

## **Notice of 2024 Plan Information for Participants in ORNL's Medicare Supplement Program**

This notice contains important information about your ORNL-sponsored plans for 2024. Please read it carefully. **No action is necessary if you are not making any changes.**

### **2024 Prescription Drug Premium and HRA Contribution**

The monthly prescription drug premium for 2024 will be \$102 per person. The 2024 annual contribution for the Health Reimbursement Arrangement (HRA) has increased to \$792 per person. This amount will be available in your account as of January 2, 2024. Any unused funds remaining in your HRA will carry over each year and continue to be available to you.

### **Medicare Supplement Program Reminders**

Medicare's annual Open Enrollment period is October 15 through December 7, 2023. You may receive many phone calls and mailings from providers marketing their plans to you. **No action is required if you want to remain enrolled in your current supplement plan.**

**IMPORTANT: If you want to change your supplement plan, you must call Via Benefits at 1-888-592-8348. Enrolling in a plan outside of Via Benefits will make you ineligible for HRA funding and cause you to be disenrolled from the ORNL's prescription drug plan through Express Scripts.**

**ORNL's Medicare Supplement Program includes continuous enrollment in a Medicare supplement plan through Via Benefits, receiving benefit dollars from ORNL through an HRA, and enrollment in ORNL's prescription drug plan through Express Scripts.**

ORNL assists retirees and spouses in the overall program cost by funding the HRA and paying 50% of the premium for prescription drug coverage.

*Note: If you are employed by ORNL, you are not eligible for the HRA. Also, if you enroll in a Medicare Advantage (Plan C or MA) plan, you are not eligible for the HRA or the ORNL Prescription Drug plan.*

### **Legal Insurance with Identity Theft Protection through ARAG**

Between October 11 and 31, 2023 you may enroll in or cancel legal insurance coverage through ARAG for 2024.

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 includes legal advice and assistance in life situations. Legal insurance also provides identity theft protection and offers basic tax advice and tax preparation services.

To enroll in or to cancel legal insurance coverage for 2024, visit [www.ARAGlegal.com/ornlretirees](http://www.ARAGlegal.com/ornlretirees) (access code 18095ret) or call ARAG at 1-800-247-4184 (toll-free) between October 11 and 31, 2023.