

WHAT'S NEW

BENEFITS • 2026

REAL BENEFITS. REAL CHOICES. REAL REWARDS.



ORNL ACTIVE EMPLOYEES

As we approach the upcoming Open Enrollment period, I want to take a moment to express my gratitude for your ongoing feedback regarding ORNL's benefits offerings. Your insights bolster our commitment to support your health, well-being, and peace of mind.

This What's New booklet shares several enhancements to our benefits package for 2026 that we believe will better meet your needs:

1. **New Medical Plan Options:** In response to your requests for flexibility, we are introducing a second medical plan to give you more choices in coverage. The addition of this new variable copay plan will provide choice, allowing you to select a plan that best aligns with your unique health requirements.
2. **Hospital Indemnity Plan:** We recognize that unexpected health events can create financial stress. Therefore, we are pleased to introduce a new hospital indemnity plan, which offers supplemental insurance for hospital stays. This plan can help alleviate some of the unexpected costs associated with inpatient care. You can pair this indemnity plan with either medical plan option.
3. **Life Insurance Enhancements:** We are also making changes to our life insurance offerings to broaden coverage options and provide resources that better support you and your loved ones during challenging times.
4. **Flexible Spending Account Updates:** Next, we have updated various flexible spending accounts to allow for greater flexibility in how you allocate your pretax dollars. These changes are designed to empower you to make the best financial decisions for your personal circumstances.
5. **ORNL 360:** Finally, to enhance your experience even further, we are launching ORNL 360—a one-stop hub where you can easily access information related to benefits, compensation, retirement, and wellness. ORNL 360 will make it simpler for you to navigate your benefits and choices and find the support you need.

We are confident these enhancements will broaden your benefits experience. Please take some time to review the accompanying booklet for detailed information about these exciting changes.



Remember, Open Enrollment runs **October 15–31**. Visit <https://openenrollment.ornl.gov>, opening **October 1**, for additional information.

Scott McIntyre
Benefits Director

New! Second Medical Plan through UnitedHealthcare

In 2026, ORNL will offer two medical plans through UnitedHealthcare. The lab will retain its existing Consumer Choice high-deductible plan and will also offer the Surest medical plan.

Both plans use the same UnitedHealthcare network!

Surest Medical Plan

The Surest medical plan will be offered to monthly salaried and nonexempt weekly employees.

This new plan introduces a variable copay structure designed to provide you with greater flexibility and cost efficiency in managing your health care expenses. With this plan, your copay amount for services varies based on the provider and type of care you receive. By aligning copays with the actual cost of care, the Surest plan empowers you to make informed decisions about your health while maintaining access to quality services tailored to your needs.

For information or examples on how to use this new medical plan, visit <https://britehr.app/OakRidge-2026/1>.



ORNL’s prescription drug coverage is provided by Express Scripts® and vision coverage is provided by VSP®.



New! Enhanced Voluntary Benefits through MetLife

When an accident, critical illness, or hospitalization brings unexpected expenses, supplemental insurance coverage can help protect your income while you recover. That's why ORNL is going even further to help protect your finances by adding hospital indemnity insurance and enhancing your critical illness and accident insurance options.

Beginning in 2026, ORNL will offer a ***hospital indemnity plan***, a type of supplemental health insurance that provides a fixed daily benefit payment for each day you are hospitalized. The benefit covers planned (e.g., maternity) or unplanned (e.g., accident or illness) hospitalizations. This benefit is paid directly to you, and you can use it to help cover out-of-pocket expenses related to your hospital stay, such as deductibles, copays, coinsurance, or other costs like transportation or childcare.

Additionally, select claims in the existing ***critical illness and accident insurance*** benefits will see increased payments!

Quick Fact! ORNL's hospital indemnity insurance accepts international claims.



Visit <https://openenrollment.ornl.gov> beginning **October 1**. Enroll through ADP during Open Enrollment, which runs **October 15-31**.

Remember, employees can access their benefits anytime at my.adp.com.



New! Coverage Levels

ORNL is expanding from three coverage levels to four in the medical, dental, critical illness, and accident insurance plans. <https://openenrollment.ornl.gov/premiums/>

New Coverage Levels:

- Employee only
- Employee + child or children
- Employee + spouse
- Employee + spouse + child or children



Rates are based on usage by coverage level to ensure fair cost sharing.

Your current enrollment will be mapped to the new coverage level for 2026 on the Open Enrollment site.



New! Health Care Flexible Spending Account

For employees selecting the Surest medical plan, those not enrolled in ORNL's medical benefits, or those employees not eligible for a Health Savings Account, ORNL is offering a new health care flexible spending account beginning January 1, 2026. An employee's annual contribution can range from \$100 to \$3,300.

Change! Dependent Care Flexible Spending Account

The dependent care flexible spending account vendor will change from HealthEquity® to Optum® effective January 1, 2026. Additionally, the maximum contribution will increase from \$5,000 to \$7,500.

New! IRS Health Savings Account Limits

For employees enrolled in the Consumer Choice medical plan, the IRS has increased contribution limits for health savings accounts.

New IRS Health Savings Account Limits:

- Employee only: \$4,400
- All other coverage levels: \$8,750

Change! Basic Life Insurance through MetLife

Effective January 1, 2026, all salaried monthly and nonexempt weekly employees hired on or after April 1, 2012, will be enrolled in basic term life insurance coverage at 1× their base annual salary, with ORNL paying 100% of the cost. This is a change from the previous basic life insurance coverage, which was 2× base annual salary with the cost shared between ORNL and the employee.

Employees hired before April 1, 2012:

You can continue to be enrolled for 2× base annual salary or enroll in the 1× base annual salary, employer-paid basic term life insurance. Those hired before April 1, 2012, who previously waived coverage will be enrolled in 1× base annual salary and will have one last chance to elect 2× base annual salary at the shared cost (50% ORNL-paid/50% employee-paid premium at the rate of \$0.195 per \$1,000).

Employees with 2× base annual salary basic life insurance can maintain the insurance into retirement if they had the coverage for 5 continuous years prior to retirement.

Employees with basic life insurance can enroll in spouse and/or child life insurance, providing additional coverage for their family.

Employees can visit <https://openenrollment.ornl.gov> or attend a life insurance webinar for more information. Check ORNL Today for details.

Cost Savings! Supplemental Life Insurance through MetLife

Supplemental term life insurance rates for ORNL employees will decrease by 11% starting on January 1, 2026. This rate decrease applies to all age brackets.

During Open Enrollment, you can select 1× your base annual salary in supplemental term life insurance without answering any health questions. You can apply for higher coverage amounts up to the new increased maximum—the lesser of 9× base annual salary or \$1.5 million—by answering five health questions.

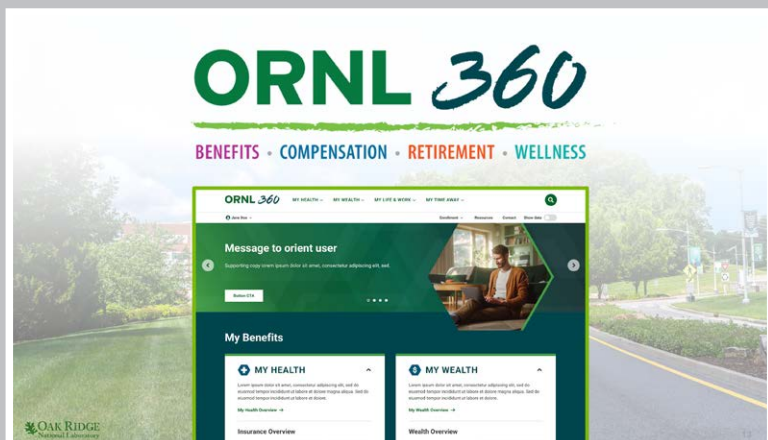
Note: If you were previously enrolled in basic life insurance and your coverage was reduced, consider increasing your supplemental term life insurance coverage during Open Enrollment to maintain your current level of coverage.



Other Enhancements

ORNL 360

In October, ORNL is launching *ORNL 360*, a one-stop hub where you can easily access information related to benefits, compensation, retirement, and wellness. This centralized resource will make it simpler for you to navigate your options and find the support you need. Visit ornl360.com for personalized benefits resources.



Legal Insurance Enhancements

ARAG, ORNL's legal insurance provider is enhancing its benefits. Your legal plan has been enhanced this year to include legal representation for property tax disputes, including challenging in court both primary and secondary residence property tax assessments. Additionally, employees will now have expanded access to legal representation for credit bureau disputes, and challenges to the three credit bureaus.

Visit <https://openenrollment.ornl.gov> to learn more.

Reminder! Enhanced Vision and Dental Insurance

ORNL rolled out enhanced dental and enhanced vision plans in 2025, and you can choose these plans in 2026! Get more coverage, including adult orthodontia, using ORNL's enhanced dental plan. The enhanced vision plan provides a higher allowance for frames and contacts.

