

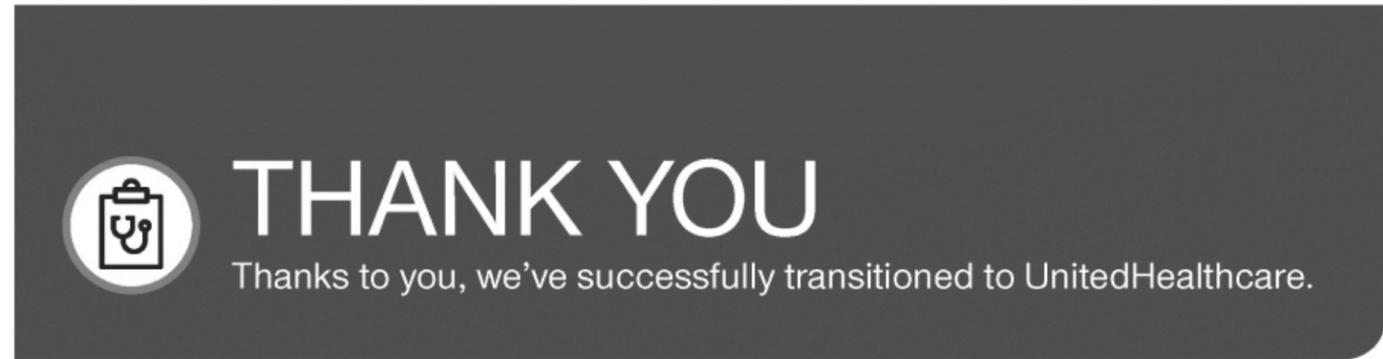
Your Current Dependents

If you would like to view your current dependents and their enrollment status, visit the ORNL Benefits Enrollment website, using the instructions on the inside front cover of this guide.

Your Current Beneficiaries

If you would like to view your designated beneficiaries, visit the ORNL Benefits Enrollment website, using the instructions on the inside front cover of this guide. You can add, change or update your beneficiaries at any time.

000001
John Doe
123 Main Street
Anytown, TN 37922
ORNLWA
T1PAJ 0001



Oak Ridge National Laboratory employees have done an excellent job making healthy decisions and being wise health care consumers. Thank you for taking control of your health! We are pleased that all premiums will remain the same for 2017.

Here are some highlights for 2017 and key points to consider during open enrollment:

The ORNL Benefits Enrollment website has moved to a new platform. See the inside cover of this guide for details on how to register and elect your benefits.

UnitedHealthcare is expanding coverage in both Prime Select and Consumer Choice plans for 2017:

- Applied behavior analysis (ABA) services will be covered for the treatment of autism spectrum disorder.
- Services related to gender dysphoria will be a covered benefit.

In early January, ORNL will make an employer contribution to your health savings account (HSA) of \$500 for individual coverage and \$1,000 for all other coverage levels. HSA contribution limits are \$3,400 for individual coverage and \$6,750 for all other coverage levels.

MetLife and Delta Dental® plans will now cover:

- Two oral exams and cleanings in a calendar year.
- Composite restorative fillings on posterior teeth.
- Porcelain crowns on molar teeth.

Consider enrolling in Legal Insurance with identity theft protection.

The 2016 Wellness Incentive program ends on Oct. 28, 2016. Check your status under Rally Rewards to make sure you've reached 100 percent of your goal.

The 2017 Wellness program with Rally® kicks off! The Rally program begins Nov. 1, 2016, and includes two new activities. Earn 15 percent for each activity when you:

- Achieve a body mass index (BMI) less than or equal to 27.5.
- Participate in two Team UT-Battelle activities in 2017.



 **Remember** 

- **Review your benefit options with ALEX** to be sure you're in the plan that's best for you and your family.
- **Use the UnitedHealthcare and Express Scripts® decision support tools to estimate your costs** (see the back cover).

Maintaining your health is key to the success of our benefits program. **Keep up the good work!**

Name:	John Doe
Personnel Number:	999991

2017 Open Enrollment begins October 5, 2016

Open Enrollment is your once-a-year opportunity to review and enroll or change your medical, dental, and legal insurance benefit elections, and to enroll in Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA) for 2017. You can review and elect your benefits:

Online at <https://portal.adp.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 2017 Default Options

The following table shows your benefits plans and costs for 2017, assuming you make no enrollment changes. If you do nothing during the Open Enrollment period, these elections will remain in effect through 2017. 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 2017 benefit options, outlined on the next page of this guide.

Remember, you must enroll in the Health Care FSA, Dependent Care FSA and the Health Savings Account (HSA) each year. Any 2016 FSA or HSA elections end on December 31, 2016.

Plan Name	Coverage	Pay Period Cost
Medical / Vision / Prescription	UHC Consumer Choice with HSA Employee + Two or More	\$151.44
Health Savings Account	Must Elect for 2017	\$0.00
Dental Plan	MetLife Dental Employee + One	\$13.84
Health Care Spending Account	Must Elect for 2017	\$0.00
Dependent Care Spending Account	Must Elect for 2017	\$0.00
Legal Insurance with Identity Theft Protection	No Coverage	\$0.00

Calendar

October 5: Open Enrollment begins.

October 20: Benefits & Wellness Fair, 10:00 am - 2:00 pm on Main Street, Conference Center.

October 28: Open Enrollment closes at 8:00 pm, ET.

October 28: Rally Rewards Wellness Incentive program closes.

January 1, 2017: New coverages and 2017 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.

2017 Benefit Options and Costs

Review your 2017 benefits options and costs, and note your benefit choices before you enroll. Your elections should appear in bold.

Medical (includes vision and prescription drug)

Coverage Category/Cost Per Pay Period

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.

Plan Option	Employee Only	Employee + One	Employee + Two or More
UHC Consumer Choice with HSA	\$50.48	\$100.96	\$151.44
UHC Prime Select	\$110.29	\$220.58	\$330.87
No Coverage	\$0.00	\$0.00	\$0.00

Health Savings Account (HSA) for Consumer Choice Participants

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

The 2017 annual HSA contribution limit for individual coverage is \$3,400 (a \$50 increase from 2016) and \$6,750 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.

Dental

Coverage Category/Cost Per Pay Period

Plan Option	Employee Only	Employee + One	Employee + Two or More
Delta Dental	\$6.50	\$13.00	\$19.50
MetLife Dental	\$6.92	\$13.84	\$20.76
No Coverage	\$0.00	\$0.00	\$0.00

Health Care FSA for Prime Select Participants

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

Dependent Care FSA

_____ **Annual Employee 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 2017. 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 (FSA) administrator for 2017. 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 2017 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 any 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 Insurance

Plan Option	Cost Per Pay Period
Legal & Identity Theft Protection	\$18.72
No Coverage	\$0.00