



Open Enrollment Is Here!

October 15–31, 2024

Exciting News for 2025!

Are you ready for more from your dental and vision plans? ORNL is rolling out basic and enhanced options that offer fantastic new benefits!



Enhanced Dental Plan: Get more coverage, including adult orthodontia, so you can smile with confidence!



Enhanced Vision Plan: Enjoy a higher allowance for frames and contacts—seeing clearly and looking stylish just got easier!

Open Enrollment is here! Don't miss your chance to choose the best plans for you and your family. Plus, it's the perfect time to set your Health Savings Account (HSA) contributions for 2025.

Check out the details and how to enroll to make the most of these new benefits!

Good news! In 2025, you can contribute more to your Health Savings Account.

For individual coverage levels, the maximum contribution will be \$4,300. For all other coverage levels, the maximum contribution will be \$8,550. (These limits include the employer contribution, which will be \$500 for individual coverage and \$1,000 for all other coverage levels.) If you are 55 or older, you will be allowed to contribute an additional \$1,000.

Reminder: You must reelect your HSA contributions each year.

The IRS has increased the minimum deductible allowed under a high-deductible health plan for 2025. For individual coverage, the in-network deductible will be \$1,650; all other coverage levels will be \$3,300. The in-network out-of-pocket maximum will remain \$2,500 for individual coverage and \$5,000 for all other coverage levels.

To complete Open Enrollment, log in to your ADP account at <https://my.adp.com> or call 1-800-211-3622. If you encounter account issues or your account is locked, you must call ADP. ADP phone hours are Monday through Friday, 8 a.m.–8 p.m., and Saturday, 8 a.m.–5 p.m. (EST).

Vision

ORNL will offer a basic and enhanced vision plan to employees through Vision Service Plan (VSP). For employees currently enrolled in the Consumer Choice plan, your enrollment will default to the Consumer Choice Basic Vision Plan. Your medical plan premium will continue to be a combined premium for medical, prescription, and vision benefits.

Highlights of the Enhanced Vision Plan:

- Increased frame allowance to \$200 every year
- Increased contact lens allowance to \$200 every year
- **VSP Light Care:** Frame and lens allowances can be used toward nonprescription sunglasses or nonprescription blue-light-filtering glasses

	Monthly Medical Premium with Basic Vision	Monthly Medical Premium with Enhanced Vision
Consumer Choice Plan		
Employee Only	\$68.90	\$73.26
Employee + One	\$137.80	\$146.53
Employee + Two or More	\$206.70	\$219.79

If you earned the wellness incentive for 2025, then deduct \$35 from the monthly premiums shown above.

Dental

Your dental plan options are changing. ORNL is changing to one dental plan provider, Delta Dental. Employees will have a choice between a basic and enhanced dental plan. If you are currently enrolled in a dental plan, then your enrollment will default to the Delta Dental Basic Plan.

Highlights of the Enhanced Dental Plan:

- No per-person deductible
- Increased lifetime orthodontia maximum up to \$3,000
- Adult orthodontia
- Increased calendar year maximum to \$3,000

	Monthly Premium Basic Dental	Monthly Premium Enhanced Dental
Delta Dental		
Employee Only	\$7.12	\$16.91
Employee + One	\$14.24	\$33.82
Employee + Two or More	\$21.36	\$50.73

Learn More about Your Options

For more information, please visit ORNL's Open Enrollment website: <https://openenrollment.ornl.gov/>.

Also, watch for communications from Delta Dental and VSP that are mailed directly to you.

Summary Plan Descriptions

You can view your complete 2025 Summary Plan Description at <https://benefits.ornl.gov>.

Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) document outlining your medical plan is available for your review. To view, print, or download your SBC, visit the first link for the basic vision plan, the second link for the enhanced vision plan.

<https://benefits.ornl.gov/summary-of-benefits-consumer-choice-cy25/>

<https://benefits.ornl.gov/summary-of-benefits-consumer-choice-enhanced-vision-cy25/>.

Required Notices

The following notices are available at <https://benefits.ornl.gov/2025-required-notices/>:

- Women's Health and Cancer Rights
- Newborn and Mother's Health Protection Act
- Employee Assistance Program
- Notice of Special Enrollment Rights
- Creditable Coverage Notice
- Notice of Privacy Practices
- Premium Assistance under Medicaid and the Children's Health Insurance Program
- Wellness Program Notice
- Notice of Nondiscrimination



Printed copies of your SBC, Summary Plan Descriptions, and/or any required notices can be mailed by request and free of charge. Contact the ORNL Benefits Office by mail at ORNL Benefits, P.O. Box 2008, MS 6465, Oak Ridge, TN 37831-6465; by phone at 1-865-576-7766 (local) or 1-865-576-7766 (toll-free); or by email at ornlbenefits@ornl.gov.

Questions?

You can contact ORNL Benefits with your Open Enrollment questions by emailing ornlbenefits@ornl.gov or calling 1-865-576-7766. Benefits Office hours of operation are: Monday through Friday, 7:30 a.m.–4 p.m. (EST).

