



DISCOVER
your WORLD of benefits

2016 ORNL Benefits

Open Enrollment



Real Life. Real Benefits. Real Choices.

Today's Agenda



- Fall 2015 Benefits & Wellness campaigns
- Health Assessment & Wellness Incentive
- Legal Insurance with Identity Theft
- Meet ALEX
- Medical Plan Overview
- Action: HSA / FSA
- UnitedHealthcare
- Q&A Period

Fall Schedule



Important Dates

September 14	Mayo Clinic Health Assessment campaign opens
September 22-23	Get To Know UnitedHealthcare
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.

Health Assessment Wellness Incentive



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

ORNL Wellness Program

reward points plus+
your health counts+ ...



Legal Insurance with Identity Theft



- Resolve legal issues:
 - dispute with a contractor
 - traffic ticket
 - estate planning.
- Nationwide network of attorneys
- Identity theft protection for you and your family
- Premiums are \$18.72 per month (\$4.32 per week)
- Information Meetings: October 6-7
- Enroll during Open Enrollment



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.

alex[®]

For All Resources:

- Open Enrollment website
<http://benefits.ornl.gov/2015/index.html>
- ORNL Today

New Medical Plans



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

Consumer Choice + Health Savings Account (HSA)



Save on taxes.

You don't have to pay federal or, in most instances, state income taxes on your HSA deposits, qualified expenses and interest earned. The 2016 IRS HSA limits are:

Individual	\$3,350
Family	\$6,750

HSA is a Personal Bank Account.

An HSA is a personal bank account to help you save and pay for your health care.

- ✓ **It's your money.**
There's no "use it or lose it" rule and you get to keep it even if you change plans, change employers or retire.

Open an account
with Optum Bank.



VISIT www.optumbank.com or
www.myuhc.com

There are many ways into the complex health care system.

Get benefits that make it easier to focus on your health, not your health care.



3 Easy ways to get help!



At home or at work
myuhc.com[®]



Anywhere, anytime
Health4Me[®]



Call or email us
Advocate4Me[®]



Advocates are a call or email away!

Actionable Conversations
with empowered service agents



- ✓ Contact an Advocate for help and answers.
 - ✓ Resolve claims and billing issues
 - ✓ Information on saving money when it comes to your health care
 - ✓ Provide guidance to help make informed decisions on treatments, tests and procedures

Email: Advocate4Me@uhc.com or

Call: Phone # on your UnitedHealthcare ID card

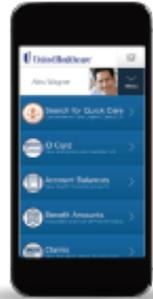
Find Physicians at www.welcometouhc.com/ORNL



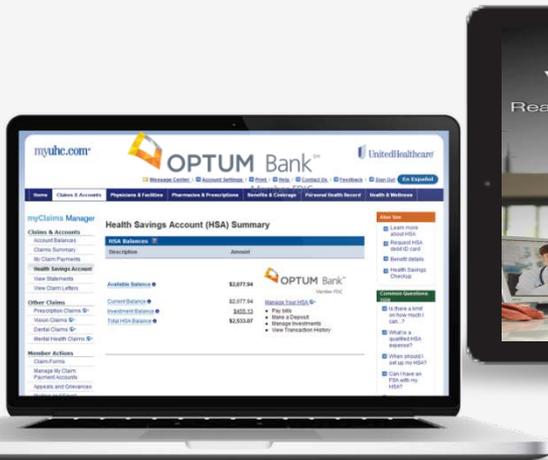
Manage your health and plan online and on the go.

Myuhc.comSM

Health4MeSM



Health4Me



Care Estimate: Knee Replacement | Your Out-of-Pocket | \$1,700 | Premiums | \$2,128.89

Your Final Estimate for Knee Replacement

Your Final Estimate:
 These numbers are based on your health plan and the providers you chose.

Estimated duration of your treatment	3 Months
Total Cost (In-Network)	\$ 21,289
Estimated out-of-pocket for your health plan industry	\$ 19,589
Your restricted out-of-pocket cost	\$1,700*

Great work
 This is your final estimate for the service you selected. How you get there is up to you. Review the detailed cost breakdown below. Print and save this estimate. Your final cost may be different from your estimate because services such as lab work, imaging and devices supplied are not included here. Note: If you did NOT select a physician or facility, you will receive a separate estimate. *Your estimate. Not final. Funding subject. We work with you.

\$1,700 Estimated Out-of-Pocket Cost | Plan Pays \$19,589
 In-Network Total Cost: \$21,289
 Average Duration of Treatment and Recovery: 3 Months





Help living with illnesses and conditions

Your Nurse Team

ORNL has a comprehensive nurse team located in **Atlanta, Georgia**.

Personal Health Support

When you experience certain health events that require medical attention, a Personal Health Support Nurse may be assigned to you and contact you by phone to provide you with access to information and resources that may help you better manage your health care needs and improve your quality of life.

Condition Management

Nurses will help you develop a personalized action plan, control your risk factors and understand your treatment options. There are specific programs to work with a nurse for the following conditions.

- ✓ Asthma
- ✓ COPD
- ✓ Coronary Artery Disease
- ✓ Diabetes
- ✓ Heart Failure

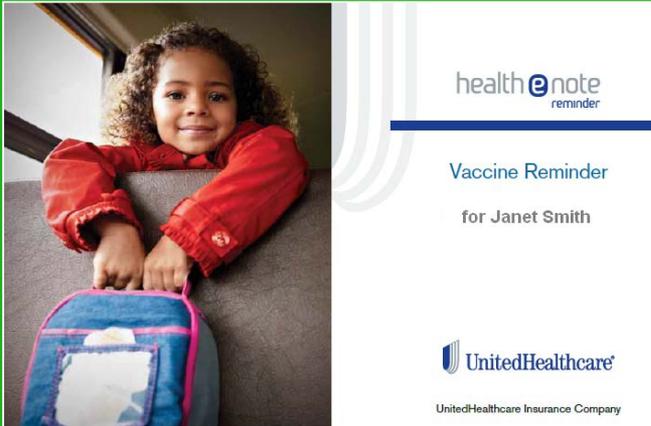


HealthNotes

- ✓ Personalized mail messages sent to you and your doctor that identify health improvement and medication savings opportunities

HealthNote Reminders

- ✓ Personalized mail and email messages sent to you that identify gaps in preventive care
- ✓ HealthNote Reminders are sent for:
 - ✓ Women's Health (breast cancer and cervical cancer screenings)
 - ✓ Teen Vaccines
 - ✓ Childhood Vaccines
 - ✓ Diabetes
 - ✓ Heart (cholesterol and coronary artery disease)





Get help though pregnancy and delivery.

Enroll in the Healthy Pregnancy Program by calling the number on your health plan ID card.

- ✓ Access nurses
- ✓ Get information to help you identify health risks
- ✓ Get a complimentary gift



Access to the nation's leading health care facilities

Centers of Excellence network - leading health care facilities, physicians and services to support safe, specialized and cost-effective care.



Call to speak with a nurse if you or one of your family members has one of the following health concerns:

- ✓ Organ Transplant
- ✓ Congenital Heart Disease
- ✓ Bariatric Surgery
- ✓ Cancer

Our nurse specialists will help:

- ✓ Provide you with education about treatment/surgery options
- ✓ Prepare you for evaluations
- ✓ Connect you to highly-rated doctors and facilities



You don't have to face cancer alone



When cancer touches your life, we're here for you, your family and your support system.

Our experienced, oncology nurses and doctors can provide valuable information, support and guidance in navigating the health care system.

Your cancer nurse can help you:.

- ✓ Talk to your spouse, family, children and employer
- ✓ Explain your treatment options
- ✓ Understand your medications
- ✓ Manage your symptoms and side effects
- ✓ Connect you to highly-rated doctors and facilities including cancer Centers of Excellence





THANK YOU

Questions?



www.welcometouhc.com/ornl

www.myuhc.com (effective 1/1/2016)



Toll-Free **1-844-234-7925**

Health Plan (80840) 911-87726-04	
Member ID: 123456789	Group Number: 905404
Member: SUBSCRIBER SMITH	Oak Ridge National Laboratory Prime Select plan Payer ID 87726
Copays: Office: \$20 UrgCare: \$25	ER: \$75 Spec: \$35
0501	UnitedHealthcare Choice Plus Administered by [Appropriate Legal Entity]

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This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites, email or call.
For Members: www.myuhc.com 844-234-7925
Advocate4Me@uhc.com

For Providers: www.UnitedHealthcareOnline.com 877-842-3210
Medical Claims: PO Box 740800, Atlanta GA 30374-0800

