



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 >](#)



## 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)
- 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

**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.**

## 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

**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 are you doing?](#)

0 You've earned 1050 points 800

**What you can earn**

800 POINT GOAL

**Reward Points Plus**

**Earned!**

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

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

**Reward Points Plus Program**

Earn points for your healthy lifestyle actions.

FOOD AND FITNESS JOURNAL

MEAL PLANNER

RECIPE FINDER

NUTRITION TRACKER

WEIGHT TRACKER

INCH TRACKER

FITNESS PLANNER

EXPERT VIDEOS

**HEALTH ASSESSMENTS**

WELLNESS VISION AND GOALS

**Your Past Health Assessments**

Assessment Date	Score
2015	09/17/2015

# 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>

# ARAG<sup>®</sup> Legal Insurance

## Oak Ridge National Laboratory

October 2015



Dive into Life.

# A **Singular Focus** on Legal and Our Customers

The ARAG logo is a circular emblem with the letters 'ARAG' in a bold, black, sans-serif font. The letters are slightly shadowed, giving the logo a three-dimensional appearance. The logo is set against a yellow background with a diagonal line pattern.

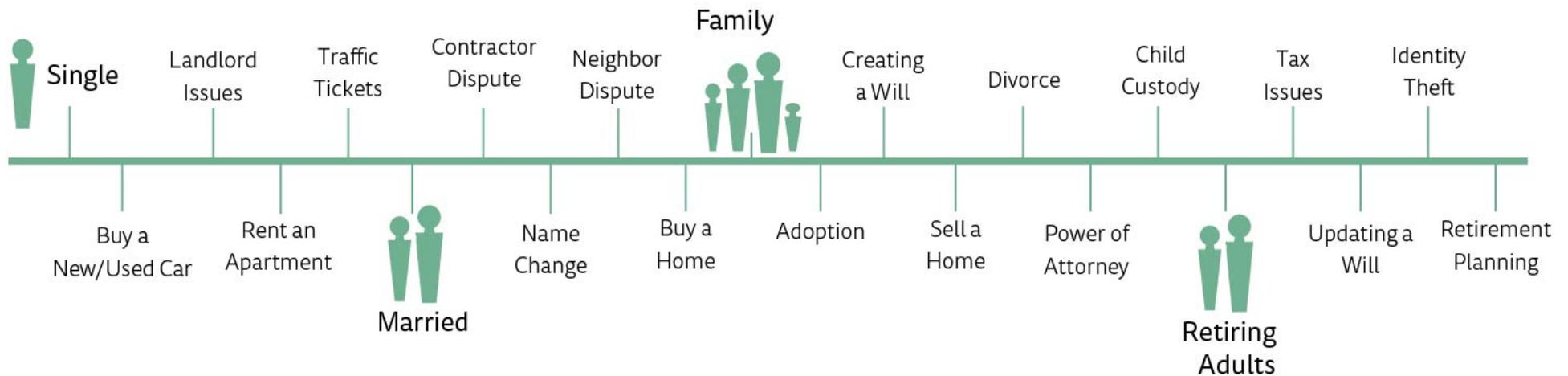
## A Leader in Legal Insurance

- 75 years of experience offering legal insurance plans
- 500 U.S. based group clients
- 1 million insured's in the U.S.
- Global presence in 15 countries
- Serving 15.5 million customers worldwide
- Worldwide premium of \$2 billion
- Rated "A" by A.M. Best
- Convertible to private coverage





# Legal Events Happen During **All** of Life's Stages



# Enabling Employee Independence

ARAG

## Personal Advocacy

- Freedom and Control
- Empowerment
- Flexibility
- Choice



# The Power of Choice



## Member Chooses Service Delivery



### In-Person Legal Services

- Trusted Advisor
- Comprehensive
- Representation



### Telephone Services

- Convenient
- Flexible
- Inclusive



### Online Resources

- DIY Docs
- Education Center
- LawExpresso<sup>®</sup> E-newsletter

# Legal Insurance Benefits



## Education Center for ALL Employees – **Free, regardless of whether they enroll\***

When you partner with ARAG, all employees receive access to the Education Center to help them through their specific legal matters.

### Legal Insurance Coverage:

#### Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

#### Consumer Protection Matters

- Consumer Protection
- Auto Repair Disputes
- Buying or Selling a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods and Services
- Contracts & Financial Disputes

#### Criminal Matters

- Criminal Misdemeanor
- Habeas Corpus
- Juvenile Court Proceedings
- Parental Responsibilities

#### Debt-Related Matters

- Debt Collection
- Garnishment
- Personal Bankruptcy

#### Family Law

- Adoption Proceedings Uncontested
- Adoption Proceedings Contested
- Conservatorship Uncontested
- Conservatorship Contested
- Domestic Violence
- Divorce Contested (*up to 15 hours*)
- Post Decree Defense (*up to 8 hours*)
- Post Decree Enforcement Defense (*up to 8 hours*)
- Child Support Enforcement Defense (*up to 8 hours*)

#### Additional Services

- **Reduced Fee\***/Contingency
- **DIY Docs\*\***
- Supplemental Legal Coverage (up to 4 hours)
- Immigration Services
- Legal Hotline (Phone Panel)
- Financial Education and Counseling Services

- Guardianship Uncontested
- Guardianship Contested
- Incapacity
- Name Change Proceedings
- Prenuptial Agreements
- School Administrative Hearing

#### General Matters

- Document Preparation & Review
  - Affidavits
  - Demand Letters
  - Promissory Notes
- Personal Property Disputes

#### Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

#### Landlord/Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

#### Real Estate Matters

- Building Codes
- Home Improvement/Contractor Disputes
- Deeds and Mortgages
- Easements
- Eminent Domain
- Foreclosure

- Neighbor Disputes (*Primary & Secondary Residence*)
- Purchase/Sale of House (*Primary & Secondary Residence*)
- Real Estate Disputes (*Primary & Secondary Residence*)
- Refinancing of Primary Residence
- Zoning & Variances

#### Small Claims Court

- Small Claims Assistance

#### Tax Matters

- IRS Audit Protection
- IRS Collection Defense

#### Traffic Matters

- Drivers License Suspension & Revocation
- Drivers License Restoration
- Minor Traffic Tickets (*no limits*)

#### Wills and Estate Planning

- Codicil
- Complex Will
- Durable/Financial Power of Attorney
- Estate Administration (*up to 9 hours*)
- Health Care Power of Attorney
- Living Will
- Standard Will
- Irrevocable Trusts
- Revocable Trusts

- Comprehensive Identity Theft Protection
- Caregiving Services

# Financial Education and Counseling Services



## Financial Counselors

- General financial planning counseling sessions
- Cash, debt management
- Savings, budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401 (k)s
- Mortgage education
- Investments and risk
- Federal tax information, education

## Debt Management Plan

- Consolidate bill payment
- Negotiate with creditors to lower payment
- Enables unsecured repayment in 3-5 years

## Online Financial Tools

- Interactive financial tools to help establish plans
- Online reference library to create personalized money management plan

# Caregiving Services



## Legal Services from ARAG Network Attorneys

- Legal Hotline
- Annual Legal Check-up
- Reduced Fee Services

## Support Services from Eldercare Specialists

- Access comprehensive, nationwide eldercare database of more than 90,000 long-term care providers
- Conduct searches to determine availability and rates of providers and attempt to negotiate discounts on plan members' behalf
- Answer eldercare-related questions
- Send customized information guide of facilities

## Online Financial Tools

- Eldercare Quality-of-Care Ratings and Reports
- Education Center
- DIY Docs
- Caregiving Guidebook

# Identity Theft – In Depth



## Legal Services from ARAG Network Attorneys

- Legal advice and representation
- Telephone or in-office

## Online Financial Tools

- ID Theft Tracking Sheet
- Personal Information Organizer
- Identity Theft Prevention and Victim Action Kit Guidebooks
- Education Center
- DIY Docs

## Support Services

- Assisted Identity Restoration
- Full-Service Identity Restoration
- Lost Wallet Services

## Additional Features

- \$1M Identity Theft Insurance
- Credit Monitoring
- Internet Surveillance
- Child Monitoring



## Access

- 350+ legally-valid online documents
- Authored, reviewed by attorneys
- State-specific compliance in all 50 states

## Create

- Select state-specific document based on legal need
- Answer a series of questions through our secure online questionnaire to personalize the document

## Store

- Print your document
- Use the online document storage to save, update and retrieve your created documents

# Ensuring **Quality** of the Network



## Partnerships Built to Last

- Each attorney individually recruited, trained and credentialed
  - Annual credentialing process
  - Recruited by specialization
  - Initial and ongoing education
- Survey 100% of member experiences
- Retention and removal practices
- Attorney experience forums

### How Do Members Grade ARAG Network Attorneys?

**Accessibility and  
Responsiveness Rating:**

**9.2 / 10**

Extremely Satisfied

**Professionalism Rating:**

**9.1 / 10**

Extremely Satisfied

The satisfaction results represent responses from all ARAG plan members using in-office network attorney services. Ratings are provided on a 10-point scale where "1" indicates "not at all satisfied" while "10" indicates "completely satisfied."



# DISCOVER your WORLD of benefits



Open Enrollment is October 7-30

## Legal Insurance with Identity Theft Protection

ORNL is pleased to offer employees the opportunity to enroll in the UltimateAdvisor® legal insurance plan from ARAG®. For a low premium (\$18.72 per month, \$4.32 per week), it provides you with affordable, reliable legal coverage to help with everyday life matters – like identity theft, a dispute with a contractor, creating a will, buying a home or an auto repair that doesn't go as planned.

Much like your health care insurance helps you pay for regular check-ups as well as unexpected illnesses or accidents, a legal insurance plan helps you pay for the costs of planned and unplanned legal needs.

Planned legal costs include needs we all have like creating a will, living will or power of attorney. It also covers common needs such as having an attorney review a mortgage contract before you sign. You also have access to an attorney who can consult, advise and represent you if something unexpected happens like identity theft, credit problems or contractor issues.

### Enjoy Life. Worry Less.

By enrolling, legal insurance gives you a place to turn when you need legal help:

- Work with an attorney from the nationwide network when you have questions, want a document reviewed and need legal advice or representation.
- Access online legal tools and resources, including helpful articles, guidebooks and DIY Docs®.
- Plan for the future with estate planning resources and a broad range of coverages.
- Rely on Identity Theft Protection, which provides \$1 million theft insurance, full-service identity restoration, lost wallet services, credit monitoring services and Internet surveillance.

Visit the [ARAG Legal Center](#) for detailed information on plan benefits, how to use the plan, legal cost calculators, attorney finder, and FAQs.

Call 800-247-4184 or Email [Service@ARAGlegal.com](mailto:Service@ARAGlegal.com)

[Identity Theft Fact Sheet](#)

[Legal Insurance Fact Sheet](#)

[Legal Insurance Plan Summary](#)

[Enroll Now](#) or call 800-211-3622

