

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
MARY DOE	Spouse	Female	Y	Y
ELIJAH DOE	Child	Male	Y	Y

Your Current Beneficiaries

Beneficiaries

Your designated beneficiary(ies) are listed below. You can add, change or update your beneficiaries at any time on the ORNL Benefits Enrollment Web Site at <https://ornl.employee.com>.

Benefit	Name	Relationship	Beneficiary Type	Allocation
Basic Life	Mary DOE	Spouse	Primary	100%
Basic Life	Elijah DOE	Child	Secondary	100%

Name: JOHN DOE
Personnel number: 999999

2016 Open Enrollment begins October 7, 2015

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 (FSAs) and the Health Savings Account (HSA) for 2016. Take advantage of this new election opportunity for legal insurance with identity theft protection. You can review and elect your benefits:

- Online at <https://ornl.employee.com>
- By telephone at **1-800-211-3622**
Benefits Representatives are available Monday - Friday, 8:00 am - 8:00 pm (Eastern), during the Open Enrollment period.

Your 2016 Default Options

The following table shows your benefits plans and costs for 2016, assuming you make no enrollment changes. If you do nothing during the Open Enrollment period, these elections will remain in effect through 2016. 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. Please review this information carefully along with your 2016 benefit options, outlined on the next pages of this guide.

Remember, you must enroll in the Health Care FSA, Dependent Care FSA and the Health Savings Account (HSA) each year. Any 2015 FSA or HSA elections end on December 31, 2015.

Plan	Coverage	Pay Period Costs
Medical	UHC Prime Select (pre tax) Individual + Two or More	\$330.87
Dental	MetLife Dental (Pre-Tax) Individual + Two or More	\$20.76
Health Care FSA	Must elect for 2016	
Dependent Care FSA	Must elect for 2016	
Legal Insurance with Identity Theft Protection	Waive Coverage	\$0.00

Calendar

- October 7:** Open Enrollment begins
- October 22:** Benefits & Wellness Fair, 10:00 am - 2:00 pm on Main Street, Conference Center
- October 30:** Open Enrollment closes at 8:00 pm, ET
- October 30:** Mayo Clinic Health Assessment and Rewards Points programs close
- 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 9:00 am - 3:00 pm 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.



000001-AE2016-100-1-FTPT Regular
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Highlights for 2016

Medical Plan Changes for 2016

As announced in July, UnitedHealthcare (UHC) will replace 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. Participants in Cigna Open Access Plus will transition to UHC Prime Select. Participants in Cigna Choice Fund will transition to UHC Consumer Choice with HSA. Premiums for Consumer Choice remain the same and increase slightly for Prime Select. Copayments and coinsurance amounts in all plans will remain the same. The Member Pays the Difference and the Retail Refill Allowance (RRA) programs remain in place. Note that your RRA count does not reset or start over each year.

Health Savings Account (HSA): Employer Contributions Increase

Open Enrollment is the time for Consumer Choice participants to establish HSA contribution amounts for 2016 and take advantage of the tax savings. For 2016 the ORNL employer contributions are increasing to \$500 for individual coverage and \$1,000 for all other coverage levels. Moreover, ORNL will make a one-time additional contribution to all Consumer Choice participants who make employee contributions to their Health Savings Account. ORNL will match, dollar for dollar, up to a maximum of \$500, all employee contributions that have been deposited by June 30, 2016. Note: The ORNL match is based on the amount contributed by June 30, not the annual goal.

New HSA Bank

Our HSA bank is changing from JP Morgan Chase to Optum Bank. All Consumer Choice participants, both continuing and new participants, must establish an account with Optum Bank during Open Enrollment, on the enrollment web site. In January, current account holders will have the opportunity to rollover remaining account balances from JP Morgan Chase to Optum.

ID Cards

If you are enrolled in a medical plan for 2016 you will receive 2 UHC ID cards in late December. The cards will list all your covered dependents. You may continue to use your current Express Scripts Rx cards.

Dental

There are no changes to the dental plans for 2016. Premiums are decreasing for both plans.

NEW! Legal Insurance with Identity Theft Protection

ORNL is offering a new legal insurance benefit that provides access to a nationwide network of attorneys to resolve legal issues like a dispute with a contractor, a traffic ticket or the need for estate planning. Identity theft protection is included for you and your family. Premiums are \$18.72 per month (\$4.32 per week). Employee meetings to explain the program will be held across campus on October 6-7. See the Open Enrollment website for the meeting schedule and plan details. Visit ARAGLegalCenter.com, access code 18095or, or call 800-247-4184.

NEW! Premium Deductions for Weekly Paid Employees

Beginning in 2016 premiums and contributions for all weekly paid employees will be deducted each and every week. This applies to deductions for medical, dental, FSA, HSA, 401(k), life and legal insurance. The schedule for monthly paid employees will continue with no change.

Wellness Incentive

As an incentive to focus on wellness, all UHC primary policyholders can earn a monthly credit on medical premiums. The incentive for 2016 continues at \$35 per month (\$8.08 per week). That's a savings of \$420 for the year. The 2 steps required to earn the incentive remain the same for 2016:

1. Complete the Mayo Clinic Health Assessment by October 30, 2015.
2. Earn and record 800 Reward Points for participating in wellness activities during the year. Points must be recorded by October 30, 2015.

The Health Assessment and Reward Points program are on the Mayo Clinic Healthy Living portal at www.ORNLBeWell.com.

Note to new hires: Employees who were hired from November 1, 2014 through October 30, 2015 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 30.

2016 Benefit Options and Costs

Review the benefit options and costs available to you for 2016 and note your benefit choices before you enroll.

2016 PAY PERIOD COSTS

Medical	Individual Only	Individual + One	Individual + Two or More
UHC Consumer Choice with HSA (pre tax)	\$50.48	\$100.96	\$151.44
UHC Prime Select (pre tax)	\$110.29	\$220.58	\$330.87

Health Savings Account (HSA) for Consumer Choice Participants

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

The 2016 annual HSA contribution limit for individual coverage is \$3,350, and \$6,750 (a \$100 increase from 2015) for all other coverage levels. Participants age 55 or older may contribute an additional \$1,000. The HSA is available to those who participate in Consumer Choice. ORNL contributes \$500 for individual coverage and \$1,000 for all other coverage levels. . In addition, for 2016 only, ORNL will match employee contributions deposited as of June 30, 2016, dollar for dollar, up to a \$500 maximum match. All contributions, both employee and ORNL, count toward the annual contribution limit.

Dental	Individual Only	Individual + One	Individual + Two or More
Delta Dental (Pre-Tax)	\$6.50	\$13.00	\$19.50
MetLife Dental (Pre-Tax)	\$6.92	\$13.84	\$20.76

Health Care FSA for Prime Select Participants

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

Dependent Care FSA

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

Flexible Spending Accounts

Open enrollment is the time to set up Health Care and/or Dependent Care Flexible Spending Accounts (FSA) for 2016. FSAs are a way to save tax dollars on eligible health care and/or day care expenses. As a reminder, if you elect Consumer Choice with HSA, you may not enroll in a Health Care FSA.

ADP will continue as the Flexible Spending Account administrator for 2016. New participants in the Health Care FSA will receive a debit card from ADP to use for health care expenses at a doctor or dentist's office, pharmacy, vision center and hospital. Debit cards for returning Health Care FSA participants will be credited with the 2016 elected amount.

ADP offers a 2-1/2 month grace period, which allows you to file health care and/or dependent care claims for expenses incurred through March 15, 2017. The grace period allows claims to be filed against any unused balance from the previous year and helps you avoid losing money put into an FSA account that has not been spent by the end of the calendar year. Claims must be submitted to ADP by March 30, 2017 to qualify for reimbursement.

Legal

Legal Insurance with Identity Theft Protection (post-tax) \$18.72