

Administrative Information

This chapter contains information on the administration and funding of the plans described in this book as well as your rights as a plan participant. It is important for you to understand your rights, the procedures you need to follow, and the appropriate contacts you may need in certain situations.

Participation in any of the Company's benefit plans should not be viewed as a contract of employment.

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Plan Sponsor and Administrator

UT-Battelle, LLC, is the sponsor, the named fiduciary, and the designated Plan Administrator of the employer plans described in this book. You can reach the Plan Administrator at:

UT-Battelle, LLC
c/o Plan Administrator, Employee Benefits
PO Box 2008, MS 6465
Oak Ridge, TN 37831-6465

(865) 576-0965

In carrying out its responsibilities under the plans, the Plan Administrator has the exclusive responsibility and full discretionary authority to control the operation and administration of the plans, including, but not limited to, the power to interpret terms of the plans; determine eligibility for entitlement to plan benefits; and resolve all interpretive, equitable, and other questions that arise in the operation and administration of the plans. All actions or determinations of the Plan Administrator are final, conclusive, and binding on all persons.

The term “Company” means UT-Battelle, LLC. The term “ORNL Benefits Office” refers to the ORNL Benefits Department that operates under the sponsor and designated Plan Administrator of the plans.

Employer Identification Number

The employer identification number assigned by the Internal Revenue Service to UT-Battelle, LLC, is 62-1788235.

Plan Documents

This book summarizes the key features of each of the plans in the Company’s benefits program and applies to eligible employees of the Company, including those represented by collective bargaining units to the extent they have been negotiated and accepted by the duly certified representatives of participating units.

Complete details of each of the plans can be found in the official plan documents, certificates of coverage, and insurance contracts that legally govern the operation of the plans (the “Official Plan Documents”). For plans that do not have any other Official Plan Documents, the summary in this book constitutes the Official Plan Document. Copies of the Official Plan Documents as well as the latest annual reports of plan operations and plan summaries are available for your review any time during normal working hours in the office of the Plan Administrator.

Upon written request to the Plan Administrator, at the address previously mentioned, copies of any of these documents will be furnished to a plan participant or beneficiary, generally within 30 days, at a nominal charge. In addition, once each year you will receive a copy of any required summary annual reports of the plans’ financial activities at no charge.

All statements made in this book are subject to the provisions and terms of the applicable Official Plan Document. In the event of a conflict between the Official Plan Documents and the summaries in this book, the Official Plan Documents are controlling, except in the event of a conflict between the Certificates and the summaries, in which case this book controls.

Claiming Benefits

You or your beneficiary must file the appropriate forms to receive any benefits or to take any other action under any of the plans, as described throughout this book. All forms required to take any action under the plans are

available through the ORNL Benefits Office. All completed forms must be submitted to the appropriate office, as described throughout this book.

Health Claims Review and Appeal Procedures

For information on review and appeal procedures for medical, prescription drug, or vision plan claims, see the Medical Plan chapter.

For information on review and appeal procedures for dental plan claims, see the Dental Plan chapter.

Disability Claims Review and Appeal Procedures

Disability Claims Appeal

You or an authorized representative may file claims for plan benefits and appeal adverse claim decisions. An “authorized representative” is a person you authorize, in writing, to act on your behalf. The plan also will recognize a court order giving a person authority to submit claims on your behalf. You must exhaust all administrative remedies before filing an action to recover benefits.

Notice of Adverse Benefit

Determination for a Disability Claim

You will be notified of the plan’s benefit determination not later than 45 days after the plan’s receipt of the claim. The period may be extended up to an additional 30 days due to circumstances outside the plan’s control. In that case, you will be notified of the extension before the end of the initial 45 day period. If a decision cannot be made within this 30 day extension period due to circumstances outside the plan’s control, the period may be extended up to an additional 30 days, in which case you will be notified of the additional extension before the end of the initial 30 day extension. The notice of extension will explain the standards on which entitlement to a benefit are based, the unresolved issues that prevent a decision, and the additional information needed to resolve those issues. You will be given at least 45 days after receiving the notice to furnish that information.

Notification of Disability Claim

Decision

If a claim for plan benefits is denied in whole or in part, you will receive written or electronic notification that will include:

1. the specific reasons for the denial with reference to the specific plan provisions on which the denial was based,

2. a description of any additional information needed to complete the claim and an explanation of why such information is necessary,
3. a description of the plan’s claim review procedures and applicable time limits, and
4. a statement of your right to bring a civil action under the Employee Retirement Income Security Act of 1974 (ERISA) Section 502(a) following an adverse benefit determination on review (where applicable).

Disability Claim Appeal of an Adverse Benefit Determination

To have your claim reconsidered, you must file an appeal of an adverse benefit determination for a disability claim. The appeal must be submitted in writing to the Claims Administrator (for appeals under the Long-Term Disability Plan) or to the Plan Administrator (for all other appeals that involve a determination of disability in an ERISA plan). You will have 180 days following receipt of an adverse benefit determination to appeal the decision. You ordinarily will be notified of the decision no later than 45 days *after the appeal is received*. If special circumstances require an extension of up to an additional 45 days, you will be notified of such extension during the 45 days following receipt of your request. The notice will indicate the special circumstances requiring an extension and the date by which a decision is expected.

You may submit written comments, documents, records, and other information relating to your claim, whether or not the comments, documents, records, or information were submitted in connection with the initial claim. You also may request that the plan provide to you, free of charge, copies of all documents, records, and other information relevant to the claim.

Disability Claims Review and Appeal Procedures (cont.)

Notification of Disability Claim Decision on Appeal

If your appeal seeking reconsideration of the denied claim under the plan is denied again in whole or in part, you will receive written or electronic notification that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based;
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits;
3. your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable); and
4. notification of your option to have a second-level appeal review (only applicable to the Long-Term Disability Plan).

Second Disability Claim Appeal of an Adverse Benefit Determination in the Long-Term Disability Plan

To file an appeal of an adverse first Appeal Benefit Determination of a Long-Term Disability claim, you must, within 90 days of receiving the determination, notify the Claims Administrator that you wish to appeal again. This level of appeal is optional. You have the right to submit written comments, documents, records, and other pertinent information with your second-level appeal. You also will be given, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim.

The Claims Administrator will notify you of the benefit determination on the second appeal within 45 days, unless special circumstances require an extension of up to 45 additional days for processing the appeal. If an extension is required, the Claims Administrator will notify you before the expiration of the initial 45 day period and will indicate the special circumstances that require an extension of time and will include the date by which the Claims Administrator will make its determination on appeal.

The second appeal will be conducted by an “Appeals Fiduciary” appointed by the Claims Administrator to review your claim. The Appeals Fiduciary shall not be the individual or committee who made the initial Adverse Benefit Determination or a subordinate of that individual or committee, nor shall it be the party that conducted the initial appeal.

The assigned Appeals Fiduciary will not give deference to the initial benefit determination or the initial appeal and will take into account all comments, documents, records, and other information you submit relating to the claim, without regard to whether the information was submitted or considered in the initial benefit determination or the initial appeal. If the Adverse Benefit Determination on the initial claim determination and on the first appeal was based on a medical judgment, the Appeals Fiduciary will consult with a health care professional who has appropriate training and experience in the medical field. This health care professional will not be an individual who was consulted in connection with the initial benefit determination or the first appeal, nor will it be the subordinate of any such individuals. Finally, the Appeals Fiduciary will make available, upon request, reports from any medical or vocational experts whose advice was sought in making the Adverse Benefit determination, without regard to whether the advice was relied upon in making the benefit determination.

Notification of Long-Term Disability Claim Decision on Second Appeal

If your appeal seeking reconsideration of the denied claim under the plan is denied again in whole or in part, you will receive written or electronic notification that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based;
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits; and
3. a statement of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable).

Disability Claims Review and Appeal Procedures (cont.)

Claims Appeal in the Short-Term Disability Plan

You may file claims for benefits under the Short-Term Disability Plan (“STD Plan”) and appeal adverse claim decisions, either yourself or through an authorized representative. An “authorized representative” means a person you authorize, in writing, to act on your behalf. The plan will also recognize a court order giving a person authority to submit claims on your behalf. For the STD Plan, your initial claim should be filed with the Claims Administrator.

Notice of Adverse Benefit Determination for a Short-Term Disability Claim

You will be notified by the Claims Administrator of the STD Plan’s benefit determination not later than 45 days after the Claims Administrator’s receipt of the claim. The period may be extended up to an additional 30 days due to circumstances outside the plan’s control. In that case, you will be notified of the extension before the end of the initial 45 day period. If a decision cannot be made within this 30 day extension period due to circumstances outside the plan’s control, the period may be extended up to an additional 30 days, in which case you will be notified of the additional extension before the end of the initial 30 day extension. The notice of extension will explain the standards on which entitlement to a benefit are based, the unresolved issues that prevent a decision, and the additional information needed to resolve those issues. You will be given at least 45 days after receiving the notice to furnish that information.

Notification of Claim Decision in the Short-Term Disability Plan

If a claim for plan benefits is denied in whole or in part, you will receive written or electronic notification that will include:

1. the specific reasons for the denial with reference to the specific plan provisions on which the denial was based,
2. a description of any additional information needed to complete the claim and an explanation of why such information is necessary, and
3. a description of the plan’s claim review procedures and applicable time limits.

Appeal of an Adverse Benefit Determination in the Short-Term Disability Plan

To have your claim reconsidered, you must file an appeal of an adverse benefit determination for a disability claim with the Claims Administrator. The appeal must be submitted in writing. You will have 180 days following receipt of an adverse benefit decision to appeal the decision. You ordinarily will be notified of the decision no later than 45 days *after the appeal is received*. If special circumstances require an extension of up to an additional 45 days, you will be notified of such extension during the 45 days following receipt of your request. The notice will indicate the special circumstances requiring an extension and the date by which a decision is expected.

You may submit written comments, documents, records, and other information relating to your claim, whether or not the comments, documents, records, or information were submitted in connection with the initial claim. You also may request that the plan provide to you, free of charge, copies of all documents, records, and other information relevant to the claim.

Notification of Short-Term Disability Claim Decision on Appeal

If your appeal seeking reconsideration of the denied claim under the Short-Term Disability Plan is denied again in whole or in part, you will receive written or electronic notification from the Claims Administrator that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based;
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits; and
3. notification of your option to have a second level appeal review.

Disability Claims Review and Appeal Procedures (cont.)

Second Appeal of an Adverse Benefit Determination in the Short-Term Disability Plan

To appeal an adverse first Appeal Benefit Determination of a Short-Term Disability claim, you must, within 90 days of receiving the determination, notify the Claims Administrator that you wish to have a second level of appeal. You have the right to submit written comments, documents, records, and other pertinent information with your second level appeal. You also will be given, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim.

The Claims Administrator will notify you of the benefit determination on the second appeal within 45 days, unless special circumstances require an extension of up to 45 additional days for processing the appeal. If an extension is required, the Claims Administrator will notify you before the expiration of the initial 45 day period and will include the date by which the Claims Administrator will make its determination on appeal. The notice will indicate the special circumstances that require an extension of time and will include the date by which the Claims Administrator will make its determination on appeal.

The Claims Administrator will not give deference to the initial benefit determination or the initial appeal and will take into account all comments, documents, records, and other information you submit relating to the claim, without regard to whether the information was submitted or considered in the initial benefit determination or the initial appeal. If the Adverse Benefit Determination on the initial claim determination and on the first appeal was based on a medical judgment, including whether a particular treatment, drug, or other item is experimental, investigational, not medically necessary, or not appropriate, the Claims Administrator will consult with a health care professional who has appropriate training and experience in the medical field. This health care professional will not be an individual who was consulted in connection with the initial benefit determination or the first appeal nor will it be the subordinate of any such individuals.

Notification of Short-Term Disability Claim Decision on Second Appeal

If your appeal seeking reconsideration of the denied Short-Term Disability claim is again denied in whole or in part, you will receive written or electronic notification from the Claims Administrator that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based; and
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits.

Third Appeal of an Adverse Benefit Determination in the Short-Term Disability Plan

To appeal an adverse second Appeal Benefit Determination of a Short-Term Disability claim, you must, within 90 days of receiving the determination, notify the Company that you wish to have a third level of appeal. You have the right to submit written comments, documents, records, and other pertinent information with your third level appeal. You also will be given, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim.

The Company will notify you of the benefit determination on the third appeal within 45 days, unless special circumstances require an extension of up to 45 additional days for processing the appeal. If an extension is required, the Company will notify you before the expiration of the initial 45 day period and will include the date by which the Company will make its determination on appeal. The notice will indicate the special circumstances that require an extension of time and will include the date by which the Company will make its determination on appeal.

Disability Claims Review and Appeal Procedures (cont.)

The Company will not give deference to the initial or appeals benefit determinations and will take into account all comments, documents, records, and other information you submit relating to the claim, without regard to whether the information was submitted or considered in the initial benefit determination or the first and second appeal.

If the Adverse Benefit Determination on the initial claim determination and on the first and second appeal was based on a medical judgment, including whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate, the Company will consult with a health care professional who has appropriate training and experience in the medical field. This health care professional will not be an individual who was consulted in connection with the initial benefit determination, the first appeal, or the second appeal, nor will it be the subordinate of any such individuals. The decision of the Company is final and binding. Finally, the Company will make available, upon request, reports from any medical or vocational experts whose advice was sought in making the Adverse Benefit determination, without regard to whether the advice was relied upon in making the benefit determination.

Notification of Short-Term Disability Claim Decision on Third Appeal

If your appeal seeking reconsideration of the denied Short-Term Disability claim is again denied in whole or in part, you will receive from the Company written or electronic notification that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based; and
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits.

The Short-Term Disability Plan is not an ERISA-covered plan. Therefore, you do not have a right to bring a civil action under ERISA Section 502(a) relating to a claim under the Short-Term Disability Plan.

Other Claims Review and Appeal Procedures (non-Health and non-Disability claims)

Other Claims Appeal

You or an authorized representative may file claims for plan benefits and appeal adverse claim decisions. An “authorized representative” is a person you authorize, in writing, to act on your behalf. The plan also will recognize a court order giving a person authority to submit claims on your behalf. References to you in this section are intended to include references to a participant, an authorized representative, or a beneficiary entitled to a benefit under the plan.

Notice of Adverse Benefit Determination for Other Claims

You will be notified of the plan’s benefit determination not later than 90 days after the plan’s receipt of the claim. The period may be extended up to an additional 90 days due to circumstances outside the plan’s control. In that case, you will be notified of the extension before the end of the initial 90 day period.

Notification on Other Claim Decisions

If a claim for plan benefits is denied in whole or in part, you will receive written or electronic notification that will include:

1. the specific reasons for the denial with reference to the specific plan provisions on which the denial was based,
2. a description of any additional information needed to complete the claim and an explanation of why such information is necessary,
3. a description of the plan’s claim review procedures and applicable time limits, and
4. a statement of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable).

Other Claims Review and Appeal Procedures (non-Health and non-Disability claims) (cont.)

Other Claim Appeal of an Adverse Benefit Determination

To have your claim reconsidered, you must file an appeal of an adverse benefit determination for a claim. The appeal must be submitted in writing. You will have 60 days following receipt of an adverse benefit determination to appeal the decision. You ordinarily will be notified of the decision no later than 60 days *after the appeal is received*. If special circumstances require an extension of up to an additional 60 days, you will be notified of such extension during the 60 days following receipt of your request. The notice will indicate the special circumstances requiring an extension and the date by which a decision is expected.

You may submit written comments, documents, records, and other information relating to your claim, whether or not the comments, documents, records, or information were submitted in connection with the initial claim. You also may request that the plan provide you, free of charge, copies of all documents, records, and other information relevant to the claim.

Notification of Other Claims Decision on Appeal

If your appeal seeking reconsideration of the denied claim under the plan is again denied in whole or in part, you will receive written or electronic notification that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based;
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits; and
3. your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable).

Legal Process

Any legal process relating to a benefit plan should be directed to the plan's Agent for Service of Legal Process. Legal process also may be served upon the plan trustee (where applicable) or the Plan Administrator.

Agent for Service of Legal Process

UT-Battelle, LLC
General Counsel
1 Bethel Valley Road
Oak Ridge, TN 37831-6265

Plan Termination and Amendment

The Company expects and intends to continue the plans in your benefits program but reserves its right to terminate each of the plans, in whole or in part, without notice. The Company also reserves its right to amend each of the plans at any time.

The Company also may increase or decrease its contributions or the participants' contributions to the plans.

The Company's decision to terminate or amend a plan may be due to changes in federal or state laws governing pension or welfare benefits, the requirements of the Internal Revenue Code or ERISA, or any other reason. A plan change may result in the transfer of plan assets and debts to another plan or may split a plan into two or more parts. If the Company does terminate or amend a plan, it may decide to set up a different plan providing similar or identical benefits, but it is under no obligation to do so.

If the Pension Plan or Savings Plan is terminated while you are an employee of the Company, you will become immediately vested in your accrued retirement benefit under the Pension Plan or the entire value of your Savings Plan account, as applicable.

If a welfare plan is terminated, you will not have any further rights, other than the payment of benefits for covered losses or expenses incurred before the plan was terminated, and for covered medical plan expenses related to a total disability existing before the plan was terminated, which are incurred within 3 months after termination of the plan. The amount and form of any final benefit you or your beneficiary receives will depend on any insurance contract provisions affecting the plan and the Company's decisions.

Special Pension and Savings Provisions

A few special provisions apply only to the Savings Plan and Pension Plan.

Maximum Benefits

Federal tax laws impose certain limitations on the benefits and contributions under qualified retirement plans. These limitations generally apply only to highly compensated employees. You will be notified if these limitations apply to you. More information is available from the ORNL Benefits Office.

Top-Heavy Provisions

Under current tax law, the Pension Plan and Savings Plan are required to contain provisions that apply in the event a significant portion of the plan's benefits are payable to highly compensated employees. These provisions—called "top-heavy" rules—provide for accelerated vesting of plan benefits and certain minimum benefit accruals in the event the plans become top-heavy. The plans are not top-heavy now. Therefore, the top-heavy rules are not likely to affect your benefits under the plans.

A more detailed explanation of the provisions will be provided if and when these plans become top-heavy.

Loss of Retirement Benefits

Other than failing to meet the age and service requirements for a benefit, there are no plan provisions that would cause you to forfeit your Pension Plan benefits. Under the Savings Plan, you are always 100% vested in your own contributions, and you become 100% vested in Company matching contributions after you complete 3 years of credited service. After 3 years of credited service, you are fully vested in your Company matching contributions in the Savings Plan, but the investment choices you make will affect that balance.

Assets Upon Termination

If the Savings Plan terminates, participants' accounts will be distributed after plan expenses are paid. The trustee will make account distributions as instructed by the Plan Administrator.

Any assets remaining in the Pension Plan after all liabilities to participants and beneficiaries are satisfied, and after all expenses are paid, will revert to the Company.

Special Pension and Savings Provisions (cont.)

Pension Benefit Guaranty Corporation

Your pension benefits under the Pension Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the plan terminates (ends) without enough money to pay all benefits, PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers:

1. normal and early retirement benefits,
2. disability benefits if you become disabled before the plan terminates, and
3. certain benefits for your survivors.

The PBGC guarantee generally does not cover:

- benefits greater than the maximum guaranteed amount set by law for the year in which the plan terminates;
 - some or all benefit increases and new benefits-based plan provisions that have been in place for fewer than 5 years at the time the plan terminates;
 - benefits that are not vested because you have not worked long enough for the Company;
 - benefits for which you have not met all of the requirements at the time the plan terminates;
 - certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the plan's normal retirement age;
- and*
- non-pension benefits such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from PBGC depending on how much money your plan has and on how much PBGC collects from employers.

For more information about PBGC and the benefits it guarantees, ask the Plan Administrator or contact:

PBGC Technical Assistance Division
1200 K Street N.W.
Washington, D.C. 20005-4026

Phone: 202-926-4000 (not a toll-free number)

Telephone text device/telecommunication device for the deaf (TTY/TDD) users: Call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000.

Additional information about PBGC's pension insurance program is available through PBGC's website, www.pbgc.gov.

Assignment or Alienation of Benefits

Except as required by applicable law (such as a qualified domestic relations order [QDRO]), benefits provided under the Pension Plan and Savings Plan are not subject to assignment, alienation, attachment, lien, garnishment, levy, pledge, bankruptcy, execution, or any other form of transfer.

Qualified Domestic Relations Order

A QDRO is a legal judgment, decree, or order that recognizes the rights of another individual under the Savings Plan or Pension Plan with respect to child or other dependent support, alimony, or marital property rights.

In the event of a QDRO, benefits under the Pension Plan and Savings Plan may be payable to someone other than your designated beneficiary to satisfy a legal obligation you may have to a spouse, former spouse, child, or other dependent. Your Pension Plan or Savings Plan benefits will be reduced by the benefits payable under QDRO to someone else.

There are specific requirements which a domestic relations order must meet to be recognized by the Plan Administrator as a QDRO, as well as specific procedures regarding the amount and timing of payments. If you are affected by such an order, you will be notified by the ORNL Benefits Office. Participants and beneficiaries may obtain from the Plan Administrator, without charge, a copy of the plan's procedures governing QDROs.

Qualified Medical Child Support Order

A qualified medical child support order (QMCSO) is an order or judgment from a state court directing the Plan Administrator to cover a child for benefits under the health care plans. Coverage will be provided according to a valid order served on the Company or the Company's agent for service of legal process.

If you are affected by such an order, you and each child will be notified about further procedures to validate and implement the order. Participants and beneficiaries may obtain from the Plan Administrator, without charge, a copy of the plan's procedures for determining the validity of a QMCSO and for administering a QMCSO.

Health Insurance Portability and Accountability Act (HIPAA)

This plan operates in accordance with regulations under the Health Insurance Portability and Accountability Act (HIPAA) with respect to protected health information (PHI). For purposes of the plan, PHI generally consists of individually identifiable information

about you or your dependents, including health and demographic information that relates to your or their eligibility for all group health benefits under the plan. Additional information about your rights under HIPAA is provided separately in a Notice of Privacy Practices.

Other Administrative Facts

UT-Battelle, LLC

Plan Name	Plan Number	Plan Type	Plan Year	Insurer, Claims Administrator, or Trustee	Source of Contributions	Source of Benefits
Pension Plan for Employees at ORNL	001	Defined Benefit	Calendar	Northern Trust Company serves as Trustee The Northern Trust Company 50 South LaSalle Street Chicago, IL 60675	Employee (as of 1/1/2013) and Company	Benefits are funded through group annuity contracts and assets in separate investment accounts, all of which are held in one trust
Savings Plan for Employees at ORNL	002	Defined Contribution and 401(k) Plan	Calendar	Charles Schwab Retirement Plan Services Charles Schwab Trust Company serves as Trustee 12401 Research Blvd. 02-130 Austin, TX 78759	Employee and Company	Benefits are paid by the Plan Trustee from assets held in the trust
Group Life Insurance	511	Welfare	Calendar	Metropolitan Life Insurance Company	Employee/Retiree and Company	Benefits are paid from an insurance contract
Business Travel Accident	511	Welfare	Calendar	Life Insurance Company of North America	Company	Benefits are paid from an insurance contract

Other Administrative Facts (cont.)

UT-Battelle, LLC

Plan Name	Plan Number	Plan Type	Plan Year	Insurer, Claims Administrator, or Trustee	Source of Contributions	Source of Benefits
Special Accident Insurance	511	Welfare	Calendar	Life Insurance Company of North America	Employee	Benefits are paid from an insurance contract
Health Benefits (Medical, Dental, Vision)	510	Welfare	Calendar	UnitedHealthcare—Medical MetLife—Dental Delta Dental Plan of Ohio—Dental Vision Service Plan (VSP)—Vision Care	Employee/Retiree and Company	Benefits are paid (through a claims administrator) from employee contributions and general assets of the Company
Prescription Drug Plan	510	Welfare	Calendar	Express Scripts	Employee/Retiree and Company	Benefits are paid (through the Express Scripts claims administrator) from employee contributions and general assets of the Company
Cafeteria Plan – including the Flexible Spending Plans	510	Welfare	Calendar	Dependent Care Flexible Spending Account Health Care Flexible Spending Account Pre-tax Medical and Dental Premium Programs	Employee (Pre-tax Contributions)	Benefits are paid (through a claims administrator) from employee contributions and general assets of the Company
Long-Term Disability Plan	511	Welfare	Calendar	Company and an outside claims administrator	Company	Company
Employee Assistance Plan	510	Welfare	Calendar	Magellan Behavioral Health	Company	Company
Education Assistance Program	511	Welfare	Calendar	Company	Company	Company
Severance Plan for Salaried Employees	511	Welfare	Calendar	Company	Company	Company
Long-Term Care Plan	511	Welfare	Calendar	MetLife	Employee/Retiree	Benefits are paid from an insurance contract
Legal Insurance	511	Welfare	Calendar	ARAG	Employee	Benefits are paid from an insurance contract

Your Rights Under COBRA

You and your Qualified Beneficiaries covered under a group health plan (one of the Medical or Dental plans) or the health care spending account have the option to purchase a temporary continuation of health care coverages at full group rates, plus a 2% administrative charge in certain instances, when your coverage would otherwise end. This is called COBRA coverage. COBRA stands for the Consolidated Omnibus Budget Reconciliation Act of 1985.

COBRA Participation

If one of the events (such events are referred to as “Qualifying Events”) listed in the Cobra Continuation Period chart later in this section causes you or an eligible dependent to lose coverage under one of the group health plans, you and/or the eligible dependent, as the case may be, are a “Qualified Beneficiary” with respect to such group health plan.

Each Qualified Beneficiary independently may elect to continue coverage under such a group plan. Covered employees may elect COBRA coverage on behalf of their spouse, and parents may elect COBRA coverage on behalf of their eligible dependents.

If you adopt or have a child while covered by COBRA, that child also is a Qualified Beneficiary entitled to COBRA coverage.

Continued coverage is available for a maximum of 18, 29, or 36 months, depending on the Qualifying Event outlined in the COBRA Continuation Period chart that follows. You may continue to participate in the health care spending account only through the end of the year in which the Qualifying Event occurs.

When the Qualifying Event is the death of an employee, the employee becoming entitled to Medicare benefits (under Part A, Part B, or both), the employee’s divorce or legal separation, or a dependent child’s loss of eligibility as an eligible dependent child, COBRA continuation coverage lasts for up to 36 months. When the Qualifying Event is the end of employment or reduction of the employee’s hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the Qualifying Event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement.

For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to

28 months after the date of the Qualifying Event (36 months minus 8 months). Otherwise, when the Qualifying Event is the end of employment or reduction of the employee’s hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which the 18 month period of COBRA continuation coverage can be extended.

If you or anyone in your family covered under a group health plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator within 60 days of the disability determination and before the close of the initial 18 month period of continuation coverage, each Qualified Beneficiary is entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability must have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the initial 18 month period of continuation coverage.

If your family experiences another Qualifying Event while receiving 18 months of COBRA continuation coverage, the spouse and other eligible dependents in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second Qualifying Event is properly given to the Plan Administrator. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child. These exceptions are valid only if the event would have caused the spouse or dependent child to lose coverage under the group health plan had the first Qualifying Event not occurred.

Sometimes, filing a proceeding in bankruptcy under Title II of the United States Code can be a Qualifying Event. If a proceeding in bankruptcy is filed with respect to a plan sponsor, and if that bankruptcy results in the loss of coverage of any retired employee covered under the plan, the retired employee will become a Qualified Beneficiary with respect to the bankruptcy. The retired employee’s spouse, surviving spouse, and other eligible dependents also will become Qualified Beneficiaries if bankruptcy results in their loss of coverage under the group health plan.

Your Rights Under COBRA (cont.)

COBRA Continuation Period			
Qualifying Event (if accompanied by a loss of coverage)	Maximum Continuation Period		
	You	Spouse	Child
Your hours of employment are reduced	18 months	18 months	18 months
You terminate for any reason (except gross misconduct)	18 months	18 months	18 months
You or any Eligible Dependent who is a Qualified Beneficiary is determined to be disabled at any time during the first 60 days of COBRA coverage	29 months	29 months	29 months
You die	N/A	36 months*	36 months*
You and your spouse legally separate or divorce	N/A	36 months	36 months
You become entitled to Medicare (Part A or B, or both)	N/A	36 months	36 months
Your child no longer qualifies as an Eligible Dependent	N/A	N/A	36 months

* If your dependent is eligible for extended coverage under the medical plan, as described in the "Medical Plan" chapter, the maximum COBRA period will be reduced by the length of that extended coverage.

Choosing COBRA

Here are some things to keep in mind about COBRA continuation:

You and your Qualified Beneficiaries have 60 days after your COBRA notice to elect continued participation. You will have an additional 45 day period to pay any makeup contributions you missed from the first day of the COBRA coverage.

- If COBRA is elected, the coverage previously in effect generally will be continued, including the amount of health care spending account contributions.
- Coverage will be effective as of the date of the Qualifying Event, unless you waive COBRA coverage and subsequently revoke your waiver within the 60 day election period. In that case, your election coverage begins on the date you revoke your waiver.
- You may change coverage during annual enrollment or if you experience a Qualifying Event, as described in the "About Your Benefits" chapter.

Your Rights Under COBRA (cont.)

Cost of Participation

COBRA participants must pay monthly premiums for their coverage:

- For medical and dental coverage, premiums are based on the full group rate per covered person set at the beginning of the year, plus 2% to cover administrative costs.
- Health care spending account contributions can be continued on an after-tax basis, plus the 2% administrative charge.
- If you are disabled under the Social Security definition of disability, COBRA premiums for months 19 through 29 reflect the full group cost per person, plus 2%.

The Trade Act of 2002 created a tax credit for certain individuals who become eligible for trade adjustment assistance and for certain retired employees who are receiving pension payments from PBGC (eligible individuals). Under this tax provisions, eligible individuals can either take a tax credit or get advance payment of 65% of premiums paid for qualified health insurance including continuation coverage.

If you have questions about these tax provisions, you may call the Health Coverage Tax Credit Consumer Contact Center toll-free at 1-866-628-4282. TTY/TTD callers may call toll-free at 1-866-626-4282. More information about the Trade Act is also available at <http://webapps.dol.gov/elaws/ebsa/health/employer/C19.htm>.

Notification

The ORNL Benefits Office will notify you by mail of your COBRA election rights when the Qualifying Event is a reduction in hours or termination of employment. You will receive instructions on how to continue your health care benefits under COBRA.

If your dependents lose coverage due to divorce, legal separation, or loss of dependent status, you (or a family member) must notify the ORNL Benefits Office within 60 days of the event so COBRA can be offered and your election rights can be mailed to you. Also, to extend coverage beyond 18 months because of disability, notice of the Social Security Administration's determination must be provided within 60 days after you receive that determination and before the end of the initial 18 month period.

When COBRA Ends

COBRA coverage will end before the maximum continuation period if:

- a person who was covered under COBRA becomes covered under another group health plan not offered by the Company after you elect COBRA (providing the other plan does not have pre-existing condition limitations affecting the covered person; if the other plan has such limitations, COBRA coverage will end when those limitations expire);
- you or your eligible dependent becomes entitled to Medicare after you elect COBRA;
- the first required premium is not paid within 45 days, or any subsequent premium is not paid within 30 days of the due date; or
- the Company's group health plans are terminated.

Questions concerning your COBRA continuation coverage rights should be addressed to the Plan Administrator.

For more information about your rights under ERISA, including COBRA, HIPAA, and other laws affecting group health plans, contact the nearest Regional or District Office of the US Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at www.dol.gov/ebsa.

Uniformed Services Employment and Re-Employment Rights Act of 1994 (USERRA)

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) sets requirements for continuation of health coverage and reemployment concerning an Employee's military leave. These requirements apply to medical and dental coverage for you and your dependents. They do not apply to any Life, Short-term or Long-term Disability or Accidental Death and Dismemberment coverage you may have.

A military leave is a leave due to performance of duty on a voluntary or involuntary basis; military leave includes active duty, active duty for training, initial active duty for training, inactive duty training, and full-time National Guard duty.

Your Rights Under COBRA (cont.)

For military leaves of less than 31 days, coverage will continue, and you are not required to pay more than the active contribution rate. For military leaves of 31 days or more, you may continue coverage for yourself and your dependents by paying 102% of the total premium, until the earliest of the following:

- 24 months from the last day of employment with the Employer,
- the day after you fail to return to work, or
- the date the policy cancels.

Regardless of whether you continue your health coverage, if you return to your position of employment, your health coverage and that of your eligible dependents (if any) will be reinstated under the Plan. No exclusions or waiting period may be imposed on you or your dependents in connection with this reinstatement unless a sickness or injury is determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of military service.

Your Rights Under ERISA

As a participant in any of the Company's benefit plans described in this book, you are entitled to certain rights and protections under ERISA. ERISA provides that all plan participants shall be entitled to:

- receive information about your plan and benefits;
- examine, without charge, at the Plan Administrator's office, and at other specified worksites, all plan documents—including pertinent insurance contracts, trust agreements, collective bargaining agreements, annual reports, and other documents filed with the Internal Revenue Service or the US Department of Labor, and available at the Public Disclosure Room of the Employee Benefits Security Administration;
- obtain copies of all plan documents and other plan information, including insurance contracts and collective bargaining agreements, copies of the latest annual report, and updated Summary Plan Description, by writing to the Plan Administrator (the Plan Administrator may make a reasonable charge for copies); and
- receive a summary annual report of the plan's financial activities. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition, once every 12 months, you may request information concerning the total value of your Savings Plan accounts and a statement as to what amount (if any) of the Company contributions to your Savings Plan account is then vested (or the earliest date on which it will become vested).

Similarly, once each year, you may request information concerning your vested rights under the Pension Plan (or, if you are not vested, the earliest date on which you become vested), and what your benefit would be at normal retirement age if you stopped working under the plan now. This information is free, but you must address a written request for it to the Plan Administrator or, for Savings Plan information, call the information line.

Continue Group Health Plan Coverage

You have the right to continue health care coverage for yourself, your spouse, and/or eligible dependents if there is a loss of coverage under the plan as a result of a Qualifying Event. You or your dependents may have to pay for such coverage. Review this Summary Plan Description and the documents governing the plan on the rules governing your COBRA continuation of coverage rights. You should be provided a free certificate of creditable coverage from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation of coverage, and when your COBRA continuation of coverage ceases, if you request it before losing coverage or up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your new coverage.

Your Rights Under ERISA (cont.)

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan, and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. To file suit in a state or federal court concerning: (1) a claim for a benefit, (2) the qualified status of a domestic relations order or medical child support order, or (3) your service credit, you must file the suit within 1 year of the date of the final determination by the Plan Administrator which is the basis of your suit. If you do not file the suit within this period, the Plan Administrator’s final determination will be binding and cannot be challenged by you in court.

If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the US Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim is frivolous).

Assistance with Your Questions

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, US Department of Labor, listed in your telephone directory, or contact:

**Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
US Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210**

You also may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

