

ORNL's Under Age 65 Retiree Open Enrollment for 2025

ORNL's Open Enrollment for 2025 will begin on **October 15, 2024, and run through October 31, 2024.**

This is your once-a-year opportunity to switch medical and/or dental plans or enroll/cancel legal insurance. If interested, please contact the ORNL Benefits Service Center at **1-800-211-3622**. Their hours are Monday through Friday, 8 a.m.–8 p.m., and Saturday, 8 a.m.–5 p.m. (EST).

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.

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

New Deductible Amounts: In 2025, the deductibles for the Consumer Choice medical plan will increase to \$1,650 (individual coverage) and \$3,300 (dual and family coverage). This change is due to the IRS adjusting the minimum deductibles for the high-deductible health plans. The out-of-pocket maximums will remain the same at \$2,500 (individual) and \$5,000 (dual and family).

Legal Insurance with Identity Theft Protection through ARAG

- During Open Enrollment (October 15-31, 2024), you may enroll in or cancel legal insurance coverage through ARAG for 2025.
- Legal insurance benefits are provided to you at the same premium and plan as current ORNL employees. Coverage is available for \$18.72 per month and is paid directly to ARAG. Coverage includes legal advice and assistance in life situations, identity theft protection, and basic tax advice and tax preparation services.
- To enroll in or cancel legal insurance coverage for 2025, visit www.ARAGlegal.com/ornlretirees (access code 18095ret) or call ARAG at **1-800-247-4184** (toll-free) between October 15 and 31, 2024.

Questions?

If you need assistance or have questions, please call Retirement Services at **1-865-341-3054** or email retirement@ornl.gov. ORNL Benefits Office Hours - 6:30 a.m.–3:30 p.m. (EST).

2025 Retiree Dental Plans

There are more dental plan options in 2025! ORNL is changing to one dental plan provider, Delta Dental, but retirees will have a choice between a basic and an enhanced dental plan.

Highlights of the Enhanced Dental Plan:

No per-person deductible, increased lifetime maximum for orthodontia to \$3,000 (including adult orthodontia), and increased calendar year maximum to \$3,000.

Delta Dental Plans				
Services Covered	Basic Plan In-Network		Enhanced Plan In-Network	
	Annual Deductible (Basic & Major Services Only)	\$50 per person		N/A
Calendar Year Maximum (Certain Exclusions Apply)	\$1,500		\$3,000	
Preventive and Diagnostic Services	Covered 100%		Covered 100%	
Basic Services	Covered 80% after deductible		Covered 80%	
Major Services	Covered 50% after deductible		Covered 50%	
Lifetime Orthodontic Maximum	Up to \$1,500 (Dependents up to age 26)		Up to \$3,000 (All covered persons)	
		Monthly Premium		
		Single	Dual	Family
Delta Dental Basic Plan		\$8.90	\$17.80	\$26.70
Delta Dental Enhanced Plan		\$18.69	\$37.38	\$56.07

NOTE: If you are enrolled in a dental plan and do not make any changes during Open Enrollment, your coverage will automatically transition to the Delta Dental basic plan.

MetLife Dental enrollees: Be on the lookout for a mailing from Delta Dental with more information about your transition to Delta Dental.

Enroll with ORNL Benefits Service Center (via ADP)

Toll-Free: 1-800-211-3622

Monday - Friday: 8 a.m.–8 p.m. and Saturday 8 a.m.–5 p.m.

Remember: Your 2025 benefits elections must be confirmed by October 31, 2024, at 8 p.m. (EST).

2025 Retiree Vision Plans

There are more vision plan options in 2025! Retirees will have a choice between a basic and enhanced vision plan.

Highlights of the Enhanced Vision Plan:

Increased frame or contact lens allowance to \$200 **every year**, frame and lens allowance can be used toward non-prescription sunglasses or non-prescription blue light filtering glasses.

Vision Service Plan (VSP) Plans			
Services Covered	Basic Plan In-Network		Enhanced Plan In-Network
	Vision Services	No charge for yearly exam No charge for lenses every 12 months: single vision, bifocal, trifocal, or polycarbonate (for dependent children) Frames allowance of up to \$120 plus 20% off excess of \$120 every 24 months OR Contact lens every 12 months covered up to \$120 allowance; allowance applies to cost of contacts. Contact lens exam (evaluation and fitting fee) subject to not more than \$60 patient copay.	No charge for yearly exam No charge for lenses every 12 months: single vision, bifocal, trifocal, or polycarbonate (for dependent children) Frames allowance of up to \$200 plus 20% off excess of \$200 every 12 months OR Contact lens every 12 months covered up to \$200 allowance; allowance applies to cost of contacts. Contact lens exam (evaluation and fitting fee) subject to not more than \$60 patient copay.
Lens Enhancements	20% discount on lens enhancements and upgrades. Standard progressive lenses no charge.	20% discount on lens enhancements and upgrades. Standard progressive lenses no charge.	
Additional Discounts	20% discount on additional prescription glasses and sunglasses from any VSP provider within 12 months of your last eye exam.	20% discount on additional prescription glasses and sunglasses from any VSP provider within 12 months of your last eye exam.	
VSP Light Care	N/A	Frame and lens allowance can be used toward non-prescription sunglasses or non-prescription blue light filtering glasses.	

Medical/Rx/Vision	Monthly Premium		
	Single	Dual	Family
Consumer Choice with Basic Vision	\$97.61	\$195.22	\$292.83
Consumer Choice with Enhanced Vision	\$101.97	\$203.95	\$305.92
Prime Select with Basic Vision	\$271.27	\$542.54	\$813.81
Prime Select with Enhanced Vision	\$275.63	\$551.27	\$826.90

NOTE: If you are enrolled in a medical plan and do not make any changes during Open Enrollment, your coverage will automatically transition to your current medical plan with basic vision coverage.

Learn More about Your Options

For more information, please visit ORNL's retiree website:
<https://benefits.ornl.gov/>

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

Summary Plan Description, Summary of Benefits and Coverage, and Required Notices

Summary Plan Description (SPD):

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

Summary of Benefits and Coverage (SBC):

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

- <https://benefits.ornl.gov/summary-of-benefits-consumer-choice-cy25/>
- <https://benefits.ornl.gov/summary-of-benefits-prime-select-cy25/>
- <https://benefits.ornl.gov/summary-of-benefits-consumer-choice-enhanced-vision-cy25/>
- <https://benefits.ornl.gov/summary-of-benefits-prime-select-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 **1-865-576-7766** (local) or **1-866-576-7766** (toll-free); or by email retirement@ornl.gov.

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PO Box 32290
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Open Enrollment
is October 15-31, 2024

ORNL-RET-25

REAL LIFE. REAL CHOICES. REAL BENEFITS.



ORNL BENEFITS

OAK RIDGE
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