

Date: October 2, 2009
To: UT-Battelle Active Employees
From: ORNL Benefits
Subject: Open Enrollment for Benefit Plans and Annual Notices

Open Enrollment for coverage effective January 1, 2010, will begin on October 12, 2009, and continue through 4:00 p.m., October 30, 2009.

Open Enrollment is the time to enroll, re-enroll, or make changes to your coverage for the medical plan, dental plan, or set up Flexible Spending Accounts (FSA) for 2010. Your choices will stay in effect for all of 2010, 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? **Note: The Grace Period will not be available for 2010 elections.**

If you want to keep your current medical and dental plan and level of coverage, and do not want to enroll in FSA, you do not need to take any action during Open Enrollment.

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 2010 rates will be posted on the Open Enrollment web site at <http://benefits.ornl.gov/openenrollment/2010>.

Adding a Dependent: There are new steps to follow if you are adding a dependent to your medical and/or dental plan. A Certificate of Dependent Status must be completed, along with the medical and/or dental enrollment form. Paper versions of all documents must be completed and returned to the Benefits Office by the close of Open Enrollment at 4:00 p.m., October 30, 2009. All forms are available on the Open Enrollment web site.

Medical: The CIGNA medical plans for 2010 remain the same as the plans that are currently offered. You may select either the Open Access Plan or the Point of Service (POS) Plan for medical coverage.

Dental: The dental plans for 2010 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.

Flexible Spending Accounts (FSA): 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. Casual employees are not eligible for Flexible Spending Accounts.

The Grace Period will not be available for accounts established for the 2010 plan year, although we expect to be able to offer the Grace Period in the future. For 2010, expenses must be incurred from January 1, 2010 through December 31, 2010. Any outstanding balances not claimed by March 31, 2011 will be forfeited.

Remember that you must make a new annual election every year during Open Enrollment if you wish to establish a health and/or child and adult day care FSA.

Mayo Clinic Health Assessment

- ❖ Once again this year all employees and spouses have the opportunity to complete the Mayo Clinic Health Assessment (HA). Log on to www.ornlwellness.com and click on the Health Assessment link. You can access the site from any computer, including from work or home. If this is your first time to visit the site, you'll need to register as a new user.
- ❖ Salaried employees who complete both the HA and the Reward Points Program by October 31, 2009, and are ORNL medical plan primary policyholders, will receive an incentive of a \$30 monthly reduction on 2010 ORNL medical premiums, beginning in January.
 - Hourly employees are not eligible for the reduction this year. However, everyone's health is important and all employees and spouses are encouraged to take the HA.
- ❖ **Note to new hires:** Employees who hired in from November 1, 2008 through October 31, 2009 do not have to complete the Reward Points program to be eligible for the 2010 incentive. However, you must complete the HA by October 31, 2009. Then begin Reward Points in November 2009 to earn the 2011 incentive.
- ❖ 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. 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 7 from 7:30 to 11:00 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.

There are several ways you can learn more about the benefits and options available for 2010:

- The Benefits and Wellness Fair is set for October 22 on Main Street and the Conference Center to provide an opportunity for employees to obtain valuable information from plan providers.
- All information about Open Enrollment, the HA, Reward Points, 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 "2010 Open Enrollment Guide" which includes a summary of the 2010 plans and detailed enrollment information, health plan comparisons, premiums, online enrollment, and links to paper enrollment forms. The site will be available when Open Enrollment begins on October 12.

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).