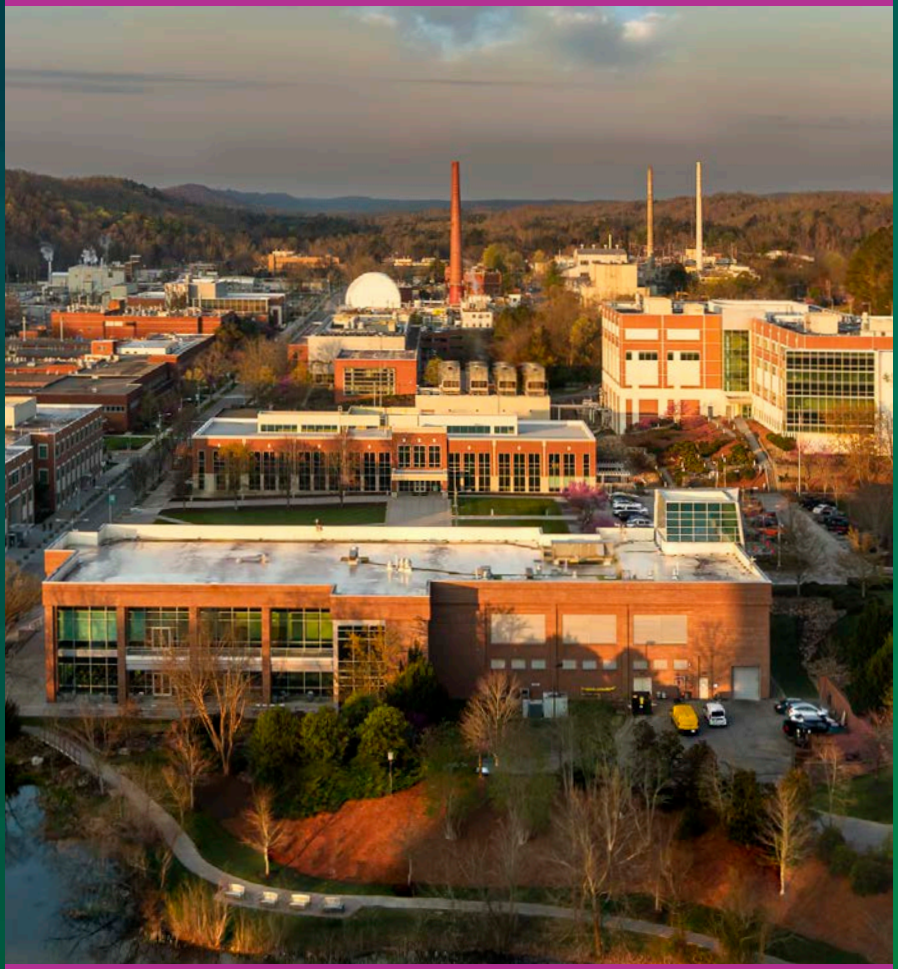
# WHAT'S NEW

# BENEFITS • 2027

**REAL BENEFITS. REAL CHOICES. REAL REWARDS.**



**ORNL UNDER 65 RETIREES**

# WHAT'S NEW

**BENEFITS · 2027**

As we approach Open Enrollment, this is an important time to review your benefits and consider the coverage that best meets your needs. ORNL offers a comprehensive benefits program designed to support your health, financial well-being, and peace of mind.

For 2027, you will see an increase in medical premiums. Medical inflation, increased use of health care services, rising prescription drug costs, and new medications entering the market are all contributing to higher costs for ORNL's medical plans. ORNL continues to pay the majority of these costs while working to maintain benefits that provide meaningful coverage, value, and choice.

This year's **What's New** booklet highlights several important updates, including the following:

- Continued availability of the **Consumer Choice** and **Surest** medical plans, updated Consumer Choice deductibles, and unchanged out-of-pocket maximums.
- Enhanced dental and vision plans and legal insurance.
- Digital ID cards for Consumer Choice and Surest participants.
- Information about **ORNL Perks** and other resources available at **benefits.ornl.gov**, where you can review 2027 premiums and compare medical and dental plans.

Please review the enclosed booklet and visit **benefits.ornl.gov** before making your enrollment decisions.

**Open Enrollment runs October 14–31, 2026.** If you would like assistance, join us at the **Open Enrollment Drop-In Session** on **Monday, October 26, from 10 a.m. to 2 p.m. at Oak Ridge Associated Universities (ORAU)** or contact Retirement Services at 865-341-3054 or retirement@ornl.gov.



Thank you for allowing ORNL to continue supporting your health and well-being throughout retirement.

**Scott McIntyre**
*Benefits Director*

## *Update!* Premiums increase

Medical premiums will increase for 2027 because of rising health care costs affecting employers nationwide. Despite these industry-wide challenges, ORNL remains committed to providing high-quality, competitive retiree benefits with comprehensive coverage and meaningful value.

### Reminder of enhanced dental and vision options

ORNL rolled out enhanced dental and enhanced vision plans, and you can continue to choose these plans for 2027! Get more coverage, including adult orthodontia, using ORNL's enhanced dental plan. The enhanced vision plan provides a higher allowance for frames and contacts.

## *Reminder!* Legal insurance

Legal insurance benefits are provided to you at the same premium and under the same plan available to current ORNL employees. Coverage is available and is paid directly to ARAG. Coverage includes legal advice and assistance in life situations, and identity theft protection.

To enroll or cancel legal insurance for 2027, visit **www.araglegal.com** (access code **18095ret**) or call ARAG at 1-800-247-4184 (toll- free) between October 14 and 31, 2026.

**Retiree Open Enrollment Assistance is available for any questions or concerns.**

> Monday, October 26, 2026
> 10 a.m.–2 p.m.
> Location: ORAU —100 ORAU Way, Oak Ridge, TN 37830
> (directly behind Enrichment Federal Credit Union — enter the front door and turn LEFT)

You can continue to visit **benefits.ornl.gov** to view premiums and compare medical and dental plan details.

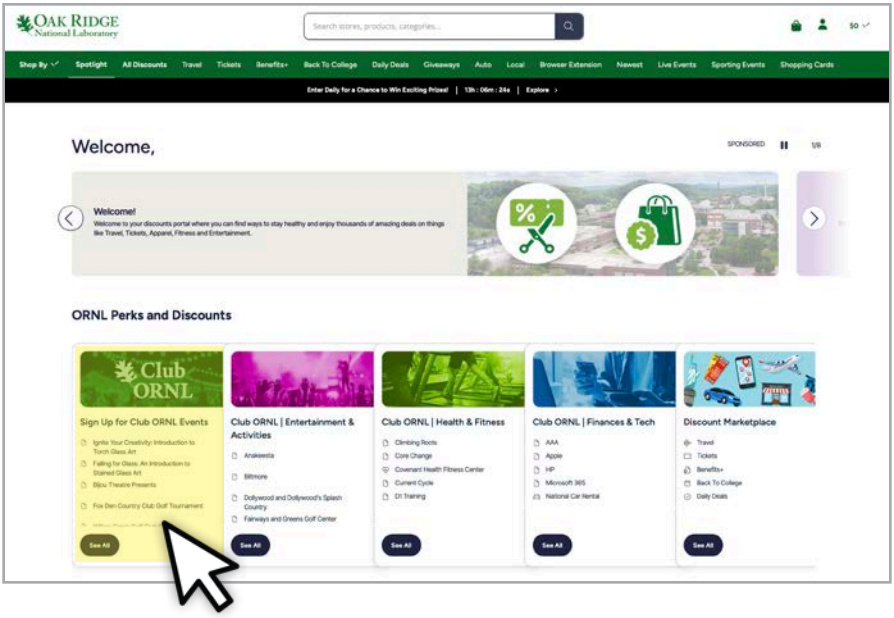
## *Remember!* ORNL Perks offers a wide range of deals

ORNL Perks is a one-stop discount website that helps employees and their families save money, stay healthy, and enjoy life. The platform offers deals, events, and everyday savings on travel, tickets, clothing, fitness, entertainment, and more, making it easy to find discounts for every interest, budget, and occasion.

> Use code **6MK57D** during signup at **ornlperks.benefithub.com**

### Visit Perks for Club ORNL offerings

Club ORNL's volunteer team offers a variety of on- and off-campus events for a wide range of interests and budgets. From educational workshops and seminars to social gatherings and outdoor activities, there is something for everyone. Explore Club ORNL events on the ORNL Perks platform!



### *New!* Consumer Choice Deductible increase

For employees enrolled in the Consumer Choice medical plan, the IRS has raised the minimum annual deductible for high-deductible health plans.

| Consumer Choice Deductibles | 2027 |
|---|---|
| Retiree Only | $1,750 |
| All Other Coverage Levels | $3,500 |

### No change to in-network out-of-pocket maximum

| Consumer Choice | 2027 |
|---|---|
| Retiree Only | $2,500 |
| All Other Coverage Levels | $5,000 |



## Important Information

**Retirement Services**
865-341-3054 | retirement@ornl.gov

**ADP**
1-800-211-3622

**ID Cards are now digital**

Consumer Choice and Surest medical plan members can access their ID cards digitally. Digital cards work just like physical ones and can be accessed, printed, downloaded, and emailed at any time.

- **Consumer Choice Plan**: UnitedHealthcare app or **myuhc.com**
- **Surest Plan** (digital optional): Surest app or **surest.com**; physical ID cards are mailed
- **Express Scripts**: Express Scripts app or **express-scripts.com**
- **Delta Dental**: Delta Dental app or **deltadentaloh.com**

If you need a physical ID card, contact the plan's member services team to request one.





## Your Summary of Benefits and Coverage and Required Notices

Your Summary of Benefits and Coverage (SBC) and Required Notices have been furnished to you electronically. These documents provide a description of your rights and obligations under your medical plan and summarize important information about your coverage options.

> These documents can all be found at **https://benefits.ornl.gov**. Scan the QR code to access the website.

Printed copies of your SBC, or any Required Notices can be mailed by request free of charge. Contact the ORNL Benefits Office by mail at ORNL Benefits, PO Box 2008, MS 6465, Oak Ridge, TN 37831; by phone (865-576-7766); or by email (ornlbenefits@ornl.gov).

## Summary Plan Descriptions site

You can view all your Summary Plan Descriptions (SPDs) and other plan documents by visiting **https://spd.ornl360.com/**. These resources provide detailed information about your benefits, coverage, and plan provisions to help you make informed decisions.

OAK RIDGE
National Laboratory

Under 65 Retirees

2026-G04117