



NOTICE OF 2026 PLAN INFORMATION

PARTICIPANTS IN ORNL'S MEDICARE SUPPLEMENT PROGRAM

2025-G05362

This notice contains important information about your Oak Ridge National Laboratory (ORNL)-sponsored plans for 2026. Please read it carefully. **No action is necessary if you are not making any changes.**

2026 Prescription Drug Premium and HRA Contribution

The monthly prescription drug premium for 2026 will be \$108 per person. The 2026 annual contribution to the health reimbursement arrangement (HRA) will increase to \$840 per person. This amount will be available in your account on January 2, 2026. Any unused funds remaining in your HRA at the end of each year will carry over and continue to be available to you.



Medicare Supplement Program Reminders

Medicare's annual open enrollment period is October 15 through December 7, 2025. 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, you must call Via Benefits at 1-888-592-8348. Enrolling in a non-Via Benefits plan will make you ineligible for HRA funding and cause you to be disenrolled from the 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.

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

Note: If you are employed by ORNL, you are not eligible for the HRA. Also, if you enroll in a Medicare Advantage (Plan C or MA) plan, 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, 2025, you may enroll in or cancel legal insurance coverage through ARAG for 2026.

Legal insurance benefits are provided to you at the same premium and under the same plan as those for current ORNL employees. Coverage is available for \$18.72 per month and includes legal advice and assistance. 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 2026, visit www.ARAGlegal.com/ornlretirees (access code **18095ret**) or call ARAG at 1-800-247-4184 (toll-free) between October 15 and 31, 2025.

COMPARISON OF PREMIUMS | RETIREES



	Consumer Choice			
	Basic Vision		Enhanced Vision	
	*Shared Monthly Rate	Full Monthly Rate	*Shared Monthly Rate	Full Monthly Rate
Retiree Only	\$103.16	\$606.82	\$107.76	\$611.42
Retiree + Spouse	\$221.24	\$1,301.42	\$231.11	\$1,311.29
Retiree + Child(ren)	\$174.94	\$1,029.03	\$182.75	\$1,036.84
Retiree + Spouse + Child(ren)	\$313.85	\$1,846.20	\$327.85	\$1,860.20



	Surest (New Plan)			
	Basic Vision		Enhanced Vision	
	*Shared Monthly Rate	Full Monthly Rate	*Shared Monthly Rate	Full Monthly Rate
Retiree Only	\$148.41	\$742.03	\$153.01	\$746.63
Retiree + Spouse	\$316.11	\$1,580.53	\$325.96	\$1,590.38
Retiree + Child(ren)	\$251.66	\$1,258.32	\$259.46	\$1,266.12
Retiree + Spouse + Child(ren)	\$451.51	\$2,257.57	\$465.51	\$2,271.57



	Delta Dental			
	Basic Dental		Enhanced Dental	
	*Shared Monthly Rate	Full Monthly Rate	*Shared Monthly Rate	Full Monthly Rate
Retiree Only	\$9.39	\$37.57	\$19.72	\$47.90
Retiree + Spouse	\$18.79	\$75.14	\$39.45	\$95.80
Retiree + Child(ren)	\$19.26	\$77.02	\$40.44	\$98.20
Retiree + Spouse + Child(ren)	\$28.65	\$114.59	\$60.16	\$146.10

Over Age 65 Prescription Drug Plan Premiums and HRA Funding Amount		
RX Drug Plan	*Shared Monthly Rate	Full Monthly Rate
Single	\$108.00	\$216.00
Dual	\$216.00	\$432.00
Health Reimbursement Arrangement (HRA)	*ORNL Contribution (prorated for number of months in the plan)	
Single	\$840.00	
Dual	\$1,680.00	

REMINDER: 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.

*Retirees hired prior to 4/1/2012 with at least 10 years full-time service are eligible for shared cost. Otherwise, retirees pay full cost.