

Mailing Address Placement

July 20, 2015

All under-age-65 retirees,

Beginning January 1, 2016, UnitedHealthcare (UHC) will be our new plan administrator, replacing Cigna, which has administered our benefits since UT-Battelle began managing the lab in April 2000. We selected UHC because they offer quality customer service and have a strong track record of providing forward thinking solutions to improve health, engage retirees and their families, and manage rising health care costs.

### **Plan Changes**

We have also made the decision to go from offering four plans to two. Costs and premiums for the Cigna Point of Service and Open Access plans continue to rise. As the number of retirees in these plans starts to decrease (these plans were closed to new participants in 2012-2013), offering all under-age-65 retirees the same plan choices will slow increases in costs and premiums.

All Cigna plans will close on December 31, 2015. We will offer two UHC plans for 2016: **Prime Select**, which offers the same features, copays, and benefits as the current Cigna Open Access Plus plan, and **Consumer Choice**, which offers the same features, copays, and benefits as the current Cigna Choice Fund. The new plans will have lower premiums than the Cigna Point of Service and Open Access plans, and based on recent experience their costs will not grow as quickly, although there will be higher copayments.

You may choose a new plan during open enrollment (October 7-30, 2015) or, if you take no action, you will automatically be transitioned to the new plans effective January 1, 2016.

- Participants in the **Cigna Point of Service, Open Access, and Open Access Plus** plans will transition to **UHC Prime Select**.
- Participants in the **Cigna Choice Fund** will transition to **UHC Consumer Choice**.

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### **What's Not Changing**

Prescription drug coverage will continue with Express Scripts; Vision Services Plan (VSP) will continue to offer vision care; and UHC's provider network is almost identical to Cigna's. UHC is among the nation's largest plan providers, and its network includes all Covenant Health hospitals, Tennova Healthcare hospitals, East Tennessee Children's Hospital, and the University of Tennessee Medical Center.

### **What's Next**

The ORNL Benefits office will provide detailed information in the months ahead including mailings and a full suite of web-based resources. UHC, Express Scripts, and ORNL Benefits will conduct retiree meetings at the American Museum of Science and Energy on August 26, 2–3 p.m., and August 27, 9–10 a.m. In the meantime, you can find information about the UHC provider network and other details in the enclosed fact sheet and at the Benefits website at [http://benefits.ornl.gov/Documents/UHC Retiree Flyer.pdf](http://benefits.ornl.gov/Documents/UHC_Retiree_Flyer.pdf).

Sincerely,



Thomas E. Mason

Director

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Enclosure