WHAT'S NEW

BENEFITS • 2026

REAL BENEFITS. REAL CHOICES. REAL REWARDS.

ORNL BARGAINING UNIT EMPLOYEES

WHAT'S NEW

BENEFITS • 2026

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.

This year, we are introducing **enhanced voluntary benefits through MetLife**, including a hospital indemnity plan and updates to our critical illness insurance and accident insurance. These supplemental plans are designed to protect your income during expected health events.

Additionally, we are enhancing our **supplemental life insurance options** with lower rates, making it easier than ever to secure your family's financial future.

In 2026, we'll also provide **expanded coverage levels for medical, dental, critical illness, and accident insurance**, giving you more options to tailor your benefits to fit your needs.

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. This centralized resource will make it simpler for you to navigate your options and find the support you need.

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

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.

Scott McIntyre
Benefits Director

New! Enhanced Voluntary Benefits through MetLife

Hospital Indemnity Plan, Critical Illness Insurance, and Accident Insurance

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.

New! Enhanced Legal 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.

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.

New! Coverage Levels

ORNL is expanding from three coverage levels to four in the medical, dental, critical illness, and accident insurance plans.

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.

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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! Health Care Flexible Spending Account

For employees not eligible for a Health Savings Account and those not enrolled in ORNL's medical benefits, 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.

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.

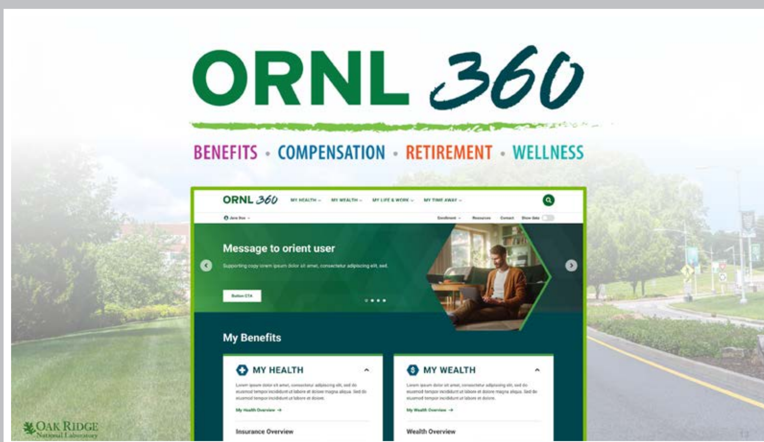
New IRS Health Savings Account Limits:

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

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.



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.

Oak Ridge National Laboratory