

Notice of 2025 Plan Information for Participants in ORNL’s Medicare Supplement Program

This notice contains important information about your Oak Ridge National Laboratory (ORNL)-sponsored plans for 2025. Please read it carefully. **No action is necessary if you are not making any changes.**

2025 Prescription Drug Premium and HRA Contribution

The monthly prescription drug premium for 2025 will remain \$102 per person. The 2025 annual contribution to the health reimbursement arrangement (HRA) will remain \$792 per person. This amount will be available in your account on January 2, 2025. Any unused funds remaining in your HRA at the end of each year will carry over and continue to be available to you.

ORNL helps retirees and spouses in the overall program cost by funding the HRA and paying 50 percent of the premium for prescription drug coverage.

Important Medicare Supplement Program Reminders

Medicare’s annual open enrollment period is October 15 through December 7, 2024. You may receive many phone calls and mailings from providers marketing their plans to you. **No action is required if you want to remain enrolled in your current supplement plan.**

IMPORTANT: If you want to change your supplement plan, then you must call [Via Benefits at 1-888-592-8348](tel:1-888-592-8348). Enrolling in a plan outside of Via Benefits will make you ineligible for HRA funding and cause you to be disenrolled from ORNL’s prescription drug plan through Express Scripts.

ORNL’s Medicare Supplement Program includes continuous enrollment in a Medicare supplement plan through Via Benefits, receiving benefit dollars from ORNL through an HRA, and enrollment in ORNL’s prescription drug plan through Express Scripts.

Note: If you are employed by ORNL, you are not eligible for the HRA. Also, if you enroll in a Medicare Advantage (Part C or MA) plan, then you are not eligible for the HRA or the ORNL Prescription Drug plan.

Legal Insurance with Identity Theft Protection through ARAG

Between October 15 and 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 includes legal advice and assistance in life situations. Legal insurance also provides identity theft protection and covers 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.