

## **Notice to Participants in ORNL's Under Age 65 Retiree Healthcare Plans**

### **Open Enrollment for 2024**

ORNL's Open Enrollment for 2024 will begin on October 11, 2023 and run through October 31, 2023. This is your once-a-year opportunity to switch medical and/or dental plans. If interested, please contact the ORNL Benefits Service Center at 1-800-211-3622. Their hours are Monday through Friday, 8 a.m.–8 p.m., and Saturday, 8 a.m.–5 p.m. (EST).

**No action is necessary if you are not making any changes.**

### **2024 Healthcare Highlights**

- **Good News:** Medical and dental premiums will remain the same in 2024. Premiums are listed in the chart below:

<b>2024 Monthly Retiree Premiums</b>						
<b>MEDICAL</b>	Shared cost			Full cost		
	Single	Dual	Family	Single	Dual	Family
Consumer Choice	\$88.03	\$176.06	\$264.10	\$517.83	\$1,035.67	\$1,553.50
Prime Select	\$237.70	\$475.40	\$713.10	\$950.80	\$1,901.60	\$2,852.40
<b>DENTAL</b>	Shared cost			Full cost		
	Single	Dual	Family	Single	Dual	Family
MetLife	\$8.94	\$17.88	\$26.81	\$35.75	\$71.50	\$107.25
Delta Dental	\$8.48	\$16.95	\$25.43	\$33.90	\$67.80	\$101.70

- **New Deductible Amounts:** In 2024, the deductibles for the Consumer Choice medical plan will increase to \$1,600 (individual coverage) and \$3,200 (dual and family coverage). This change is due to the IRS adjusting the minimum deductibles for the high deductible health plans to qualify for a Health Savings Account. The out-of-pocket maximums will remain the same at \$2,500 (individual) and \$5,000 (dual and family).
- **Prescription Changes:** Beginning in January, you will have the opportunity to fill any 90-day supply of maintenance medications at in-network retail pharmacies. Express Scripts mail order is no longer mandatory, but mail order is still available.
  - *Reminder:* Prescriptions are included in the deductible and out-of-pocket maximum of the Consumer Choice medical plan.
  - After three 30-day fills of a maintenance medication if you do not fill for a 90-day supply, you will be responsible for the full cost of the medication and the cost will not apply toward your deductible or out-of-pocket maximum. Non-maintenance medications and new prescriptions can continue to be filled at a 30-day supply at a retail pharmacy.
- **New HSA Annual Maximum:** For those who contribute directly to your Optum Bank HSA, please note the annual HSA contribution limit for 2024 has increased to \$4,150 for single coverage and \$8,300 for dual/family coverage levels. Those age 55 and older can contribute an additional \$1,000.

For details about ORNL's retiree healthcare plans, please visit <https://benefits.ornl.gov/>.

MORE INFORMATION ON THE BACK 

## Legal Insurance with Identity Theft Protection through ARAG

During Open Enrollment (October 11-31, 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 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.

**Questions:** If you need assistance or have questions, please call Retirement Services at (865) 574-8988 or email [retirement@ornl.gov](mailto:retirement@ornl.gov).

Sincerely,

ORNL Retirement Services  
[retirement@ornl.gov](mailto:retirement@ornl.gov)