



East Tennessee Technology Park (ETTP) 2018 Annual Benefits Enrollment

Eligible Active Salaried & BU Employees



Note: This summary information provides an overview of some of the main features of the benefit plans for eligible employees but does not reflect all of the benefits, exclusions, and limitations of the plans. For all of the plan rules, details, and coverage provisions, the terms of the plans are governed by the Plan Documents and insurance contracts. Should there be any inconsistencies between the Plan Documents and this summary information, the Plan Documents and insurance contracts will prevail. The Company reserves the right to amend or terminate any of the plans, in whole or in part, at any time.

***Safely Delivering the Department of Energy's Vision
for the East Tennessee Technology Park Mission***



New in 2018

- Monthly benefit rates will either *decrease* from 2017 or stay the same for medical, dental, vision, and basic life monthly contributions (PMA bargaining unit employees should refer to their 2018 Annual Enrollment Benefits Guide).
- There are no major plan provision changes for any benefits for 2018.
- The ETTP Health and Welfare Benefit Plan will no longer offer Adult Child (age 26-28) medical coverage unless the child is disabled. Please visit www.healthcare.gov for alternative coverage options.
- New carriers for Dental, Life, Accidental Death & Dismemberment (AD&D), and Disability Plans.
- You do not need to take any action if you want to keep the same benefits you have now.
 - Exception: Flexible Spending Accounts (FSAs). Current contribution level will not automatically carry over.

2018 Annual Benefits Enrollment Period: November 13 - 22, 2017



Good News for 2018!

Rate Information – ETTP Benefit Plans

Plan	Rates	Carrier
PPO Medical	Decrease	Aetna
CDHP Medical	No change	Aetna
Dental	Decrease	Cigna
Vision	No change	VSP
Salaried Long-term Disability Buy-up	Decrease	Unum
Employee Basic/Optional Life Insurance and AD&D	Decrease/No change	Securian
Dependent-Spouse Life Insurance	Age bands have changed	Securian
Dependent-Child Life Insurance	No change	Securian



Medical Plans and Prescription Drugs

- Employee monthly contributions for the PPO Plan are **lower** in 2018 than in 2017.
- Employee monthly contributions for the CDHP will remain the same.
- Due to IRS regulations, the deductibles in the CDHP will increase slightly.
- In the PPO Plan, some **in-network** Behavioral Health services will now be covered at 100%, with no deductible. Please contact Aetna with questions regarding Behavioral Health services.
- Out-of-network prescription drug benefits will now be covered at the out-of-network coinsurance level, after any copay and subject to the deductible. This applies to both the PPO Plan and the CDHP.



Overview of Medical Plan Options

- **Two plans to choose from:**
 - PPO Plan
 - Consumer Directed Health Plan (CDHP)

Both Plans:

- Are administered by Aetna
- Are preferred provider organizations, with in-network and out-of-network coverage
- Include the same network of doctors and facilities
- Cover prescription drugs
- Cover in-network preventive services at 100%

The plans have different:

- Annual deductibles
- Coinsurance amounts
- Out-of-pocket maximums
- Prescription drug formularies
- Monthly contributions



Medical Plan Options Comparison

Plan Design Provisions		Oak Ridge Aetna PPO Plan		Aetna CDHP	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Single/Family	Salaried	\$400/\$800	\$1,000/\$2,000	\$2,700/\$5,400	\$5,000/\$10,000
	Oak Ridge BU	\$300/\$600	\$600/\$1,200		
You pay	Salaried	20% after deductible <i>(Applicable copay/coinsurance)</i>	40% after deductible	50% after deductible <i>(No copay)</i>	50% after deductible <i>(No copay)</i>
	Oak Ridge BU	0% after deductible	30% after deductible		
Annual Out-of-Pocket Maximum Single/Family	Salaried	\$5,100/\$10,200	\$13,200/\$26,400	\$6,550/\$13,100	\$13,100/\$26,200
	Oak Ridge BU	\$6,350/\$12,700	\$2,000/\$4,000		

*Portsmouth and Paducah bargaining unit employees should refer to their 2018 Annual Enrollment Benefits Guide.



In-Network Prescription Drug Coverage

Salaried

Plan Design Provisions	PPO Plan		CDHP	
	Retail	Mail	Retail	Mail
Annual Deductible	\$100 per individual		Integrated with medical	
Formulary	4-Tier Premier Plus		Value Plus	
Generic (You pay)	30% after deductible, to a max of \$150	30% after deductible, to a max of \$300	30% after deductible	30% after deductible
Formulary Brand Name (You pay)	30% after deductible, to a max of \$150	30% after deductible, to a max of \$300	30% after deductible	30% after deductible
Non-Formulary Brand Name (You pay)	30% after deductible, to a max of \$300	30% after deductible, to a max of \$600	45% after deductible	45% after deductible
Specialty (You pay)	30% after deductible, to a max of \$400	Not applicable	45% after deductible	Not applicable
Annual Out-of-Pocket Maximum Single/Family	\$1,500/\$3,000		Integrated with medical	



In-Network Prescription Drug Coverage

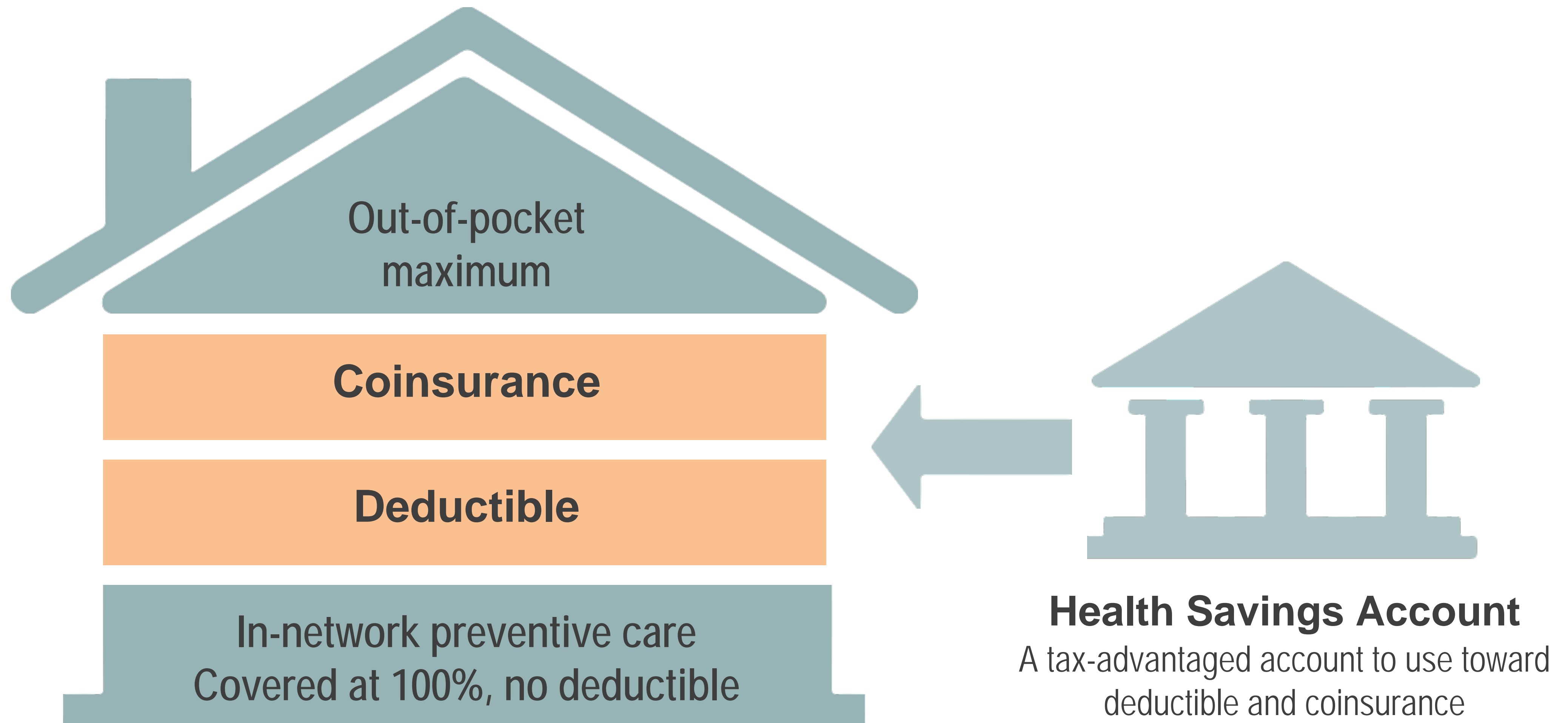
Oak Ridge Bargaining Unit

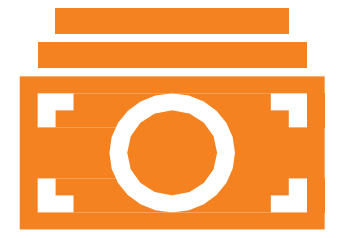
Plan Design Provisions	PPO Plan		CDHP	
	Retail	Mail	Retail	Mail
Annual Deductible	\$75 per individual		Integrated with medical	
Formulary	5-Tier Premier Plus		Value Plus	
Generic (You pay)	20% after deductible with \$10 minimum	\$20 copay	30% after deductible	30% after deductible
Formulary Brand Name (You pay)	30% after deductible with \$10 minimum	\$40 copay	30% after deductible	30% after deductible
Non-Formulary Brand Name (You pay)	30% after deductible with \$10 minimum	\$60 copay	45% after deductible	45% after deductible
Specialty (You pay)	30% after deductible (preferred \$25 min/\$50 max; non-preferred \$40 min/\$80 max)	Not applicable	45% after deductible	Not applicable
Annual Out-of-Pocket Maximum Single/Family	Integrated with medical			

*Portsmouth and Paducah bargaining unit employees should refer to their 2018 Annual Enrollment Benefits Guide.



How the CDHP Works





Health Savings Account (HSA)

- **CDHP plan participants can open and contribute to an individual HSA at the financial institution of their choice**
- **Your contributions have a triple tax advantage:**
 - Deducted from your income tax filing
 - May grow tax free
 - Can be used tax free for eligible health care expenses (deductible, coinsurance, etc.), now and in the future
- **The account funds roll over year to year and are portable**
- **You cannot make contributions to an HSA if you have a Health Care Flexible Spending Account (FSA)**



Flexible Spending Accounts

Eligible UCOR Active Employees Only

- **Save tax-free dollars in an FSA to pay for eligible expenses**
- **Two options:**
 - Health Care FSA
 - Dependent Care FSA
- **Annual maximum contribution limits:**
 - Health Care FSA: \$2,600
 - Dependent Care FSA: \$5,000 (or \$2,500 if you file a separate tax return)
- **Do not elect a Health Care FSA if you enroll in the CDHP and open a Health Savings Account**

If you want this benefit, you must make an election during the 2018 Annual Benefits Enrollment period.



Vision

- There will be **no change** in monthly contributions for 2018
- No change to provider: VSP
- Plan provisions will remain the same



Dental

- **Lower** contributions for 2018
- Cigna will replace MetLife as the insurance carrier
- 100% preventive care coverage at any dentist (in- or out-of-network)
- Both in-network and out-of-network coverage
- You will pay less when you use in-network providers
- Check to see if your provider is in the Cigna network—there will be a larger number of in-network providers for 2018



Employee and Dependent Life Insurance

- **Basic Life**

- Decrease in monthly contribution rate
- Equal to 2x annual earnings
- You must elect Basic Life in order to purchase Optional Life Insurance

- **Optional Life Insurance**

- Employee
 - No change in premium rate
 - EOI not required to increase by one salary increment, up to the guaranteed issue amount of \$500,000
- Spouse
 - Age bands have changed
 - EOI not required to elect \$10,000 option for first-time coverage
- Dependent: no change in premium rate

- ***Your cost will be shown in the Mercer Single Source 1™ enrollment system beginning November 13***



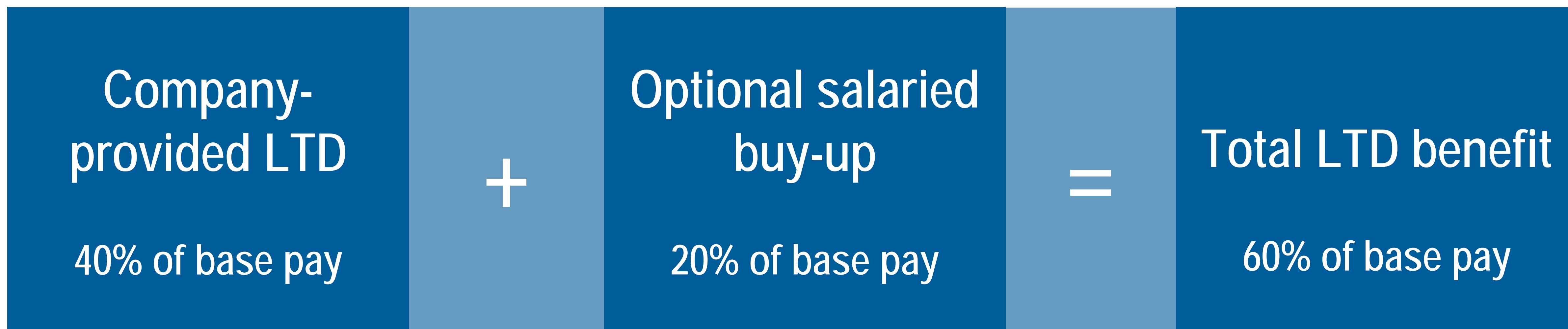
Accidental Death and Dismemberment Eligible UCOR Employees

- The Special Accident Insurance Plan for 2018 will be offered through Securian and will be known as Accidental Death & Dismemberment (AD&D) Insurance moving forward
- ***There are no changes to AD&D coverage or rates for 2018***
- Evidence of Insurability (EOI) is not required for new or additional coverage



Long-Term Disability (LTD) Eligible Active Salaried Employees

- **Lower** monthly contribution rate for LTD buy-up
- New insurance carrier: Unum
- For this enrollment only: Evidence of Insurability not required for eligible active salaried employees enrolling for the first time in LTD buy-up option for 2018





Long-Term Disability Buy-Up Plan Salaried Employee Premium Example

2018 monthly premium is \$.34 per \$100 of covered monthly pay

Employee Cost for LTD 20% Buy-Up Option

A.	Basic Annual Earnings	\$60,000
B.	Basic Monthly Earnings (\$60,000 divided by 12)	\$5,000
C.	Value per \$100 (\$5,000 divided by 100)	\$50
D.	Monthly Premium for 20% Buy-up (\$50 multiplied by \$.34)	\$17

***LTD benefits for those earning more than \$120,000 per year may be subject to certain coverage caps.
Your actual monthly buy-up premium amount will be shown in the Mercer Single Source 1™ enrollment system beginning November 13.***



Evidence of Insurability (EOI)

- **Evidence of Insurability (EOI) is generally required for any increase in life insurance or first-time LTD buy-up election**
- **With our new vendors, certain one-time exceptions are available during this year's Annual Benefits Enrollment only**
 - Optional Employee Life: EOI not required to increase by one salary increment, up to the guaranteed issue amount of \$500,000
 - LTD: EOI not required to elect salaried LTD buy-up for the first time
 - Spouse Life: EOI not required to elect \$10,000 option for first-time coverage
- **Current rules apply**
 - Basic Life: EOI required for first-time election if outside initial eligibility period
 - Spouse Life: EOI required to increase any current amount
 - Children: EOI not required



Resources

Benefit	Resource	Phone	Website
Benefits Enrollment	Mercer Single Source 1™	(888) 890-5631	www.hrbenefitsadvantage.com
Medical	Aetna	(888) 238-6203	www.aetna.com
Vision	Vision Services Plan (VSP)	(800) 877-7195	www.vsp.com
Life, Special Accident (AD&D)	Securian	(888) 658-0193	www.lifebenefits.com
STD, LTD, FMLA	Unum	(800) 421-0344	www.unum.com/claims
Dental	Cigna	(800) 244-6224	www.mycigna.com
Flexible Spending	PayFlex	(888) 238-6226	www.payflex.com
Employee Assistance Program	Aetna	(888) 238-6232	www.resourcesforliving.com Username: UCOREAP1 Password: EAP



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**All details and premium rates are available on
www.ucor.com/benefitsRMP.html**

You do not need to enroll if you want to keep the benefits you currently have. Your 2017 benefits, except Flexible Spending Accounts (FSAs), will roll over to 2018.