

WHAT'S NEW

BENEFITS • 2026

CHANGES TO HEALTH CARE PLANS FOR RETIREES UNDER AGE 65

2025-G05216

We are excited to announce important changes to your medical plan options during open enrollment for 2026. Starting **January 1, 2026**, ORNL will offer the Surest medical plan through UnitedHealthcare, which will replace the existing Prime Select medical plan. Surest is a variable copay plan that provides more predictable, simplified medical claims in terms of cost. The Consumer Choice medical plan will still be offered in 2026.

These options ensure you have access to flexible and reliable coverage that meets your health care needs.

Introducing the Surest Medical Plan

The Surest medical plan simplifies health care:



- **No deductible, no coinsurance.**
- **Actual prices (copays)** – including labs and X-rays – are easily displayed so you can comparison-shop for care that works for you and your family.
- **Lower copays are assigned to providers evaluated as higher-value**, based on past effectiveness and cost efficiency data.
- **Access to the large, national UnitedHealthcare provider network.**
- **Low– or no–cost virtual options available.**
- **Access to a dedicated Member Services team and clinical advocates.**

In January 2026, the Surest plan will replace the Prime Select plan, providing greater transparency, simplicity, and cost predictability.

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



IMPORTANT

If you are currently enrolled in the Prime Select medical plan and do not make any changes during open enrollment, then you will automatically transition to the Surest medical plan for 2026.

Preparing for Open Enrollment

ORNL's open enrollment will run from October 15 to 31, 2025. You will receive a "What's New" booklet in the mail that gives detailed information about medical, vision, and dental options, expanded coverage levels for premiums, legal insurance enhancements, and more.

ORNL is moving to the following four coverage levels for medical and dental plans. Rates are based on usage by coverage level to ensure fair cost sharing.

- Retiree only
- Retiree + spouse
- Retiree + child(ren)
- Retiree + spouse + child(ren)

Your current enrollment will be mapped to the new coverage level for you.

To aid in your decision, the included sheet lists medical and dental premiums for each plan and coverage level.

Information Sessions

To help you learn more about the Surest medical plan, ORNL Benefits will host two information sessions—one webinar and one in-person meeting:

- **Zoom webinar**

Tuesday, October 14 at 10 a.m. EST

(Meeting ID: 161-993-5731, Passcode: 150323)

- **In-person meeting**

Thursday, October 23 at 3 p.m. EST

ORAU's Pollard Auditorium

210 Badger Ave, Oak Ridge, TN 37830

Dates to Remember

- **Open enrollment period:** October 15–31, 2025
- **Coverage effective date:** January 1, 2026

For more information, contact ORNL Retirement Services at 865-341-3054 or retirement@ornl.gov.

We're here to help you select the plan that fits your needs!

Sincerely,

ORNL Retirement Services

