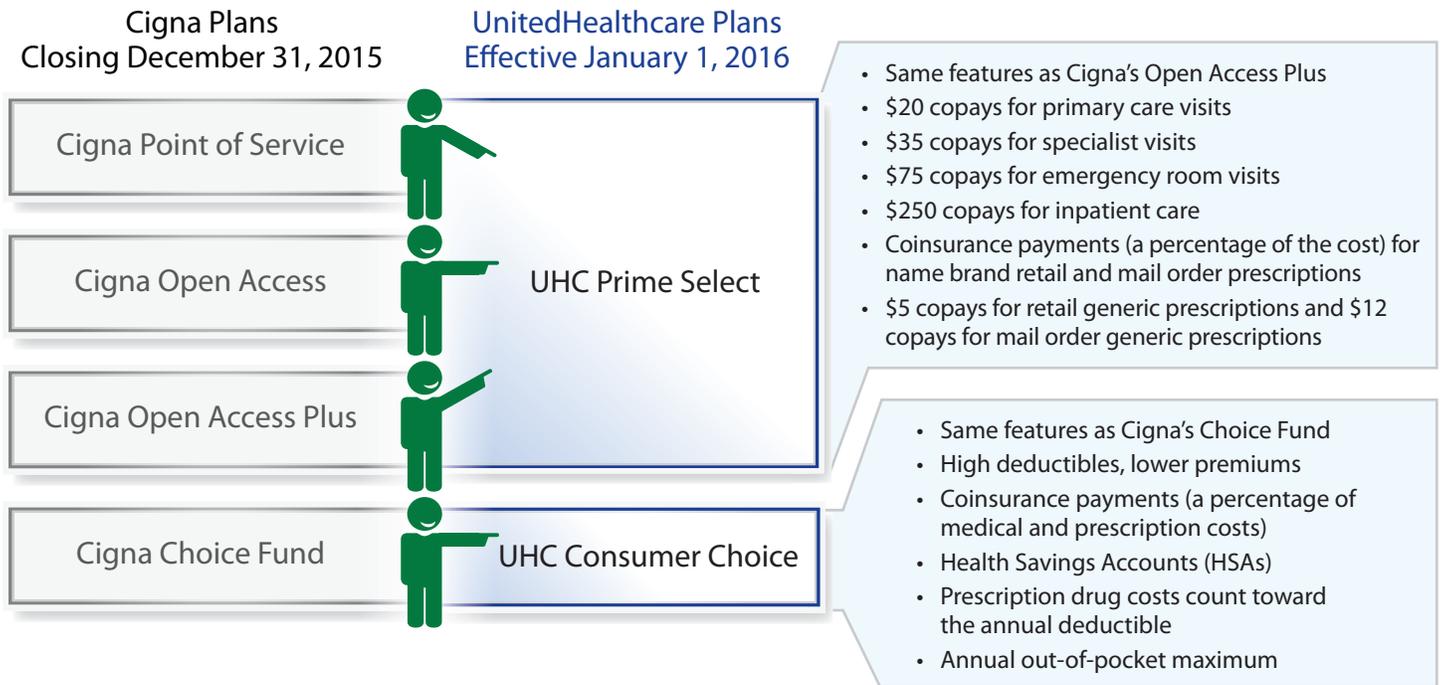


ORNL is moving to UnitedHealthcare

UnitedHealthcare (UHC) will replace Cigna as ORNL's plan administrator beginning January 1, 2016. Your coverage will not be interrupted. During Open Enrollment in October, under-age-65 retirees may select one of two UHC plans for 2016. If you do nothing, you will be transitioned automatically on January 1 as outlined below.



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| What are other key features of the two plans? | See anyone in the national network—no referral is needed for specialist care. Prescription coverage continues with Express Scripts and vision care continues with the Vision Services Plan (VSP). |
| Will premiums change? | ORNL will set premiums before Open Enrollment in October. Stay tuned. |
| Are my doctors in the UHC network? | Visit UHC's pre-enrollment site for ORNL (http://welcometouhc.com/ornl). UHC includes all Covenant Health hospitals, Tennova Healthcare hospitals, East Tennessee Children's Hospital, and University of Tennessee Medical Center. It includes more than 726,000 doctors and health professionals and 5,600 hospitals nationally. |
| Does this change affect my ongoing medical treatments? | ORNL and UHC will work together to help you transition your care. If you are receiving treatment from a provider who is not in the UHC network, you may qualify for Transition of Care, which reimburses at the in-network level of coverage for a limited period on a case-by-case basis. |
| What's next? | <p>You'll have many opportunities to learn more about UHC:</p> <ul style="list-style-type: none"> • UHC, Express Scripts, and ORNL Benefits will conduct retiree meetings at the American Museum of Science and Energy on August 26, 2-3 p.m., and August 27, 9-10 a.m. • The Retiree website (http://benefits.ornl.gov/default.aspx) will have the full meeting schedule and other interim information. The Open Enrollment website will have detailed information about the changes for 2016. • In early October, you'll receive an enrollment guide in the mail that will outline your plan options for 2016. |