WHAT'S NEW

BENEFITS • 2026

REAL BENEFITS. REAL CHOICES. REAL REWARDS.

ORNL UNDER 65 RETIREES

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BENEFITS • 2026

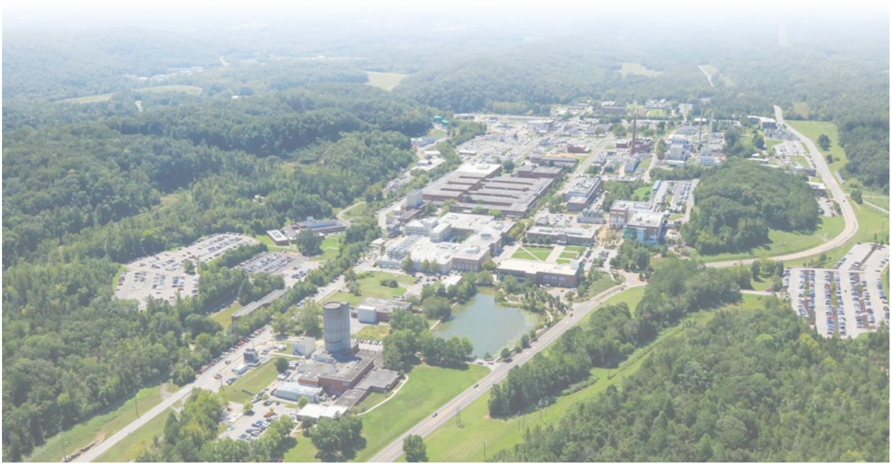
As we approach the 2026 Open Enrollment period, I am pleased to share key updates to several benefits options:

1. **New Medical Plan Option:** In 2026, ORNL will retain the Consumer Choice high-deductible plan and introduce a new Surest medical plan, replacing the Prime Select plan. The addition of a variable copay option will provide choice, allowing you to select a plan that best aligns with your unique health requirements.
2. **Expanded Coverage Levels and New IRS Deductibles**
3. **Legal Insurance Enhancements**
4. **Enhanced Vision and Dental Insurance:** You can still select the enhanced vision and dental plans that were introduced in 2025. Through these plans, you will receive increased coverage options.

We encourage you to review these enhancements and consider how they may fit your needs.

Open Enrollment runs **October 15–31**. If you would like to switch medical and/or dental plans or enroll/cancel legal insurance, please call the ORNL Benefits Service Center at 1-800-211-3622. Their hours are 8 a.m.–8 p.m. EST Monday through Friday, and 8 a.m.–5 p.m. EST Saturday. Visit https://benefits.ornl.gov for more information.

Scott McIntyre
Benefits Director



New! Medical Plan Option

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, which replaces the current Prime Select plan.*

Both plans use the same UnitedHealthcare network!

Surest Medical Plan

The new Surest medical 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.

surest™
A UnitedHealthcare Company

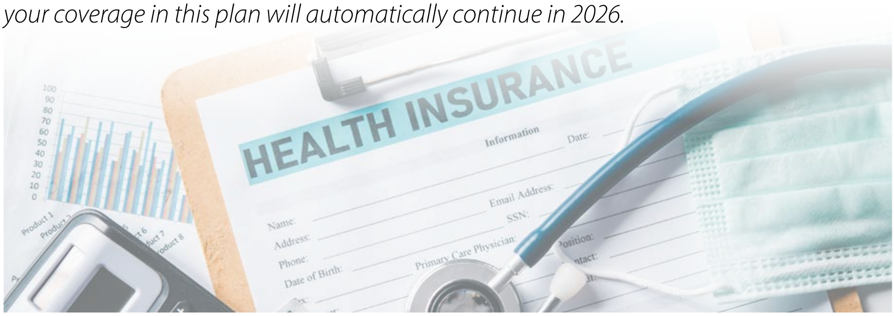
To learn more about the Surest plan, under age 65 retirees can attend:

- Zoom webinar on Tuesday, October 14 at 10 a.m. EST
  (Meeting ID: *161-993-5731*, Passcode: *150323*)
- In-person at ORAU's Address: Pollard Auditorium
  210 Badger Ave, Oak Ridge, TN 37830
  Thursday, October 23 at 3 p.m. EST

ACTION REQUIRED !

*Retirees on the Prime Select plan are required to choose between the Consumer Choice and Surest plans. If you do not make a choice, you will be automatically enrolled in the Surest plan.

Visit https://benefits.ornl.gov for plan comparisons. If you are enrolled in the Consumer Choice medical plan and do not make any changes during Open Enrollment, your coverage in this plan will automatically continue in 2026.



New! Coverage Levels

ORNL is expanding from three coverage levels to four in the medical and dental plans.

New Coverage Levels:

- Retiree only
- Retiree + child or children
- Retiree + spouse
- Retiree + 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! Deductible Amounts for 2026

In 2026, the deductibles for the Consumer Choice medical plan will increase to $1,700 (individual coverage level) and $3,400 (all other coverage levels) because the IRS has adjusted the minimum deductibles for high-deductible health plans. The out-of-pocket maximums will remain the same at $2,500 (individual) and $5,000 (all other coverage levels).

Other Enhancements

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.

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 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.

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