



DISCOVER  
your WORLD of benefits

# 2016 ORNL Benefits

# Open Enrollment



Real Life. Real Benefits. Real Choices.

# Fall Schedule



## Important Dates

September 14	Mayo Clinic Health Assessment campaign opens
September 22-23	Get To Know UnitedHealthcare - slides & video available
October 6-7	Legal Insurance meetings
October 7	Open Enrollment begins and continues through Friday, October 30, 2015
October 22	Benefits & Wellness Fair
October 30	Open Enrollment, Health Assessment, Reward Points campaigns close at 8:00 pm, ET
January 1, 2016	New coverages and 2016 FSA and HSA accounts become effective
January (TBD)	UHC: Tips & Tricks – Making the Most of Your Health Care Coverage

**The ORNL Benefits office, located in Building 4007, Second Floor, will be open Monday through Friday from 9 am - 3 pm during the Open Enrollment period.**

# Open Enrollment website

<http://benefits.ornl.gov/2015/index.html>



Open Enrollment

Health Assessment

Health Care Plans

Legal Insurance

Premiums ▾

Ask a Question



DISCOVER  
your WORLD of benefits

 **OAK RIDGE**  
National Laboratory

Open Enrollment is October 7-30

## Meet ALEX

Meet ALEX, your personal benefits counselor. ALEX explains all your options in plain English, and helps you choose the plans that make the most sense for you and your family.

[Watch a preview of ALEX here](#)

[GET STARTED >](#)



## Welcome to Open Enrollment for 2016

### Medical Plan Changes for 2016

As announced in July, UnitedHealthcare (UHC) is replacing Cigna as ORNL's medical plan administrator beginning January 1, 2016. Participants will continue to receive the same medical, pharmacy, vision and behavioral health benefits they receive today; prescription drug coverage will continue with Express Scripts, and VSP will continue to provide vision care. Open Access Plus will transition to UHC Prime Select and Choice Fund will transition to UHC Consumer Choice with HSA. Copayments and coinsurance amounts in all plans will remain the same. Premiums for Consumer Choice remain the same and increase slightly for Prime Select.

Employer contributions for the Consumer Choice plan Health Savings Account (HSA) are

## Calendar

- September 14** – Mayo Clinic Health Assessment campaign begins
- September 22-23** – Get To Know UnitedHealthcare (see meeting schedule below)
- October 6-7** – Legal Insurance meetings (see meeting schedule below)
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**Medical Plan Meetings** – Attend one of these seminars September 22-23 and get to know UnitedHealthcare (UHC), our new medical plan administrator. Victoria Stephens, our account executive and Dr. Joel Feigin, UHC Medical Director, will discuss the programs and features that UHC will offer to ORNL staff and families in 2016. A Q&A period will follow each meeting, and one of the sessions will be recorded and posted on the web. UHC will be available in the cafeteria each day and will also be available during the Benefits and Wellness Fair on October 22.

**Video & Slides**

# Health Assessment Wellness Incentive



- September 14 – October 30
- Access / Register on new Mayo Healthy Living portal
  - [www.ORNLBeWell.com](http://www.ORNLBeWell.com)
- Complete Health Assessment and Reward Points

## Reward Points

ORNL Wellness Program

HOME HEALTHY LIVING GUIDES TOOLS HEALTH INFORMATION

**Reward Points Plus Program**

Earn points for your healthy lifestyle actions.

Learn more | How am I doing?

0 You've earned 1050 points 800

**What you can earn**

800 POINT GOAL

**Reward Points Plus**

All you need to do is earn 800 points during the year plus take the Mayo Clinic Health Assessment in the Fall of 2015. Earning points

**Earned!**

From the Home page, you can view your points total. Click on 'Learn more' to go to the Reward Points page to enter activities. Look for the 'Earned!' banner when you've earned 800 points.

## Health Assessment

ORNL Wellness Program

HOME HEALTHY LIVING GUIDES **TOOLS** HEALTH INFORMATION

FOOD AND FITNESS JOURNAL

MEAL PLANNER

RECIPE FINDER

NUTRITION TRACKER

WEIGHT TRACKER

INCH TRACKER

FITNESS PLANNER

EXPERT VIDEOS

**HEALTH ASSESSMENTS**

WELLNESS TRACKING AND GOALS

**Your Past Health Assessments**

Assessment Date	Score
2015	09/17/2015

1

2

3

# New Medical Plans



Today	January 2016	Characteristics
<p>Open Access Plus</p>	<p>Prime Select</p>	<ul style="list-style-type: none"> <li>• Traditional health plan</li> <li>• Co-pays for medical and coinsurance for Rx</li> <li>• Higher out-of-pocket limits</li> </ul>
<p>Choice Fund</p>	<p>Consumer Choice + HSA</p> <p>A Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)</p>	<ul style="list-style-type: none"> <li>• Lower premiums and higher deductibles than traditional health plan</li> <li>• HSA can be used to pay for healthcare</li> <li>• ORNL contributes \$500 / individual or \$1,000 / all other coverage levels - January 2016</li> <li>• ORNL offering company match for 2016 - up to \$500 by June 30, 2016</li> <li>• Greater control over healthcare spending</li> <li>• Lower out-of-pocket limits</li> </ul>

Real Life. Real Benefits. Real Choices.



# Doing the Math: Premiums



	Consumer Choice	Prime Select	Monthly Savings	Annual Savings
Employee Only	\$50.48	\$110.29	59.81	<b>\$717.72</b>
Employee + 1	\$100.96	\$220.58	119.62	<b>\$1,435.44</b>
Employee + 2 or more	\$151.44	\$330.87	179.43	<b>\$2,153.16</b>

*Wellness Incentive = additional savings of \$35/ month | \$420 / annual*

# Doing the Math: ORNL Contributions



	Premium Savings	ORNL January Contribution	ORNL July Match (max)	HSA Funds	Deductible
<b>Employee Only</b>	\$717.72	\$500	\$358	\$1,575.72	\$1,500
<b>Employee + 1</b>	<b>\$1,435.44</b>	<b>\$1,000</b>	<b>\$500</b>	<b>\$2,935.44</b>	<b>\$3,000</b>
<b>Employee + 2 or more</b>	\$2,153.16	\$1,000	\$500	\$3,653.16	\$3,000

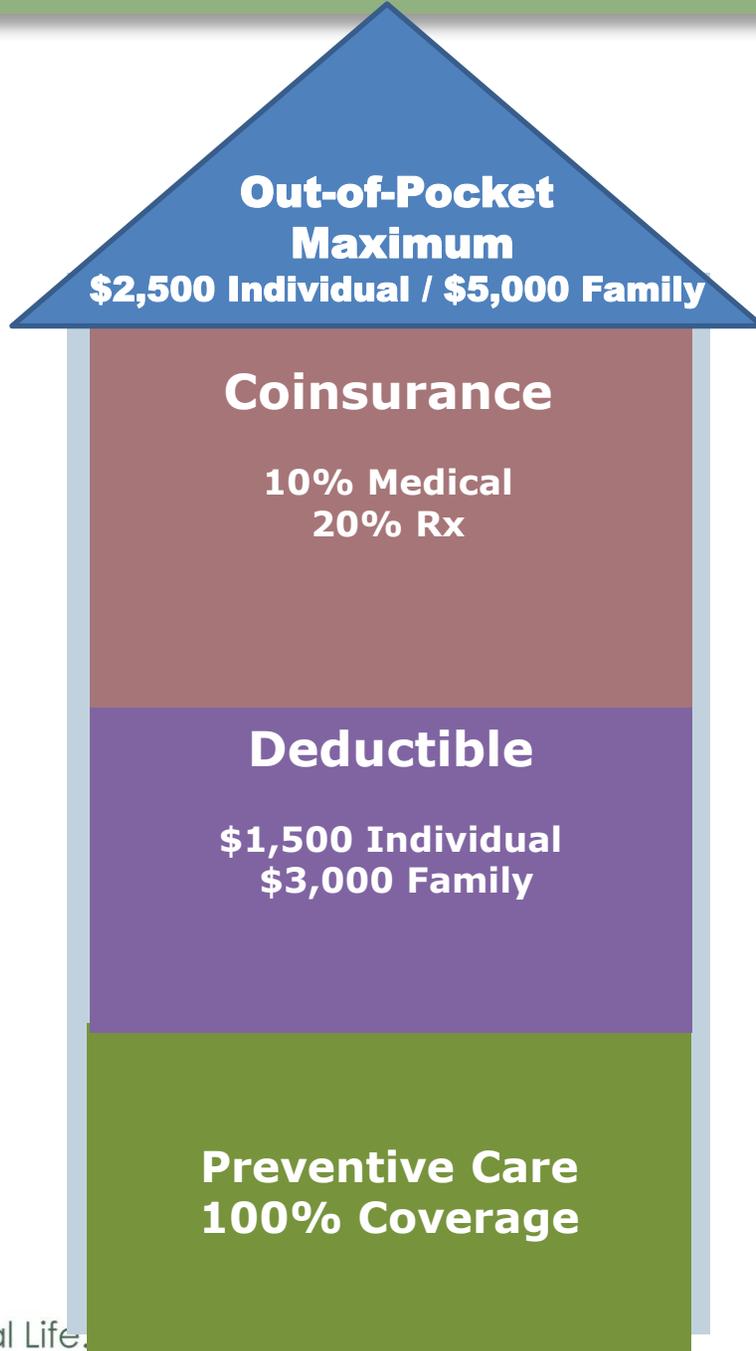
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<b>Employee + 2 or more</b>	\$2,153.16	\$1,000	\$500	\$3,653.16	\$3,000

*Employee must contribute \$500 by June 30 to receive the \$500 maximum contribution.  
( Elect at least a \$1,000 annual goal to hit the target)*

# Consumer Choice Plan



## Out of pocket - 100 % coverage phase:

- Plan pays 100 percent of medical and prescription drug expenses for the remainder of the benefit year.

## Coinsurance phase:

- Pay only the coinsurance amount until you:  
Reach annual combined medical and prescription drug out-of-pocket maximum.

## Deductible phase:

- Pay 100 percent of cost until you:  
Meet annual combined medical and prescription drug deductible.

## Preventive Care

- Covered at 100%

# Consumer Choice – How the Plan Works



**Example: Employee Only Coverage - Karen:** Single, in her 50s  
Diabetes; controlling health through medication

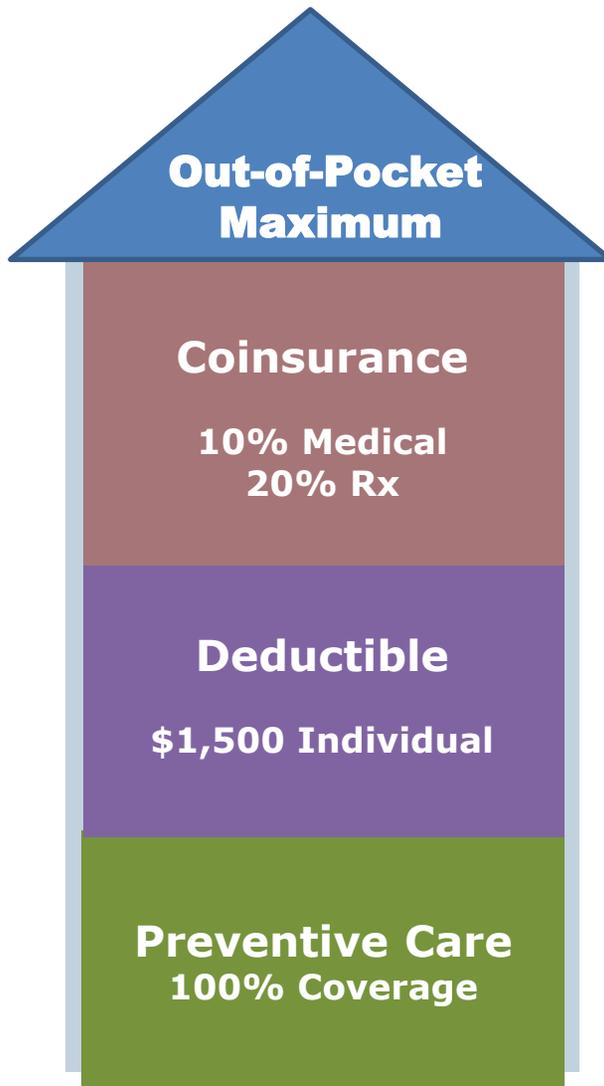
In-network Health Care Expenses	Discount Cost	How the Expenses Are Paid	Karen's Cost	Plan Pays
In January, Karen went to the doctor for her annual <i>preventive care</i> exam.	\$150	Because the visit was for <i>preventive care</i> , the Plan paid for the cost of the visit at 100%.	\$0	\$150
In January, Karen filled a 90 day prescription for diabetes, Humalog (9- 100ml vials) Preferred Brand	\$1,790	Karen pays 100% until she meets the deductible of \$1,500, then she pays the Rx co-insurance minimum of \$60.	\$1,560	\$232
In July, Karen broke her foot while biking and went to the emergency room.	\$950	Because Karen has met her deductible, she pays 10%.	\$95	\$855
March - December, Karen refills her Humalog prescription 3 times	\$1,790 x3 \$5,370	Karen pays the \$300 maximum for each 90 day supply. In December she reaches her out-of-pocket maximum of \$2,500 and pays \$245 for her final refill	\$845	\$4,525
In December, Karen has an appointment with her orthopedist.	\$350	Because Karen has met her out-of-pocket maximum, she pays 0% of the bill.	\$0	\$350
<b>Total Costs</b>			<b>\$2,500</b>	<b>\$6,112</b>

# Consumer Choice – Employee

## How the Plan Pays



### Karen's 2016 Healthcare Cost Comparison



Employee Only Coverage	Prime Select	Consumer Choice
Premium Cost	\$1,323	\$605
Healthcare Out of Pocket Cost	\$910	\$2,500
<b>Total Expenses</b>	<b>\$2,233</b>	<b>\$3,105</b>

HSA – ORNL Contribution (Jan)	\$0	\$500
HSA – ORNL Match (July)	\$0	\$358
Premium Savings added to HSA	\$0	\$717
<b>Total Funds</b>	<b>\$0</b>	<b>\$1,575</b>
<b>Total Cost</b>	<b>\$2,233</b>	<b>\$1,530</b>

***HSA Advantage: Save for future health care costs.***  
 \$3,350 contribution allowed in 2016 for single individual  
 (\$2,492 Employee Contribution + \$858 ORNL Contribution)

# Consumer Choice – Family

## How the Plan Pays



### Bryan Family 2016 Healthcare Cost Comparison



Family Coverage	Prime Select	Consumer Choice
Premium Cost	\$3,970	\$1,817
Healthcare Out of Pocket Cost	\$1,820	\$4,370
<b>Total Expenses</b>	<b>\$5,790</b>	<b>\$6,187</b>

HSA – ORNL Contribution (Jan)	\$0	\$1,000
HSA – ORNL Match (July)	\$0	\$500
Premium Savings added to HSA	\$0	\$2,153
<b>Total Funds</b>	<b>\$0</b>	<b>\$3,653</b>
<b>Total Cost</b>	<b>\$5,790</b>	<b>\$2,534</b>

***HSA Advantage: Save for future health care costs.***  
 \$6,750 contribution allowed in 2016 for Family  
 (\$5,250 Employee Contribution + \$1,500 ORNL Contribution)

# HSA Qualified Expenses



Medical, dental  
and vision care  
and services



Medical plan  
deductibles  
and  
coinsurance



Use HSA  
dollars to pay  
for medical  
expenses for  
your spouse  
or dependents

Any money you take out of your HSA for  
qualified medical expenses is ***income-tax free***

# Other HSA Qualified Expenses



1  
Health coverage  
while receiving  
unemployment  
benefits

2  
COBRA  
continuation  
coverage

4  
Medicare  
premiums\* and  
out-of-pocket  
expenses  
\*except Medi-Gap Premiums

3  
Qualified long-  
term care



# Multiple Payment Options for HSA Account Holders



## Debit Card

- No usage restrictions
- Can be used anywhere MasterCard is accepted
- Additional cards available



## Online Bill Pay

- Option for automatic pay
- Option to pay provider or reimburse self



## Reimburse Myself

- “Reimburse Myself” allows member to simply click and input the amount of money to have distributed from the HSA. Option to receive a check or deposit directly to a bank account linked.
- Checkbook of 25 checks (no charge)

# HSA Access through myuhc.com



myuhc.com® UnitedHealthcare®

Message Center (0 unread) | Account Settings | Print | Help | Contact Us | Feedback | Sign Out En Español

Home | Claims & Accounts | Physicians & Facilities | Pharmacies & Prescriptions | Benefits & Coverage | Personal Health Record | Health & Wellness

**Hello, Chrisdemo**

**My Coverage:** Active 11/01/12  
[More Details](#)

**Plan Name:** Choice Plus

**Group/Acct#:** 111111

**Member ID:** 7891234567

**Plan Details**

Account Balances

Benefit Details

**Deductible**  
\$3500 Individual  
\$7000 Family

**Out-of-Pocket Max**  
\$4500 Individual  
\$9000 Family

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Manage your claims and pay your providers online.

Learn More

MAKE ONLINE PAYMENTS

PLAN DISCOUNTS

YOUR RESPONSIBILITY

YOUR PLAN PAID

1 2 3 4 5

**What would you like to do today?**

- Manage My Claims
- Look up My Benefits
- Find a Doctor
- Manage My Prescriptions
- View Account Balances
- Mental Health & Substance Use
- Print an ID Card
- Rally Health Survey
- Estimate Health Care Costs
- Optum Bank HSA
- Extra Programs & Discounts
- Information Center

**Information Center**

- Claim Submission Information for Members in New York Insurance Plans
- Understanding your benefits: Approval for care and getting referrals
- Understanding your benefits: Using network providers may help save you money
- Understanding your benefits: Managing your out of pocket costs
- Coverage When Traveling Internationally
- Coverage for Preventive Care

[View All](#)

**Related Websites**

- uhclatino
- African American Health
- Source4Women
- Other Languages
  - 中文
  - 한국어
  - Tiếng Việt
  - 日本語

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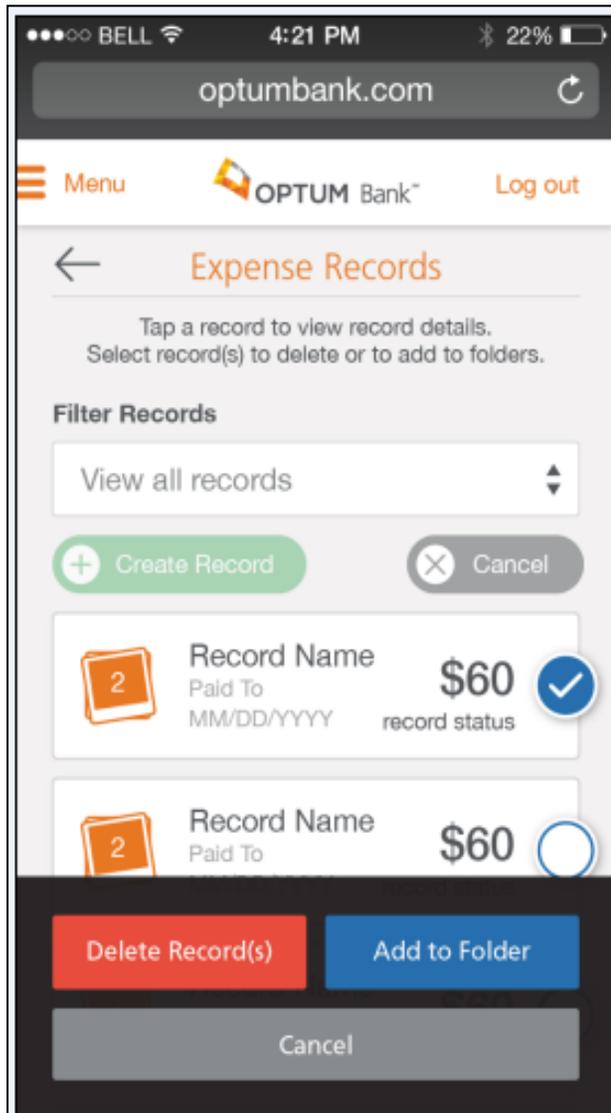
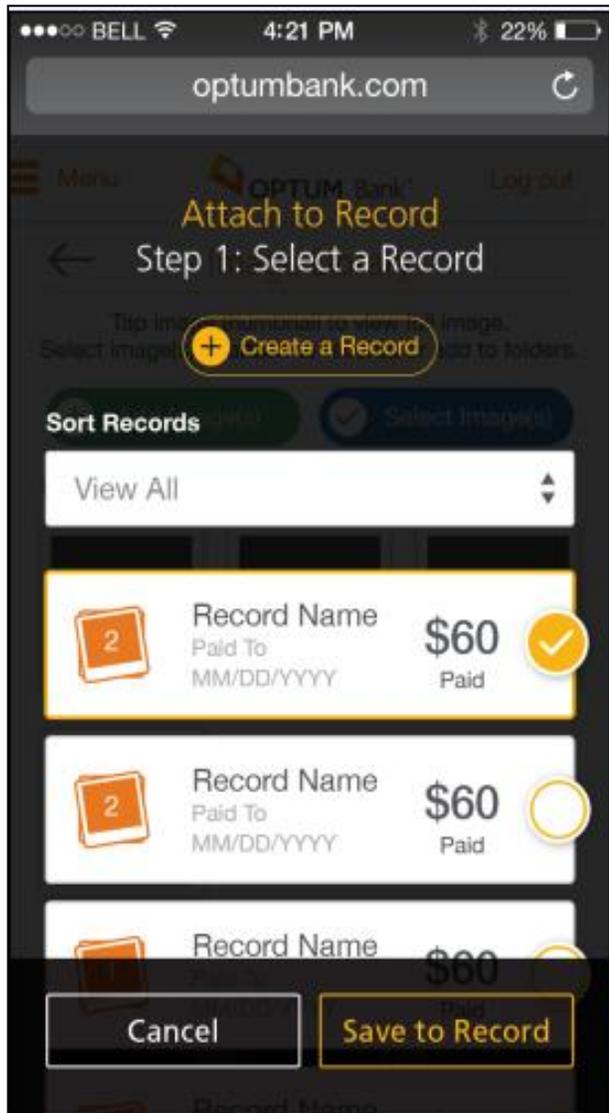
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# HSA Receipt Vault



Create and attach an image to a record, and view records on a mobile device



Attach image(s) to a record, name a record, and add attributes (provider, dollar amount, etc.)

View records and images attached to records.

Create folders to organize and store images.

# Questions?



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