

Summary of Material Modifications (SMM)

The following document provides a summary of changes to the UT-Battelle, LLC, *Your Benefits Summary Plan Description*. Effective dates are noted for each entry. This Summary of Material Modifications should be retained with your other benefits information.

Your Benefits Summary Plan Description is available to view or download at <http://benefits.ornl.gov/spd/default.aspx>

About Your Benefits

Casual employees are eligible for medical and dental benefits after 90 days of service. (Effective 1/1/2014)

Dependents: Eligible dependents may include your spouse, your children and, for bargaining unit employees, your domestic partner. When your dependent child turns age 26, coverage for medical, dental, vision and prescription drugs will end at the end of the month of their 26th birthday. (Effective 1/1/2015)

Birth of a child: Enroll your newborn within 30 days of birth for dental benefits. (added for clarification)

Medical Plan

Cigna Point of Service and Cigna Open Access Plans ended for UT-Battelle employees effective January 1, 2014. All employees may enroll in the Cigna Open Access Plus Plan or the Cigna Choice Fund (Health Savings Account [HSA] Eligible Plan). An Indemnity plan is available for employees who are outside a Cigna network area.

Out of Network charges are based on the MRC – the Medicare based Maximum Reimbursable Charge in your geographic area for similar services. (Effective 1/1/2014)

Cigna Open Access Plus and Indemnity Plans: The Out-of-Pocket Annual Limit for in-network providers will be set at the maximum amount determined by the Department of Health & Human Services each year. For 2015, the out-of-pocket annual limit is \$6,600 individual / \$13,200 for all other coverage levels. The limit includes prescription drug expenses. For out of network providers, there is no annual out-of-pocket annual limit.

Coordination of Benefits: If you or any of your eligible dependents is covered under another medical plan, Cigna determines how benefits from all such plans will be coordinated. Currently, UT-Battelle



follows a coordination of benefits with benefits credit method. Effective January 1, 2015, UT-Battelle will follow a maintenance of benefits method to ensure that the total combined payment from all sources is never more than the total charge for the services. Whenever another group plan is primary, the UT-Battelle plan will pay only the difference between the benefits paid by the primary plan and what would have been paid had this plan been primary.

Dental Plan

Coverage under the MetLife Dental plan includes sealants covered at 80% and implants covered at 50% after deductible. There is no lifetime maximum. (Effective 1/1/2015)

Life Insurance

Benefit Amounts: During Active Service - If you are actively working at the Company, your basic life insurance amount is equal to two times your annual pay. There is no reduction at age 65. (Effective 1/1/2015)

Business Travel Accident: Travel assistance services are provided by Cigna Secure Travel. (Effective 1/1/2014)

Glossary

Spouse: An individual to whom you are lawfully married, whether the individual is the opposite sex or the same sex. Individuals of the same sex will be considered to be lawfully married for purposes of the plans as long as they were married in a state or foreign jurisdiction whose laws authorize the marriage of two individuals of the same sex. (Effective 9/16/2013)

Administrative and Contact Information:

The phone number of the Plan Administrator is 865-576-0965

Contact information has been updated:

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