



DISCOVER  
your WORLD of benefits

# Your 2016 Medical Plan Options



Real Life. Real Benefits. Real Choices.

# Today's Agenda

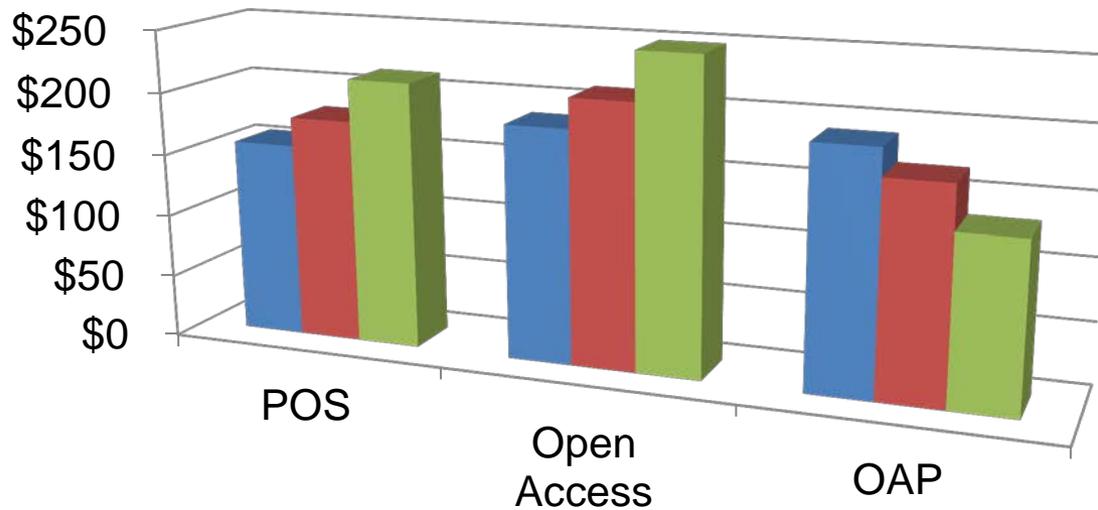


- What's New for 2016
- New Medical Administrator
- Plan Changes
- UnitedHealthcare
- Medical Plan Overview
- Rx Benefits
- Q&A Period

# What's New



## ➤ POS and Open Access plans are closing



	POS	Open Access	OAP
■ 2013	\$156.25	\$186.75	\$190.63
■ 2014	\$179.44	\$210.84	\$168.75
■ 2015	\$213.40	\$249.41	\$133.85

# What's New



## ➤ ORNL is moving to UnitedHealthcare (UHC)

➤ Victoria Stephens, Account Executive



## ➤ RX Drug coverage continues with Express Scripts

➤ New cost structure: Coinsurance

➤ Jeff Wajszczuk, Account Executive



# 2016 Elections



**Open Enrollment: Oct. 7-30, 2015**

Cigna Plans Closing  
December 31, 2015

UnitedHealthcare Plans  
Effective January 1, 2016

Cigna Point of Service

Cigna Open Access

Cigna Open Access Plus

Cigna Choice Fund

**UHC  
Prime  
Select**

**UHC Consumer Choice**



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# New Medical Plans



Today	January 2016	Characteristics
Point of Service (POS) Plan	Prime Select	<ul style="list-style-type: none"> <li>• Similar benefit coverage level as POS</li> <li>• New medical and Rx co-pays and coinsurance for 2016</li> </ul>
Open Access		
	Consumer Choice  A Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)	<ul style="list-style-type: none"> <li>• Similar benefit coverage level as Open Access</li> <li>• Lower premiums and higher deductibles than traditional health plan</li> <li>• HSA can be used to pay for healthcare</li> <li>• Greater control over healthcare spending</li> </ul>

# 2016 Medical Plans: Common Features



## New Features for 2016 in both plans

### National Network of Providers

- Replaces Tennessee Seamless network
- Access to all national network providers at 'in-network' levels
- Eliminates guesting for out-of-state retirees or dependents

### New "Platform"

- No PCP requirement – although still recommended
- No Referral requirement to see specialist

### Bariatric Surgery

- Covered subject to medical necessity & clinical guidelines

# 2016 Medical Plans: Common Features



## Continuing Features for 2016 in both plans

### Preventive Care

- Covered at 100%
  - Includes well baby, well child, well woman and adult preventive care.
  - Preventive screenings: Mammogram, PSA & Pap Smear

### Rx Cost Management

- Retail Refill Allowance (RRA) (3 fills at retail)
- Generic vs. Brand (Member pays the difference )

### Network Options

- In-network provides higher discounts, lower employee cost
- Out-of-network offers expanded provider options but at higher cost

### Vision Care

- Continues to be provided by VSP

# UnitedHealthcare



Help is a call, email or web chat away.

- ✓ Call a UHC Advocate for help and answers – local resources.
- ✓ 97% member satisfaction.
- ✓ 95% members report high level of trust with UHC Advocates.
- ✓ Talk or chat online with a registered nurse, 24/7.



Real Life. Real Benefits. Real Choices.

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.**



 UnitedHealthcare

Find Physicians at [www.welcometouhc.com/ORNL](http://www.welcometouhc.com/ORNL)

 UnitedHealthcare®

 OAK RIDGE  
National Laboratory

# 2016 Medical Plans: Structure



	Prime Select	Consumer Choice
<b>Annual Deductible</b>	\$0	Employee: \$1,500 All other coverage levels: \$3,000 (Medical & Rx combined)
<b>Coinsurance</b> (Payable after annual deductible has been met)	None	You pay 10% after deductible ORNL pays 90%
<b>Annual Out-of-Pocket Maximum</b>	Employee: \$6,850 All other coverage levels: \$13,700 (Medical & Rx combined)	Employee: \$2,500 All other coverage levels: \$5,000 (Medical & Rx combined)
<b>Office Visit</b>	PCP: \$20 copay Specialist: \$35 copay	You pay 10% after deductible ORNL pays 90%
<b>Inpatient Hospital Services</b>	\$250 copay per admission, then ORNLs pays 100%	You pay 10% after deductible ORNL pays 90%
<b>Outpatient Surgery</b>	ORNL pays 100%	You pay 10% after deductible ORNL pays 90%
<b>Hospital Emergency Room</b>	\$75 copay, then ORNL pays 100%	You pay 10% after deductible ORNLs pays 90%

# 2016 Medical Plans: Covered Benefits



Some significant differences b/w plans\*

	Prime Select	Consumer Choice
<b>Preventive Care &amp; Screenings</b>	ORNL pays 100%	ORNL pays 100%
<b>Lab and X-ray</b> (Outpatient or independent facility)	ORNL pays 100%	You pay 10% after deductible ORNL pays 90%
<b>Maternity</b>	You pay an initial office visit copay Then ORNL pays 100%	You pay 10% after deductible ORNL pays 90%
<b>Chiropractic Care (25 visits / year)</b>	PCP: \$20 copay Specialist: \$35 copay	You pay 10% after deductible ORNL pays 90%
<b>Mental Health</b>	Outpatient: \$35 copay per visit Inpatient: \$250 copay per admission, then ORNL pays 100%	You pay 10% after deductible ORNL pays 90%
<b>Short-term Rehabilitation *</b> (Speech, physical, occupational, etc. therapy)	PCP: \$20 copay Specialist: \$35 copay <b>20 day limit</b> per calendar year, in- and out-of-network combined	You pay 10% after deductible ORNL pays 90% <b>180 day limit</b> per calendar year, in- and out-of-network combined
<b>Hearing Aids *</b>	Not Covered	You pay 10% after deductible ORNL pays 90% (\$750 maximum every 36 months; no max for children up to age 18)
<b>Infertility Treatment *</b>	Not Covered	You pay 10% after deductible ORNL pays 90% (\$20,000 lifetime max – does not apply to diagnostic & planning services.)

# 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.



Member FDIC

VISIT [www.optumbank.com](http://www.optumbank.com) or  
[www.myuhc.com](http://www.myuhc.com)

# UnitedHealthcare Resources

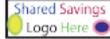


## ■ UnitedHealthcare: Prime Select and Consumer Choice + HSA

- Pre-Enrollment website: [www.welcometomyuhc.com/ornl](http://www.welcometomyuhc.com/ornl)
- UnitedHealthcare Customer Service: 844-234-7925 (open 9/1/2015)
- Member website: [www.myuhc.com](http://www.myuhc.com) (effective 1/1/2016)
- Health Savings Account: [www.optumbank.com](http://www.optumbank.com) or [www.myuhc.com](http://www.myuhc.com)

## ■ Sample ID Card

	
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]

Printed: 08/19/15
This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites, email or call. For Members: <a href="http://www.myuhc.com">www.myuhc.com</a> 844-234-7925 Advocate4Me@uhc.com
For Providers: <a href="http://www.UnitedHealthcareOnline.com">www.UnitedHealthcareOnline.com</a> 877-842-3210 Medical Claims: PO Box 740800, Atlanta GA 30374-0800


# Prescription Drugs: Prime Select



	Retail <i>(Up to a 30 day supply)</i>		Mail-order <i>(Up to a 90 day supply)</i>	
Generic drugs <i>(actual cost if less than copay)</i>	\$5 copay		\$12 copay	
	30% Coinsurance for Brand Drugs			
	<b>Min</b>	<b>Max</b>	<b>Min</b>	<b>Max</b>
Preferred Brand drugs	\$20	\$100	\$50	\$200
Non-Preferred Brand drugs	\$40	\$200	\$100	\$400

Mail Order Preferred Brand Coinsurance examples		
Drug cost	30% coinsurance	Member pays
\$160	\$48	\$50 (minimum payment)
\$400	\$120	\$120 (30% of covered cost)
\$1,600	\$480	\$200 (maximum payment)

**Coinsurance:  
Member's share  
of covered cost**

# Claim Cost Example



<b>Prime Select Mail Order Claim</b>		
<b>Generic</b>  <b>\$12</b>	<b>Preferred Brand</b>  <b>30% with a \$50 min/\$200 max</b>	<b>Non-Preferred Brand</b>  <b>30% with a \$100 min/\$400 max</b>
<b>Drug Total Cost- \$200</b>	<b>Drug Total Cost- \$500</b>	<b>Drug Total Cost- \$1,600</b>
<b>Member Pays- \$12</b>	<b>Member Pays- \$150 (coinsurance applies)</b>	<b>Member Pays- \$400 (maximum)</b>
<b>ORNL Pays- \$188</b>	<b>ORNL Pays- \$350</b>	<b>ORNL Pays- \$1,200</b>

# Drug Coinsurance Examples



## 90 day Mail Order

Drug	Cost	Prime Select Coinsurance (30% w/min/max)
<b>Crestor 10 mg (Preferred)</b>	\$579.47	\$173.83
<b>Humalog 100ml Vial 8 vials (Preferred)</b>	\$1,194.56	\$200 (max)
<b>Atorvastatin 80 mg (Lipitor generic)</b>	\$32.08	\$12.00 (copay)
<b>Singulair 10 mg (Non-Preferred)* (Generic)</b>	\$545.04 \$17.59	\$539.44 \$12.00 (copay)
<b>One Touch Verio Strips 100 per box – 3 boxes</b>	\$379.15	\$113.75

**\*Subject to Member Pays the Difference charges**

Example for illustrative purposes only.



# Prescription Drugs: Consumer Choice



	<b>Retail</b> <i>(Up to a 30 day supply)</i>		<b>Mail-order</b> <i>(Up to a 90 day supply)</i>	
	Deductible is \$1,500 individual / \$3,000 family 20% coinsurance after deductible is met			
	Min	Max	Min	Max
Generic drugs <i>(actual cost if less than min)</i>	\$10	\$75	\$20	\$150
Preferred Brand	\$25	\$150	\$60	\$300
Non-Preferred Brand	\$40	\$250	\$100	\$500

## Mail Order Preferred Brand Coinsurance examples

Drug cost	20% coinsurance	Member pays
\$160	\$32	\$60 (minimum payment)
\$400	\$80	\$80 (20% of covered cost)
\$1,600	\$320	\$300 (maximum payment)

**Coinsurance:**  
**Member's share**  
**of covered cost**



# Claim Cost Example



<b>Consumer Choice Mail Order Claim: Generic Drug</b>		
<b>Deductible Phase \$1500</b>	<b>Coinsurance Phase 20% with a \$20 min/\$150 max</b>	<b>Out-of-Pocket Phase \$2500</b>
<b>Drug Total Cost: \$100</b>	<b>Drug Total Cost: \$100</b>	<b>Drug Total Cost: \$100</b>
<b>Member Pays: \$100</b>	<b>Member Pays: \$20</b>	<b>Member Pays: \$0</b>
<b>ORNL Pays: \$0</b>	<b>ORNL Pays: \$80</b>	<b>ORNL Pays: \$100</b>
<b>Deductible Remaining \$1400</b>	<b>Deductible is met in this phase \$20 toward Out-of-Pocket</b>	<b>Out-of-Pocket is met in this phase</b>

# Express Scripts Decision Tool



[www.express-scripts.com/ornl](http://www.express-scripts.com/ornl)

866-749-0097

## Welcome to Express Scripts®

You can count on this online resource to help you learn about and manage your prescription benefit program.

### Learn about Express Scripts

Express Scripts helps improve health and lower total health care costs. Learn more and sign up for important alerts.

Go

### Enrollment Information

Get the details you need to enroll in new or different prescription benefits.



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# Express Scripts Decision Tool



## Enrollment Information

Please select a plan below to learn more.

Open Access Plus/Prime Select

Choice Fund/Consumer Choice

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# 2016 Medical Plans: Premiums



Based on ORNL's previous experience

- Consumer Choice premiums are lower but deductible is higher
- Prime Select premiums are higher but out of pocket costs are less

	Monthly Premiums
<b>Prime Select</b>	
Retiree	\$137.86
Retiree + one	\$275.73
Retiree + 2 or more	\$413.59
<b>Consumer Choice</b>	
Retiree	\$71.51
Retiree + one	\$143.03
Retiree + 2 or more	\$214.54



# Questions?