

OAK RIDGE NATIONAL LABORATORY

MANAGED BY UT-BATTELLE FOR THE DEPARTMENT OF ENERGY

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Date: October 6, 2008
To: UT-Battelle Active Employees
From: ORNL Benefits
Subject: Open Enrollment for Benefit Plans and Annual Notices

Open Enrollment for coverage effective January 1, 2009, will begin on October 13, 2008, and continue through 4:00 p.m., October 31, 2008.

Open Enrollment is the time to enroll, re-enroll, or make changes to your coverage for the medical plan, dental plan, or Flexible Spending Accounts (FSA). Your choices will stay in effect for all of 2009, unless you change your coverage during the year due to a change in status such as marriage, divorce, or birth or adoption of a child.

For Open Enrollment, there are three questions that should be considered by most employees:

1. Which medical plan do I want?
2. Which dental plan do I want?
3. Do I want to enroll or re-enroll in FSA?

- ❖ Once again this year all employees and spouses have the opportunity to complete the Mayo Clinic Health Assessment (HA). Everyone who takes it will receive a personal Action Plan, which includes valuable information about your health and recommendations for improving your well-being. In addition, salaried employees who complete the HA and are ORNL medical plan primary policyholders will receive a \$20 per month reduction for 2009 medical plan premiums. Even if you're not eligible for the premium discount, everyone should take advantage of the opportunity to take the Health Assessment to learn more about your risks and the healthy choices available to you. You can access the site from any computer, including from work or from home. Simply go to www.ornlwellness.com to learn more about the Mayo Clinic health resources available to you. If this is your first time to visit the site, you'll need to register as a new user.
- ❖ You'll get more accurate and useful results from your HA if you know your biometric measurements, including height, weight, blood pressure, blood sugar, triglyceride and cholesterol levels. There are several ways to obtain this information: Recent data (within the last 6 months) may be available from your doctor or a company physical. In addition, ORNL is offering biometric screenings for employees on October 14, from 7:30 to 11 a.m. at ORNL Health Services. Employees will be screened on a first-come, first-served basis. You must be fasting for 10-12 hours before your screening to get accurate results. If you cannot get your measurements information, you can estimate these values and still receive meaningful results.

There will be a small increase in premiums for medical and dental coverage this year, reflecting the increase in cost for health care at ORNL, which is in line with national trends. The 2009 rates will be posted on the Open Enrollment web site <http://benefits.ornl.gov/openenrollment/2009>.

Medical: The medical plans for 2009 remain the same as the plans that are currently offered. You may select either the "CIGNA Open Access Plan" or the "CIGNA Point of Service (POS)" Plan for medical coverage. Both medical plans utilize the CIGNA Tennessee Seamless provider network and include prescription drug benefits provided by Medco, the "VSP Signature Choice" vision plan, and disease management services by OptimalHealth. See the Comparison of Medical Plans for more information.

Dental: The dental plans for 2009 are the same plans that are currently offered with no design changes. You may select either the MetLife Dental Plan or the Delta Dental Plan for dental coverage. Both plans have a preferred provider network and an out-of-network benefit.

Flexible Spending Accounts: An FSA is an employer-sponsored plan that lets you deduct dollars from your paycheck and put them into a special account that's protected from taxes.

- All full-time and regular part-time employees may establish a Health Care and/or a Child and Adult Day Care account. Casual employees are not eligible for Flexible Spending Accounts.
- The Grace Period allows you to seek reimbursement for eligible expenses you incur from January 1, 2009, through March 15, 2010. Any outstanding balances not claimed by March 31, 2010 will be forfeited.

Please keep in mind that if you are currently in the Open Access or POS plan and/or MetLife or Delta dental plans, want to keep your current level of coverage; and do not want to enroll in FSA; you do not need to take any action during Open Enrollment.

However, be reminded that it is necessary to enroll every year for Flexible Spending Account(s). You must make a new annual election during Open Enrollment if you wish to establish a health and/or child and adult day care FSA for 2009.

There are several ways you can learn more about the benefits and options available for 2009:

- The Benefits and Wellness Fair, with a theme of “Your Health Counts!,” is set for October 23 on Main Street and the Conference Center to provide an opportunity for employees to obtain valuable information from plan providers while allowing plenty of time to make decisions during Open Enrollment.
- All information about Open Enrollment, the HA, and the Benefits and Wellness Fair is available on the web and can be accessed from either work or home at: <http://benefits.ornl.gov/default.aspx>. The Open Enrollment web site contains the “2009 Open Enrollment Guide” which includes a summary of the 2009 plans and detailed enrollment information, medical and dental plan comparisons, premiums, online enrollment via Employee Self Service, links to paper enrollment forms, and an interactive Medical Plan Comparison tool to help you determine which medical plan may be right for you. The site will be available when Open Enrollment begins on October 13.

UT-Battelle is required to provide the following annual notices related to benefits:

- *Under the Women’s Health and Cancer Rights Act of 1998, this letter will serve as the annual notice that when a covered individual receives benefits for a mastectomy and decides to have breast reconstruction, based on consultation between the attending physician and the patient, the health plan must cover: 1) reconstruction of the breast on which the mastectomy was performed; 2) surgery and reconstruction of the other breast to produce symmetrical appearance; and 3) prostheses and physical complications in all stages of mastectomy, including lymphedema. The coverage must be the same as for any other benefit under the plan.*
- *The Employee Assistance Program (EAP) is a confidential service designed to help you and your family resolve personal problems that may affect your health, family life, or job performance. The EAP is available 24 hours a day, 7 days a week. To speak to a counselor or make an appointment, call 1-800-888-2273 or visit Magellan Health on the web at www.magellanassist.com.*

Please contact ORNL Benefits at ornlbenefits@ornl.gov or (865) 574-7474 (toll free 1-866-576-7766) if you have questions, or you may contact the Benefits Service Center at (865) 574-1500 (toll free 1-877-861-2255).