L DOE
123 FELTON STREET
MARLBOROUGH, MA 01752

Highlights for 2016

Medical Plan Changes for 2016

As announced in July, UnitedHealthcare (UHC) will replace Cigna as ORNL's medical plan administrator beginning January 1, 2016.

- Participants in **Cigna Point of Service, Open Access, and Open Access Plus** plans will transition to **UHC Prime Select**.
- Participants in **Cigna Choice Fund** will transition to **UHC Consumer Choice**.
- Prescription drug coverage will continue with Express Scripts, and VSP will continue to provide vision care. The Member Pays the Difference and Retail Refill Allowance (RRA) programs remain in place. Note that your RRA count does not reset or start over each year.
- Preventive care is covered at 100% in both plans.
- Both plans include access to UHC's national network, with no referrals required by the plans for specialist care.

Prime Select – UHC's Prime Select replaces the current Cigna POS, Open Access, and Open Access Plus plans. Copays for office visits are \$20 for a primary care visit and \$35 for a specialist visit. A \$250 copay applies to inpatient care, and the copay for an emergency room visit is \$75. For prescription drug coverage you pay a copayment for generic drugs and 30% coinsurance for preferred and non-preferred brand drugs. There are minimum and maximum limits on the coinsurance which help protect you from the high cost of some brand drugs.

Consumer Choice – UHC Consumer Choice provides a Consumer Driven Health Plan (CDHP), which has a high deductible but lower premium to give you more choice and control over how you spend your health care dollars. You are responsible for 100% of the cost until you meet the plan deductible, then you pay 10% coinsurance for medical services and you pay 20% coinsurance for generic, preferred and non-preferred brand drugs. There are minimum and maximum limits on the Rx coinsurance which help protect you from the high cost of some brand drugs. Enrolling in this plan allows you to contribute to a Health Savings Account (HSA), an account you own and can use to pay for eligible health care expenses.

To review the plan details see the enclosed Summary of Benefits Coverage (SBCs) or review the Plan Comparisons on the Benefits Enrollment website under: SBCs, Resources and Forms > Open Enrollment 2016 > Plan Comparison.

ID Cards

If you are enrolled in a medical plan for 2016 you will receive 2 UHC ID cards in late December. The cards will list all your covered dependents. You may continue to use your current Express Scripts Rx cards.

Dental

There are no changes to the dental plans for 2016. Premiums are decreasing for both plans.

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

2016 Benefit Options and Costs

Review the benefit options and costs available to you for 2016. **You cannot enroll during Open Enrollment.** You may change medical and/or dental plans only if you are currently enrolled under the plan(s).

2016 PAY PERIOD COSTS

Medical

	Individual Only	Individual + One	Individual + Two or More
UHC Consumer Choice (post tax)	\$71.51	\$143.03	\$214.54
UHC Prime Select (post tax)	\$137.86	\$275.73	\$413.59

Dental

	Individual Only	Individual + One	Individual + Two or More
Delta Dental (Post-Tax)	\$8.12	\$16.25	\$24.37
MetLife Dental (Post-Tax)	\$8.65	\$17.30	\$25.95