

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
JANE DOE	Spouse	Female	Y	Y
JACK DOE	Child	Male	Y	Y

Your Current Beneficiaries

You do not have beneficiary(ies) for life insurance on file. 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.

Name: JOHN DOE
Personnel number: 123456

2013 Open Enrollment begins October 8, 2012

Open Enrollment is your once-a-year opportunity to review and enroll or change your medical and dental benefit elections, and to enroll in Flexible Spending Accounts for 2013.

The medical plans have significant changes for 2013. The dental plans remain the same for 2013. The plan changes are highlighted on the next page. It is important to review the guide you received in September and to take advantage of the learning tools available to you.

If you need to make changes for 2013, follow the steps in the Enrollment Checklist on the inside front cover of this enrollment guide.

You can review and elect your benefits:

Online at <https://ornl.employee.com>

Or

By telephone at **1-800-211-3622**
Benefits Representatives are available 24 hours a day, 7 days a week, during the Open Enrollment period.

If you do not enroll or make changes, here's what will happen for 2013:

- If you are currently enrolled in a medical plan and make no enrollment election, you will be defaulted into the Open Access Plus Plan.
- Your current dental elections will continue for 2013.
- You will not have any Flexible Spending Accounts (FSAs) for 2013, since they must be elected every year. Your 2012 FSA elections end on December 31, 2012.

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.

Calendar

October 8: Open Enrollment begins

October 18: Benefits & Wellness Fair, 10:00 am - 2:00 pm on Main Street, Conference Center

October 31: Open Enrollment closes at 9:00 pm, ET

October 31: Mayo Clinic Health Assessment and Reward Points programs close

January 1, 2013: New coverages and 2013 FSA accounts become effective

The ORNL Benefits office, located at 4500N, Room 162A, will be open from 8:30 am - 4:00 pm M-F during the Open Enrollment period.

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.

AE2013 100 1
JOHN S DOE
123 MAIN DRIVE
OAK RIDGE, TN 37830

Highlights for 2013

Medical Plan Changes for 2013:

Plan options for salaried employees are changing for 2013. See the Benefits Guide you received in September (available on the ORNL intranet or the enrollment website) for full details.

- Open Access Plus replaces the current Point of Service (POS) Plan. Copays will increase for medical services. Coinsurance applies to brand name prescription drugs; generics will incur a copayment. There will be an increase in premiums.
- Choice Fund with Health Savings Account (HSA) offers a similar level of coverage as the current Open Access plan. The plan has a high deductible but lower premiums and the ability to manage your health care dollars through a tax-free Health Savings Account (HSA). ORNL will make an initial contribution to your HSA. Prescription drug costs count toward the annual deductible. Once the deductible is met, coinsurance will apply to medical and prescription drug costs. An out-of-pocket maximum limits the amount you pay each year.
- A national network of providers is now available under both plans.
- Both plans operate on an Open Access platform. No referrals are required by the plan to see a specialist, and no PCP is required.
- Bariatric surgery is now covered, within certain guidelines and restrictions.
- **If you are currently enrolled in a medical plan and make no enrollment election, you will be defaulted into the Open Access Plus Plan.**

Dental Plans

There are no changes to the dental plans for 2013. Premiums will decrease slightly.

Drug Management Programs Continue

- **Retail Refill Allowance** - Encourages members to use the mail order pharmacy for maintenance drugs. Note that the RRA count does not reset or start over each year.
- **Member Pays the Difference** - Encourages members to select less expensive Generic equivalents when available.

Coverage for Domestic Partners

You may now cover your same-sex domestic partner under the medical and/or dental plans.

Wellness Incentive

As an incentive to focus on wellness, all CIGNA primary policyholders can earn a \$30 per month credit (up to \$360/year) on medical premiums. Two steps are required:

1. Complete the Mayo Clinic Health Assessment by October 31, 2012.
2. Earn and record 750 Reward Points for participating in wellness activities during the year. Points must be recorded by October 31, 2012.

Visit the Mayo Clinic EmbodyHealth website at www.ornlwellnes.com.

Note to new hires: Employees who hire in from November 1 through October 31 do not have to complete the Reward Points program in their first year of hire to be eligible for the incentive. However, you must complete the Health Assessment by October 31. Then begin Reward Points in November to earn the incentive for the next year.

Flexible Spending Accounts

Open Enrollment is the time to set up Health Care and/or Dependent Care Flexible Spending Accounts (FSA) for 2013. FSAs are a way to save tax dollars on eligible health care and/or day care expenses. New participants in the Health Care FSA will receive a debit card to pay for eligible expenses at a doctor's office, pharmacy, vision center and hospital. As a reminder, if you elect Choice Fund with HSA, you may not enroll in a Health Care FSA.

If you had a Health Care FSA for 2012, be sure to keep your debit card, even if you've used all your funds. When you enroll for 2013, your card will be re-activated with your 2013 funds. Any outstanding 2012 funds will remain on your card as well, so that you can take advantage of the grace period. If you lose or toss your card, you can get a new one for \$5.00 from ConnectYourCare, our FSA vendor.

The 2-1/2 month **grace period** remains in place for both accounts, which will allow you to file claims for expenses incurred through March 15, 2014. The grace period allows claims to be filed against any unused balance from the previous year and is intended to help employees avoid losing any money put into an FSA account that has not been spent by the end of the calendar year.

For 2013 the maximum contribution to the Health Care Spending Account FSA has decreased to \$2,500. The maximum contribution to the Dependent Care Spending Account remains at \$5,000.

Your 2013 Default Options

The following table shows your benefits plans for 2013, assuming you make no enrollment changes. If you do nothing during the Open Enrollment period, these elections will remain in effect through 2013. You must enroll in Health Care FSA and Child and Dependent Care FSA accounts each year. **Please review this information carefully.**

Plan	Coverage	Pay Period Costs
Medical*	CIGNA Open Access Plus (Pre-Tax) Individual + Two or More	\$395.60
Health Savings Account (HSA)*	Must elect for 2013	\$0.00
Dental*	MetLife Dental (Pre-Tax) Individual + Two or More	\$30.00
Health Care FSA*	Must elect for 2013	\$0.00
Dependent Care FSA*	Must elect for 2013	\$0.00
Basic Life	2 x Annual Pay (\$200000.00)	\$48.36
Supplemental Life	2 x Annual Pay (\$200000.00)	\$104.16
Spouse Life	\$10,000	\$3.10
Child Life	\$10,000	\$0.72
Special Accident	\$250,000 - Employee + Family	\$14.50

*Pre-tax contributions

2013 Benefit Options and Costs

Review the benefit options and costs available to you for 2013 and note your benefit choices before you enroll.

2013 PAY PERIOD COSTS

Medical	Individual Only	Individual + One	Individual + Two or More
CIGNA Choice Fund (Pre-Tax)	\$93.00	\$189.80	\$252.00
CIGNA Open Access Plus (Pre-Tax)	\$152.60	\$274.00	\$395.60

Health Savings Account (HSA)

_____ Annual Contribution (maximums and employer contribution vary based on coverage level and age)

Dental	Individual Only	Individual + One	Individual + Two or More
Delta Dental (Pre-Tax)	\$9.00	\$18.00	\$27.00
MetLife Dental (Pre-Tax)	\$10.00	\$20.00	\$30.00

Health Care FSA

_____ Annual Contribution up to \$2,500 (minimum \$100)

Dependent Care FSA

_____ Annual Contribution up to \$5,000 (minimum \$100)