

# Your Benefits Summary Plan Description



—DISCOVER—  
your WORLD of benefits



# Introduction



ORNL BENEFITS  
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October 2021

Dear Active Employee:

***Your Benefits Summary Plan Description (SPD)*** outlines the benefits available to you as an active employee.

The following chapters have been updated effective October 1, 2021, to explain what happens to your benefits when you are not approved for Long-Term Disability or your Long-Term Disability benefits end.

- About Your Benefits
  - When Coverage Ends: Coverage for You
- Disability Coverage
  - When Long-Term Disability Benefits End
- Administrative Information
  - COBRA Continuation Period

The employee SPD is available to view or download at [benefits.ornl.gov](http://benefits.ornl.gov). You may also request a free print or electronic copy by contacting [ornlbenefits@ornl.gov](mailto:ornlbenefits@ornl.gov) or calling 865-576-7766.

Please discard the older versions of ***Your Book of Benefits*** and refer to the most current Web-based edition.

If you have any questions or need assistance, you may access the ORNL Benefits website at <https://ornl.sharepoint.com/sites/benefits/Pages/default.aspx> or contact the ORNL Benefits Office at 865-576-7766.

Sincerely yours,

A handwritten signature in black ink, appearing to read "G. Scott McIntyre".

G. Scott McIntyre  
Manager, Employee Benefits



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# 1. About Your Benefits

Your benefits have been designed to support you during the different times of your life—providing comprehensive financial security while you are working as well as income security after you retire.

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# Highlights

## Your Benefits ...

### Provide Eligibility for You and Your Family

As a **Regular Full-Time Employee, Regular Part-Time Employee, or Full-Time Temporary Employee hired to work at least 6 months**, you are eligible for coverage under most benefit plans, including Medical, Dental, Life, Legal, and Accident Insurance, the Savings Plan, and the Pension Plan, on your first day of work. **Casual Employees** are immediately eligible for coverage for Life and Accident Insurance, the Savings Plan, and the Pension Plan. Coverage for Medical, Dental, and Legal Insurance begins after 90 days of service. Casual Employees are not eligible for Short-Term or Long-Term Disability benefits or Flexible Spending Accounts.

### Offer Coverage Automatically

If you are in the class of employees eligible for benefits, you are covered automatically under the following plans:

- Employee Assistance Program
- Short-Term Disability and Long-Term Disability (eligible as defined in the "Disability Coverage" and the "Glossary")
- Business Travel Accident Insurance
- Pension Plan

See the "Eligibility at a Glance" chart in this section for a summary listing of employees who may be eligible for benefits.

### Let You Choose the Coverage That Is Right for You

These benefits are optional, giving you the opportunity to choose the coverage you want and need:

- Medical (including Prescription Drugs and Vision Care)
- Dental
- Flexible Spending Accounts
- Basic and Supplemental Life Insurance
- Spouse and Dependent Life Insurance
- Special Accident Insurance
- Legal Insurance
- Savings Plan

### Offer Tax-Effective Coverage

Contributions for Medical and Dental Plans, Flexible Spending Accounts, and Health Savings Accounts are automatically deducted from your Pay on a pre-tax basis and according to US Internal Revenue Service (IRS) rules. You can also make pre-tax contributions to the Savings Plan.

The term "Company" refers to UT-Battelle LLC. Other terms are defined in the "Glossary".

# Eligibility and Enrollment

## Employee

You are eligible to participate in the benefit plans described in this book if you are employed and paid as a Regular Full-Time Employee of the Company working on a regular basis, a Regular Part-Time Employee working a fixed schedule, or a Full-Time Temporary Employee who is hired to work at least 6 months.

Casual Employees also are eligible for many of the benefits described in this book. Casual Retirees are not eligible to participate in any active employee benefits plans except the Savings Plan.

Individuals who are paid as independent contractors or who are leased from another employer are not employees and are not eligible to participate in the benefit plans described in this benefit summary book.

The terms "Regular Full-Time Employee," "Regular Part-Time Employee," "Full-Time Temporary Employee," "Casual Employee," and "Casual Retiree" are defined in the Glossary.

## Dependents

Eligible dependents may include your spouse and your children. You may choose to cover your eligible dependents for Medical (including prescription drugs and vision care) and Dental coverage. Your spouse and children are eligible for Life, Special Accident, and Legal Insurance coverage. All eligible dependents may also use the Employee Assistance Program.

## Dependent Verification

To enroll your eligible dependents in the medical and/or dental plans, you are obligated to submit proof of dependent status for children and spouse, which includes birth certificate, marriage certificate, or other documents that may be needed to prove eligibility. Enroll your dependents in the plans and upload the documents at the time of enrollment. If you do not have copies of the documents available at enrollment, you must provide the documents by the Verification Deadline on the Dependent Verification Notice. This notice will either be emailed to your work email address or mailed as a paper copy to your home address.

Such coverage for your dependents will not be valid until such evidence is provided. Once the evidence is provided, coverage will be official back to the date of the qualifying event. If evidence is not provided within the time frame, your dependent's enrollment in the plan will be denied. If any claims were paid during the pending eligibility period, the claims will be invalid and will be recovered by United Healthcare, Express Scripts, Vision Service Plan, or MetLife/Delta Dental. You will be refunded appropriate premiums as if you never had the coverage for the family member.

## Continuation of Coverage

Medical (including prescription drugs and vision care) Dental, and Legal Insurance coverage may be continued for an unmarried child who is incapable of self-support due to a physical or mental handicap that began before he or she reached age 26, provided you submit proof of the child's disability to the insurance company within 30 days after the child attains the maximum age and you remain a participant in the plan. Additional proof of the child's continuing disability will be required periodically.

### Administrative Information

Information about COBRA can be found in the chapter titled "Administrative Information."

When your dependents are no longer eligible for Medical and Dental coverage, they may be eligible to continue coverage for up to 36 months under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Legal Insurance may be converted into an individual policy when a dependent is no longer eligible under the employer plan.

Child Life Insurance coverage may be continued for an unmarried child who is incapable of self-support due to a physical or mental handicap that began before he or she reached age 26.

Special Accident Insurance coverage may be continued indefinitely for an unmarried child who is incapable of self-support due to a physical or mental handicap that began before he or she reached age 19.

The terms "Eligible Dependents," "Spouse," and "Child" are defined in the Glossary.

## **Special Eligibility Rules for Families**

If you and your spouse both work for the Company and are eligible to participate in the Company's benefit plans, you may enroll in the plan as an employee, or you may be enrolled as a spouse.

However, you may not enroll for coverage as an employee and as a spouse. In addition, only one of you may enroll your eligible dependent children.

If you are under age 26 and you and one of your parents work for the Company and are eligible to participate in the Company's benefit plans, you may enroll in the plan as an employee, or you may be enrolled as a dependent.

However, you may not enroll for coverage as an employee and as a dependent.

Many benefits and programs are available to you. Although some benefits are provided automatically, enrollment is necessary for others.

Benefits with no enrollment required:

- Employee Assistance Program
- Short-Term Disability
- Long-Term Disability
- Business Travel Accident Insurance
- Pension Plan

To receive these benefits, you must enroll when you are first eligible:

- Medical (including Prescription Drugs and Vision Care)
- Dental
- Flexible Spending Accounts
- Basic and Supplemental Life Insurance
- Spouse and Dependent Life Insurance
- Special Accident Insurance
- Legal Insurance
- Savings Plan

## **When You May Enroll**

You may elect benefits coverage when you first become eligible to enroll, regardless of when coverage begins. All newly hired employees are eligible to enroll as of their first day of work and must enroll within 30 days of their hire date.

## Eligibility at a Glance: Voluntary Benefits

If eligible, you may elect these benefits based on your personal needs.

Benefit Plan	When You Are Eligible to Enroll			
	Regular Full-Time Employees	Regular Part-Time Employees <sup>a</sup>	Full-time Temporary Employees <sup>b</sup>	Casual Employees <sup>c</sup>
Medical (including Prescription Drugs and Vision Care)	On your first day of work  Premiums are based on employee/employer cost sharing	On your first day of work  Premiums are based on employee/employer cost sharing	On your first day of work  Premiums are based on employee/employer cost sharing	On your first day of work  Coverage begins after 90 days of service  Premiums are based on 50% of the employer cost plus the normal employee share
Dental	On your first day of work  Premiums are based on employee/employer cost sharing	On your first day of work  Premiums are based on employee/employer cost sharing	On your first day of work  Premiums are based on employee/employer cost sharing	On your first day of work  Coverage begins after 90 days of service  Premiums are based on 50% of the employer cost plus the normal employee share
Flexible Spending Accounts	On your first day of work	On your first day of work	On your first day of work	Not eligible
Basic, Supplemental, Spouse, and Dependent Life Insurance	On your first day of work			
Special Accident Insurance	On your first day of work			
Legal Insurance	On your first day of work	On your first day of work	On your first day of work	On your first day of work  Coverage begins after 90 days of service
Savings Plan	On your first day of work	On your first day of work	On your first day of work  Postdocs are not eligible for the company match	On your first day of work
<i>Enroll any time at workplace.schwab.com</i>				

<sup>a</sup> **Regular Part-Time Employees:** Hired to work from 50% to 90%, on a declared schedule

<sup>b</sup> **Full-time Temporary Employee:** Hired to work for 6 months up to a maximum of 3 years). Includes postdocs and seasonal workers

<sup>c</sup> **Casual Employee:** Part-time or ad hoc employees working on an intermittent basis under no declared schedule, OR full-time temporary employees working for less than 6 months

## Eligibility at a Glance: Company-Provided Benefits

If eligible, you receive these benefits.

Benefit Plan	When You Are Eligible to Enroll			
	Regular Full-Time Employees	Regular Part-Time Employees <sup>a</sup>	Full-time Temporary Employees <sup>b</sup>	Casual Employees <sup>c</sup>
Employee Assistance Program	On your first day of work	On your first day of work	On your first day of work	On your first day of work
Short-Term Disability	After 1 month of service (Salaried)	After 1 month of service (Salaried)  Benefit is prorated, based on your declared schedule	After 1 month of service (Salaried)	Not eligible
Long-Term Disability	On your first day of work	On your first day of work  Benefit is prorated, based on your declared schedule	Not eligible	Not eligible
	<i>The benefit requires a 180 day period of disability before you are entitled to payment</i>			
Business Travel Accident Insurance	On your first day of work	On your first day of work	On your first day of work	On your first day of work
Pension Plan	On your first day of work	On your first day of work	On your first day of work Postdocs are not eligible	On your first day of work
Severance Plan	On your first day of work	On your first day of work	Not eligible	Not eligible

<sup>a</sup> **Regular Part-Time Employees:** Hired to work from 50% to 90%, on a declared schedule

<sup>b</sup> **Full-time Temporary Employee:** Hired to work for 6 months up to a maximum of 3 years). Includes postdocs and seasonal workers

<sup>c</sup> **Casual Employee:** Part-time or ad hoc employees working on an intermittent basis under no declared schedule, OR full-time temporary employees working for less than 6 months

## Open Enrollment

All employees may enroll for Medical, Dental, and Legal Insurance during the annual Open Enrollment period held in October or November of each year. Enrollment in the Flexible Spending Account is not automatic and must be reelected each year. Contributions to the Health Savings Account (HSA) must be elected each year. Coverage is effective beginning January 1 of the following year. All other benefit elections remain in effect without reenrollment each year.

Enrollment for all benefits, except the Savings Plan, is conducted through the ORNL Benefits Service Center website at <https://portal.adp.com> or by phone at 1-800-211-3622. To enroll your dependents in the Medical and/or Dental plans, you must provide a copy of your marriage certificate for your spouse and a copy of the birth certificate for each of your children.

## Savings Plan

You are eligible to enroll in the Savings Plan immediately upon hire. When you begin work, you will receive a Savings Plan enrollment kit, which includes investment fund fact sheets and a beneficiary form. You also will receive a separate mailing containing your web password and personal identification number (PIN).

You can enroll in the Savings Plan at any time at [workplace.schwab.com](http://workplace.schwab.com). Click the Enroll Now button near the top right corner, then follow the on-screen instructions.

You may also call Schwab Retirement Plan Services Company. Hours are 7 a.m.–11 p.m. Eastern time, Monday through Friday (except on days when the New York Stock Exchange is closed).

- In the United States—1-800-724-7526
- International—1-330-908-4777
- TTY Service—1-800-345-2550

If you are a Salaried employee and you do not take action to enroll, you will be enrolled automatically 30 days following your date of hire, and a pre-tax contribution of 3% of your eligible earnings will be deducted from each paycheck and put into an account set up for you in the Savings Plan. Unless you elect otherwise, your contributions will be invested automatically in the LifePath Index Portfolio fund that corresponds with the date on which you will reach age 65, which is the default investment for anyone who is automatically enrolled.

Refer to the “Savings Plan” chapter for more information on the Savings Plan enrollment process.

## Beneficiaries

When you enroll for Life Insurance, Accident Insurance, or the Savings Plan, you will be asked to name a beneficiary to receive any benefits that may become payable in the event of your death.

## When You May Change Your Elections

You may add or change coverage for Basic Life, Supplemental Life, and Spouse Life with an approved statement of health. You may add Special Accident Insurance at any time. You may cancel these coverages at any time. You may change most Savings Plan elections at any time. There are limited circumstances under which you may change other benefit elections.

Other election changes can be made annually, during the Open Enrollment period, or within 30 days of a Qualifying Life Event or a qualifying significant change in cost or in coverage.

Reference to a 30 day time limit in this book means calendar days. The period begins on the day of the event and ends 29 days thereafter. Holidays and weekends are included in the period.

If you would like to request a midyear election change because of a qualifying event, you must do so through the ORNL Benefits Service Center website at <https://portal.adp.com> or by phone at 1-800-211-3622. This election must be made within 30 days of the event.

## When Coverage Begins

### New Hires

If you enroll as a newly hired employee, your coverage will begin according to the following chart, provided you meet the plan's eligibility requirements. Any coverage you elect for your eligible dependents will begin on the same day your coverage begins.

### Current Employees

#### Changes Made During Open Enrollment

Medical and Dental coverage, Legal Insurance, and Flexible Spending Account elections you make during the fall Open Enrollment period will be effective on January 1 of the following year.

#### Changes at Other Times

If you change the elections for your Medical, Dental, or Legal Insurance or your Flexible Spending Account because of a Qualifying Life Event, or change the elections for your Life or Accident Insurance, the changes will be effective on the date described in the chart below.

Benefit Plan	Your Coverage Will Begin...
Medical (including Prescription Drugs and Vision Care), Dental, and Legal Insurance	<b>New Regular Full-Time Employees, Regular Part-Time Employees, and Full-Time Temporary Employees:</b> on your first day of work, provided you enroll within 30 days of that date. If you do not enroll within 30 days after you first become eligible, you will have to wait until the next Open Enrollment to enroll. Your coverage will become effective the first day of the plan year following Open Enrollment, currently January 1.  <b>New Casual Employees:</b> on the first day following 90 days of service, provided you enroll within 30 days of your hire date. If you do not enroll within 30 days of hire, you will have to wait until the next Open Enrollment to enroll. Your coverage will become effective the first day of the plan year following Open Enrollment, currently January 1.  <b>Current Employees:</b> Election and enrollment changes made as a result of a Qualifying Life Event must be made within 30 days of the event. In this case, coverage is effective on the qualifying event date.
Employee Assistance Program	On your first day of work.
Flexible Spending Accounts	<b>New Employees:</b> Payroll deductions begin as soon as administratively possible and in accordance with IRS rules following your election; however, you may claim eligible expenses beginning on your first day of work. Pre-tax and after-tax deductions are made based on IRS rules. Casual Employees are not eligible.  <b>Current Employees:</b> Election and enrollment changes made as a result of a Qualifying Life Event must be made within 30 days of the event. Coverage is effective beginning the date the election is made. <b>For birth or adoption, coverage is effective beginning the date of the event.</b>
Short-Term Disability	Refer to the "Disability Coverage" chapter. Casual Employees are not eligible.
Long-Term Disability	On your first day of work. Casual Employees are not eligible.

Benefit Plan		Your Coverage Will Begin...
Savings Plan	Your contributions in the form of payroll deductions will begin as soon as administratively possible after you enroll, generally within 30 days.	
Pension Plan	On your first day of work. Postdocs are not eligible.	
Basic Life Insurance	<b>New Employees:</b> On your first day of work, provided you enroll within 30 days after you become eligible. Otherwise, satisfactory evidence of insurability must be approved by the insurance company before coverage can begin.	
	<b>Current Employees:</b> Satisfactory evidence of insurability must be approved by the insurance company before coverage can begin.	
Supplemental Life Insurance	<b>New Employees:</b> On your first day of work, provided you enroll within 30 days after you become eligible. Otherwise, satisfactory evidence of insurability must be approved by the insurance company before coverage can begin.	
	<b>Current Employees:</b> Satisfactory evidence of insurability must be approved by the insurance company before coverage can begin.	
Spouse and Dependent Life Insurance	<b>New Employees:</b> On your first day of work, provided you enroll within 30 days after you become eligible for guaranteed issue amounts. Otherwise, satisfactory evidence of insurability must be approved by the insurance company before coverage can begin.	
	Satisfactory evidence of insurability must be approved by the insurance company before coverage can begin.	
Special Accident Insurance	<b>New Employees:</b> On your first day of work, provided you enroll within 30 days after you become eligible.	
	<b>Current Employees:</b> If changes are made to the plan using the Life Accident Insurance changes life event, the change is effective the date of the event.	
Business Travel Accident Insurance	On your first day of work.	

## Changes at Other Times

### Qualifying Life Events

You may change your pre-tax Medical, Dental, and Legal Insurance elections as well as your Flexible Spending Account contributions during the year only on account of and consistent with a Qualifying Life Event or when certain significant changes in cost or in coverage happen. A change during the year must be made within 30 days of the qualifying event or certain special enrollment events.

A Qualifying Life Event includes

- marriage, legal separation, annulment, or divorce
- the death of your spouse or child
- the birth or adoption (or placement for adoption) of your child
- the loss or gain of benefit eligibility of your child
- the termination or commencement of employment of you, your spouse, or your child
- reduction or increase in hours of employment of you, your spouse, or your child, including a switch between part-time and full-time employment, a strike or lockout, or commencement of or return from an unpaid leave of absence
- a change in health coverage due to your spouse's employment

- a “special enrollment period” under the group health plan as required by law, including loss of coverage for Medicaid or a state Children’s Health Insurance Program (CHIP) or gaining eligibility for Medicaid or CHIP
- a qualified medical child support order that requires your child to be covered under the group medical and/or dental plan
- you, your spouse or child becomes eligible (or loses eligibility) for Medicare or Medicaid  
or
- involuntary loss of other group health plan coverage.

**REMINDER:** Enrollment must be completed within 30 days of any Qualifying Life Event or a special enrollment period for gaining eligibility or losing coverage, or within 60 days of becoming eligible for premium assistance under Medicaid or CHIP or losing eligibility for Medicaid or CHIP. Otherwise, you will have to wait until Open Enrollment to enroll, and the coverage will not be effective until the next January 1.

Here are a few examples of election changes that are consistent with a Qualifying Life Event:

Example of Election Changes Consistent with a Qualifying Life Event	
With this Qualifying Event	You can make these changes, if consistent*
Marriage, birth, adoption, or placement for adoption of a child	Add yourself, your spouse, and/or children; drop coverage if you are to be covered by your spouse’s plan
Divorce, legal separation, or annulment	Drop your spouse and/or children; add coverage if you had been covered under your spouse’s plan
Death of you, your spouse, or a child	Drop coverage for spouse or child; add coverage if you had been covered by your spouse’s employer
Involuntary loss of other group medical coverage	Add coverage
Your child ceases to be an eligible dependent	Drop dependent coverage

*\*To add a dependent, you must provide dependent verification as outlined in the “Dependents” section above.*

*For your election to be effective, the Plan Administrator must determine that your requested mid-year change is consistent with the event.*

## Changes in Cost or Coverage

In addition to the changes listed above, if there is a **significant** change in the cost of coverage of a benefit option, you may be entitled to make a corresponding change in your election within 30 days of the event (except with respect to the Health Care Flexible Spending Account). If a new benefit option is added or improved significantly or curtailed by the Company or by your dependent’s employer, you may be permitted to make a corresponding new election. Changes to your Health Care Flexible Spending Account are not allowed by law for these reasons.

If you contribute to the Dependent Care Flexible Spending Account, and there is a significant increase or decrease in the cost of services by a day care provider who is not your relative, you may be able to make

corresponding changes to your contribution election for your Dependent Care Spending Account by submitting a new election within 30 days of the change. If your dependent care provider changes or services are significantly curtailed, you may be able to change your election within 30 days. For example, if mid-year, your mother will begin taking care of your child at no cost and you no longer need your current dependent care center, you can revoke your election to contribute to the dependent care spending account due to a significant change in coverage. However, if your mother wants a payment mid-year, you cannot increase your contributions to this account due to a change in cost because she is your relative.

In addition, if annual enrollment for your spouse is for a period of coverage other than the calendar year, you may be permitted to make a corresponding election change under this plan during your spouse's enrollment period. For example, if you elect family medical coverage and, in April, your spouse elects coverage under his or her employer plan for May 1–April 30, you can drop your spouse from our medical plan by submitting an election change by May 30.

Please be aware that if the cost of a benefit option that you pay on a pre-tax basis increases or decreases during a year (but not significantly), your election will be changed automatically to reflect the change in the cost of coverage.

## How Changes Affect Your Benefits

### Steps to Take If You Get Married or Divorced

#### If You Get Married ...

Notify the Company's Personnel Records Department to update your personnel records if your name changes. You must show your Social Security card as proof of your name change. Update your address and emergency contact information in the Company database.

Change your benefit elections within 30 days of your marriage on the Benefits Enrollment website at <https://portal.adp.com> or call the ORNL Benefits Service Center at 1-800-211-3622.

Review your spouse's benefits so you can coordinate coverage to your best advantage. If you are adding your spouse to your medical and/or dental coverage, a copy of your marriage license is required.

Consider increasing your contributions to the Health Care Flexible Spending Account or Health Savings Account, so you can pay for your spouse's unreimbursed medical, dental, and vision care expenses with pre-tax dollars.

Update your Life and Accident Insurance beneficiary records on the Benefits Enrollment website.

Consider enrolling in Legal Insurance, so you and your spouse have access to legal counsel to assist in covered services such as identity theft protection for you and your family, creating a will, or assistance with financial planning.

To update your Savings Plan beneficiary information, request a Savings Plan beneficiary form from the Savings Plan website or by calling Charles Schwab Retirement Plan Services. Keep in mind that if you have been married for at least 1 year and you want to designate someone other than your spouse as your beneficiary, you must have your spouse's written and notarized consent. Contact Charles Schwab Retirement Plan Services or the ORNL Benefits Office for more information.

#### If You Get Divorced ...

Notify the Company's Personnel Records Department to update your personnel records if your name changes. Update your address and emergency contact information in the Company database.

Change your benefit elections within 30 days after the date your divorce is final on the Benefits Enrollment website at <https://portal.adp.com> or call the ORNL Benefits Service Center at 1-800-211-3622.

If you fail to make the change within 30 days, you are still required to drop your spouse from your benefits; however, you may not be able to reduce your pre-tax premiums through the end of the year.

You must submit a copy of the divorce decree in order to drop coverage for your ex-spouse. Your ex-spouse is eligible to continue Medical and Dental coverage for up to 36 months through COBRA. You or your ex-spouse has 60 days to notify the ORNL Benefits Service Center in order to obtain COBRA benefits. See the "Administrative Information" chapter.

You also may add your eligible dependents to your medical and dental coverage within 30 days of your divorce or if a court establishes that you must provide coverage for dependent children who previously had coverage provided by your ex-spouse.

You also have the opportunity to enroll in Legal Insurance during this time.

Update your Life and Accident Insurance beneficiary records on the Benefits Enrollment website. To update your Savings Plan beneficiary information, request a Savings Plan beneficiary form by calling Charles Schwab Retirement Plan Services.

Contact the Pension and Savings Operations Department if you think a court may issue a Qualified Domestic Relations Order (QDRO) granting your former spouse the right to receive any pension or Savings Plan benefits. You will be sent important information about the procedures and requirements for QDROs.

Call the Employee Assistance Program if you need help with a personal, family, or marital problem.

## **Steps to Take If You Are Expecting or Adopting a Child**

### **If You or Your Spouse Is Pregnant ...**

Both men and women should contact the ORNL Benefits Office and ask about leave options and the deadlines you need to meet to add your baby to your coverage. This will help you maximize your available benefits.

Interview and choose a network pediatrician for your child to receive in-network benefits after your child is born. Well-child care and immunizations are covered only when you receive them from a network pediatrician. Your baby's first visit will be in the hospital after delivery, so consider choosing a pediatrician who has admitting privileges at your hospital to ensure that you receive in-network benefits for that visit.

For in-network coverage, your obstetrician/gynecologist will precertify your hospital or birthing center admission.

Present your medical identification card when you are admitted to the hospital or birthing center. You may have to pay your share of the hospital cost at admission.

For out-of-network coverage, you should call UnitedHealthcare to precertify your maternity admission. Refer to the back of your identification card for contact information.

### **If You Adopt a Child ...**

Notify your supervisor and the ORNL Benefits Office if you would like to discuss various leave options and make arrangements that best meet the needs of you and your family.

Interview and choose a network pediatrician for your child to receive in-network benefits. Well-child care and immunizations are covered only when you receive them from a network pediatrician.

## When Your Child Arrives

**For Medical and Dental benefits:** Enroll your newborn or newly adopted child within 30 days so your child's medical and dental expenses will be covered from the date of birth or adoption.

Consider beginning or increasing your contributions to the Health Savings Account and/or Flexible Spending Accounts, so you can pay for your child's unreimbursed medical expenses and child care expenses with pre-tax dollars.

Consider enrolling in Legal Insurance, so you and your family have access to legal counsel to assist in covered services such as creating or updating a will, identity theft protection, or assistance with financial planning.

Complete your enrollment on the Benefits Enrollment website at <https://portal.adp.com> or call the ORNL Benefits Service Center at 1-800-211-3622.

You must provide a copy of the birth certificate or adoption papers by the date on the Dependent Verification Services (DVS) Notice.

## Steps to Take If You Become Disabled

### If You Become Disabled ...

Notify your supervisor, either in person or by telephone, in advance, if you cannot report to work. If you cannot reach your supervisor, notify the Lab Shift Superintendent.

Contact the Company's disability claims administrator to request disability benefits. Remain in contact with the claims administrator and the ORNL Benefits Office and keep them informed about how long you anticipate being away from work.

Receive Short-Term Disability benefits for up to 6 months of disability (if eligible). If your disability continues longer than 6 months, you can apply for Long-Term Disability benefits.

Contact the claims administrator and file forms for Long-Term Disability benefits if your disability will continue longer than 6 months.

Apply for other disability benefits that may be payable (i.e., Social Security, Workers' Compensation, state or individual disability benefits, and auto insurance recoveries).

The terms "Short-Term Disability" and "Long-Term Disability" are defined in the "Disability Coverage" chapter.

## What Happens to Your Benefits If You Become Disabled

Here is what happens to your benefits during a disability:

### Medical (Including Prescription Drugs and Vision Care), Dental, and Legal Insurance

#### During Short-Term Disability

Coverage continues. Contributions are deducted from your disability benefits.

#### During Long-Term Disability

Coverage continues up to the first of the month following the end of your long-term disability coverage, provided you continue to pay the required premium.

### Employee Assistance Program

You may continue to access the services of the Employee Assistance Program.

## **Health Care Spending Account**

### **During Short-Term Disability**

Participation continues, provided your Pay continues. Claims may be submitted for expenses incurred before and during the period of your disability in which you are still making contributions to your account.

### **During Long-Term Disability**

Participation ends unless you elect to continue contributing for the rest of the year on an after-tax basis through COBRA.

You may submit claims for health care expenses incurred before your Short-Term Disability benefits end and for those incurred afterward only if they were incurred in the period in which you continued to participate.

## **Dependent Care Spending Account**

### **During Short-Term Disability**

Participation continues provided your Pay continues. You may submit claims for expenses incurred before your disability began and during your disability if you are unable to care for your eligible dependent.

### **During Long-Term Disability**

Participation ends. You may submit claims for expenses incurred before your disability began, up to the balance in your account. Submit claims for expenses incurred before your disability began and during your Short-Term Disability if you were unable to care for your eligible dependents, up to the balance in your account.

## **Short-Term and Long-Term Disability**

Short-Term Disability provides benefits for up to 6 months of disability, depending on your length of service. Long-Term Disability benefits provide a percentage of your annual Pay, up to a maximum of 60% of your annual Pay, not to exceed \$15,000 per month, offset by Social Security and other benefits payable. Eligibility for benefits is defined in the "Disability Coverage" chapter.

## **Basic Life Insurance and Supplemental Life Insurance**

### **During Short-Term Disability and Long-Term Disability**

Coverage continues at the level in effect at the time your disability began for as long as you meet the disability requirements of the Basic and Supplemental Life Insurance plans, or until you reach age 65.

## **Spouse and Dependent Life Insurance**

Coverage continues during Short-Term Disability. After Short-Term Disability ends, you may convert to an individual policy or terminate coverage.

## **Business Travel Accident Insurance**

### **During Short-Term Disability and Long-Term Disability**

Coverage ends. However, if within 100 days of a covered accident, you become Totally and Permanently Disabled as a result of an injury sustained in the accident, you will receive a lump-sum payment of four times your annual Pay, subject to the maximum amount, after you have been Totally and Permanently Disabled for 12 consecutive months.

## **Special Accident Insurance**

### **During Short-Term Disability and Long-Term Disability**

Coverage continues during Short-Term Disability and for up to 12 months during Long-Term Disability, provided you pay the premiums.

## **Pension Plan**

### **During Short-Term Disability and Long-Term Disability**

You continue to earn Company Service while you are receiving short-term or long-term disability benefits. You continue to make contributions to the Pension Plan.

## **Savings Plan**

### **During Short-Term Disability**

Contributions continue during your paid disability. If you have an outstanding loan, payments will be deducted from your paid disability. Any payments missed will be automatically deducted from your paycheck immediately upon your return to work.

### **During Long-Term Disability**

Contributions end. In case of Total Disability, you become 100% vested in the Company match. You may elect a distribution, or you may choose to defer payment. If you have an outstanding loan, you must continue to make repayments directly to Charles Schwab Retirement Plan Services.

## **Steps to Take If You Leave the Company**

### **If You Leave the Company ...**

Notify your supervisor.

Apply for COBRA within 60 days from the date your coverage ends if you wish to continue Medical (including prescription drugs and vision care) and Dental coverage, or to continue participating in the Health Care Flexible Spending Account.

Convert your Life, Spouse and Dependent Life, and Accident Insurance to a private policy within 30 days of your termination if you wish to continue this type of coverage. Metropolitan Life Insurance will send you a conversion notice. For Special Accident conversion, you may request a form from the ORNL Benefits Service Center.

Notify ARAG within 90 days of your termination date to convert your Legal Insurance to an individual policy.

Decide whether to leave your account balance in the Savings Plan or take a distribution.

Notify the ORNL Benefits Office if your address changes.

## **What Happens to Your Benefits If You Leave the Company**

### **Medical (Including Prescription Drugs and Vision Care)**

Coverage ends on the last day of the month in which your employment terminates. You or your qualified beneficiaries may continue coverage for up to 18 months through COBRA unless you are discharged for gross misconduct.

### **Dental**

Coverage ends on the last day of the month in which your employment terminates. However, if you are undergoing a course of treatment, benefits may be payable for charges related to that treatment that you incur after your termination. Check with your insurance carrier to see if this applies to you. In addition, you or your dependents may continue coverage for up to 18 months through COBRA unless you are discharged for gross misconduct.

### **Employee Assistance Program**

Coverage ends 18 months after employment terminates.

### **Flexible Spending Accounts**

Coverage ends. You may submit Health Care Flexible Spending Account claims and Dependent Care Flexible Spending Account claims for expenses incurred before your termination. You may continue your Health Care Flexible Spending Account participation on an after-tax basis through the end of the year through COBRA, and you may submit claims for expenses incurred during the period you continue to make contributions.

### **Disability**

Coverage ends.

## **Life and Accident Insurance**

Coverage ends on the last day of the month in which your employment terminates. You may convert your Basic Life, Supplemental Life, and Spouse and Dependent Life to individual whole life policies. You may choose the portability option under Supplemental Life Insurance, which allows you to continue this coverage under a term life policy. Metropolitan Life Insurance will send you a conversion notice. You may also convert your Special Accident policy. You may not convert Business Travel Accident Insurance.

## **Legal Insurance**

Coverage ends on the last day of the month in which your employment terminates. You may convert your coverage to an individual policy by calling ARAG within 90 days of your termination date.

## **Pension Plan**

You may receive pension benefits when you reach the Pension Plan's earliest retirement age if you are vested. If you leave the Company prior to becoming vested, you will receive a refund for the amount of your mandatory participant contributions plus applicable interest, and you will forfeit any other benefit under the Pension Plan.

## **Savings Plan**

Contributions end. You may choose to receive a payout of your full vested account balance, or you may leave it in the Savings Plan. Any outstanding loans must be paid within 6 months of termination. Otherwise, the outstanding loan balance will be treated as a taxable distribution to you.

Your Savings Plan distribution is subject to a mandatory 20% tax withholding unless it is paid in a direct rollover into an individual retirement account or another employer's plan within 60 days.

## **What Happens to Your Benefits When You Turn Age 65**

If you are an active employee when you turn age 65, your benefits continue.

## **Medical (Including Prescription Drugs and Vision Care)**

Coverage for you and your dependents continues.

## **Medicare**

You become eligible to enroll in Medicare Part A and B, but enrollment is not required. The Company's medical plan will remain primary as long as you are an active employee. Likewise, your spouse is not required to enroll in Medicare at age 65 if covered under the Company's medical plan. (Exception: If you have end stage renal disease or amyotrophic lateral sclerosis [ALS], please see Medicare guidelines for additional requirements.)

When you retire, you and/or your spouse will apply for Medicare as part of a Special Enrollment Period, which allows late enrollment into Medicare without a penalty.

## **Consumer Choice Medical Plan with Health Savings Account**

If you are enrolled in the Consumer Choice medical plan, you may continue to make contributions to your Health Savings Account (HSA) as long as you are not enrolled in Medicare Part A or B. However, if you apply for Social Security, you should stop all contributions to your HSA up to 6 months before you collect Social Security. When you apply for Social Security, Medicare Part A will be retroactive for up to 6 months (as long as you were eligible for Medicare during those 6 months). If you do not stop contributing to the HSA 6 months before you apply for Social Security, you may incur a tax penalty.

See the "Medical Plan" chapter for more information.

## At Age 70...

Your benefit amount for Special Accident Insurance will be reduced as follows:

The conversion privilege under the special accident insurance plan ends at age 70.

See the "Life and Accident Insurance" chapter for more information.

## At Age 70½ ...

You may begin your pension benefit.

See the "Pension" chapter for more information.

If you are at least this age:	Your benefit will be this % of your pre-age-70 benefit:
70	82.5%
75	57.5%
80	37.5%
85	20%

## Steps to Take When You Retire

### If You Are About to Retire ...

Visit the ORNL Benefits website to generate a calculation of your estimated pension benefit.

Attend a retirement planning seminar to understand your retirement options.

Notify your supervisor.

Schedule your retirement processing appointment with the ORNL Benefits Office. During this appointment, you will complete forms to elect your pension benefit. You may elect to continue your Medical (including prescription drugs and vision care), Dental, and Life Insurance coverage (if you retire before age 65) or enroll in the Over Age 65 Medicare Supplement program if you are age 65 or older.

If you decide to continue your benefits, you must make these elections immediately upon retiring.

Use the Savings Plan website or call Charles Schwab Retirement Services to get an estimate of your account balance as well as any outstanding loan balances.

Contact Social Security at 1-800-772-1213 to get an estimate of benefits and information about Medicare.

## What Happens to Benefits When You Retire

### Medical (Including Prescription Drugs and Vision Care) and Dental

If you retire 3 months before or after you turn age 65, the Medicare Initial Enrollment Period rules should be followed to avoid a gap in coverage. Refer to the "Medicare and You" booklet at [www.medicare.gov](http://www.medicare.gov) for more information.

If you retire prior to age 65, you may continue coverage until the first of the month in which you reach age 65. At age 65, coverage ends, and you become eligible for the Over Age 65 Medicare Supplement program. However, you may elect to continue coverage under the medical plan for an enrolled younger spouse and eligible dependents until your spouse reaches age 65, as long as you are enrolled in the Over Age 65 Medicare Supplement program. Your under age 65 spouse and dependents can continue enrollment in the Dental Plan until your spouse reaches age 65, regardless of whether or not you are enrolled in the Over Age 65 Medicare Supplement program. In any case, when your coverage ends, eligible dependents may be able to continue coverage for up to 36 months (longer under certain circumstances) under COBRA.

For employees hired prior to April 1, 2012:

- If you are eligible to retire and have been classified as a full-time employee for at least 10 years, you will pay a share of the cost.
- If you are eligible to retire with less than 10 years of being classified as full-time employee, you will pay the full cost.

For employees hired on or after April 1, 2012:

- If you are eligible to retire and have been classified as a full-time employee for at least 10 years, you will pay the full cost.
- If you are eligible to retire and have less than 10 years, of being classified as a full-time employee, you will be offered COBRA.

*The Company expects and intends to continue the plans in the benefits program indefinitely but reserves the right to end each of the plans without notice, if necessary. The Company also reserves the right to amend each of the plans at any time without notice. The Company may also increase or decrease its contributions to the plans. The establishment of the plans does not impose on the Company any contractual obligations to continue them in the future.*

### **Employee Assistance Program**

Coverage ends 18 months after employment terminates.

### **Flexible Spending Accounts**

You may continue to contribute to the Health Care Flexible Spending Account on an after-tax basis through the end of the year through COBRA. Participation in the Dependent Care Flexible Spending Account ends.

You may submit claims for eligible health care and dependent care expenses incurred before you retire. You may submit Health Care Flexible Spending Account claims for eligible expenses incurred after you retire only if you continue to participate as described above.

### **Disability**

Coverage ends.

### **Legal Insurance**

You may enroll in legal insurance as a retiree within 30 days of your retirement or during Open Enrollment each year.

### **Basic Life Insurance**

#### **For Salaried employees hired prior to April 1, 2012**

At retirement prior to age 65, full Basic Life Insurance coverage may be continued at the same premium cost as active employees, or you may take a reduced amount of Basic Life Insurance at no cost to you. At age 65, the reduced amount of Basic Life Insurance coverage will be continued, at no cost to you, for the rest of your life, provided you had Basic Life Insurance coverage for at least 1 year immediately preceding retirement. You may convert your basic life coverage to an individual whole life policy, or you may choose the portability option under Basic Life Insurance, which allows you to continue this coverage under a term life policy. Metropolitan Life Insurance will send you a conversion notice

#### **For Salaried employees hired on or after April 1, 2012**

Coverage ends. You may convert your basic life coverage to an individual whole life policy, or you may choose the portability option under Basic Life Insurance, which allows you to continue this coverage under a term life policy. Metropolitan Life Insurance will send you a conversion notice.

### **Supplemental Life Insurance**

Group coverage ends at the end of the month in which you cease to be an active employee. However, if you apply within 31 days of your retirement, you may convert your Supplemental Life to an individual whole life policy, or you may choose the portability option to continue coverage under a term life policy. Metropolitan Life Insurance will send you a conversion notice.

### **Spouse and Dependent Life Insurance**

Group coverage ends at the end of the month in which you cease to be an active employee. However, if you apply within 31 days of your retirement you may convert Spouse and Dependent Life to individual whole life policies. Metropolitan Life Insurance will send you a conversion notice.

## **Business Travel Accident Insurance**

Coverage ends.

## **Special Accident Insurance**

Coverage ends. You may convert your Special Accident Insurance coverage to an individual policy. You may request a Special Accident conversion form from the ORNL Benefits Office.

## **Pension Plan**

You will receive monthly pension benefits at the time and according to the payment option you have selected.

## **Savings Plan**

Contributions end. You may choose from a variety of payout methods or you can leave your account balance in the Savings Plan until you reach age 70-1/2. Mandatory minimum distribution rules apply after age 70½ if you have retired from the Company. Any outstanding loans must be paid within 6 months of your retirement. Otherwise, the outstanding loan balance will be treated as a taxable distribution to you.

## **Steps to Be Taken If You or a Family Member Dies**

### **In the Case of Death, You or Your Family Member (Whichever Applies) Should ...**

Notify the ORNL Benefits Office of the death.

The ORNL Benefits Office will assist you, or your appropriate family member, in processing any required/applicable documents for collecting (or continuing) your available benefits as a result of the death.

Complete a Life Insurance claim form and Special Accident Insurance claim form, if applicable. Send the completed forms, along with a certified death certificate and other supporting information, to the ORNL Benefits Office.

### **If You Die, Your Survivors May...**

Convert any family Special Accident Insurance coverage to a private policy within 30 days of your death if they wish to continue this coverage.

Convert Spouse and Dependent Life Insurance coverage to an individual policy within 31 days of your death. Metropolitan Life Insurance will send a conversion notice.

Convert Legal Insurance coverage into an individual policy by notifying ARAG within 90 days of your death if they would like to continue coverage.

Decide whether to continue Medical and Dental coverage. Your spouse and other eligible dependents may elect to continue their medical coverage under the Company's plan. Their cost and the length of continuation will be based on the length of your full-time service and age at the time of your death.

### **If Your Spouse or Dependent Dies, You Should ...**

Notify the ORNL Benefits Office and complete a Life Insurance claim form, if applicable.

Complete a Special Accident Insurance claim form if you are enrolled for family special accident insurance coverage and the death was accidental. Send the completed form(s), along with a certified death certificate and other supporting information, to the ORNL Benefits Office.

Change your Medical (including prescription drugs and vision care), Dental, Flexible Spending Account, Life, and Special Accident Insurance elections within 30 days of the death, if coverage changes are appropriate.

Review your beneficiary elections for Life and Accident insurance and the Savings Plan.

Remember, the Employee Assistance Program is available if you or your family members need counseling.

## What Happens to Your Benefits If You Die

### Medical (Including Prescription Drugs and Vision Care) and Dental

Your eligible dependents may elect to continue Medical (including prescription drugs and vision care) and Dental coverage for 3 months at the appropriate active employee contribution rate.

If you were not eligible to retire under the Pension Plan when you died, your eligible dependents may continue coverage after the initial 3-month period for an additional 33 months through COBRA.

If you were eligible to retire under the Pension Plan, your eligible spouse and any eligible child dependents may elect to continue coverage through the retiree medical and dental plans. Your eligible dependents may remain in the under age 65 plans until your spouse reaches age 65. When your spouse reaches age 65, he or she may enroll in the Over Age 65 Medicare Supplement program, and any eligible child dependents will be offered COBRA. Your eligible dependents must pay the appropriate retiree cost associated with the coverage.

For employees hired prior to April 1, 2012:

- If you are eligible to retire and have been classified as a full-time employee for at least 10 years, you will pay a share of the cost.
- If you are eligible to retire with less than 10 years of being classified as full-time employee, you will pay the full cost.

For employees hired on or after April 1, 2012:

- If you are eligible to retire and have been classified as a full-time employee for at least 10 years, you will pay the full cost.
- If you are eligible to retire and have less than 10 years, of being classified as a full-time employee, you will be offered COBRA.

### Employee Assistance Program

Coverage continues for 18 months for your dependents after your death.

### Flexible Spending Accounts

Coverage ends. Dependents may submit Health Care Flexible Spending Account claims and Dependent Care Flexible Spending Account claims for expenses incurred before your death. Dependents may continue Health Care Flexible Spending Account participation on an after-tax basis through the end of the year through COBRA and may submit claims for expenses incurred during the period they continue to make contributions. See the "Flexible Spending Accounts" chapter for eligible expenses.

### Life and Accident Insurance

Your beneficiary will receive the following benefits, depending on the coverage elected:

- Basic Life Insurance benefit
- Supplemental Life Insurance benefit
- Business Travel Accident Insurance benefit if you die while traveling on a Company business trip
- Special Accident Insurance benefit if your death is the result of an accident

Spouse and Dependent Life Insurance coverage ends, but they may be converted to individual whole life policies. Metropolitan Life Insurance will send a conversion notice.

Family Special Accident Insurance coverage ends, but it may be converted to an individual policy. Request a Special Accident conversion form from the ORNL Benefits Service Center.

### Administrative Information

Information about COBRA can be found in the chapter titled "Administrative Information."

## Legal Insurance

Dependents may convert Legal Insurance coverage into an individual policy by notifying ARAG within 90 days of your death

## Pension Plan

If you are vested, your surviving spouse/beneficiary will receive any survivor benefit. The ORNL Benefits Office will contact your beneficiary to provide information about any plan benefits that might be payable.

## Savings Plan

Your beneficiary may receive your full account balance in a lump sum or as a rollover to an individual retirement account. However, your spousal beneficiary may choose either a lump-sum payment or monthly installment payments over a 5-year period. Your spousal beneficiary may also elect to defer payment until the latest date permitted by the tax laws.

# Paying for Your Benefits

For coverage paid on a pre-tax basis, the IRS restricts when pre-tax contributions may begin and end. Therefore, the required contributions for coverage purchased with pre-tax dollars will be deducted as follows:

For initial elections made within 30 days of your date of hire, the pre-tax deductions will begin retroactive to your hire date. For casual employees, pre-tax deductions will begin on the payroll following your coverage effective date. For elections made within 30 days of a Qualifying Life Event other than the birth, adoption, or placement for adoption of a child, the pre-tax deductions will begin on the payroll following the date your election is processed. Any payments due for coverage from the date of the Qualifying Life Event until the date pre-tax deductions begin will be deducted on an after-tax basis.

For elections made within 30 days of the birth or adoption or placement for adoption of a child, all payments required for coverage from the date of such event will be deducted on a pre-tax basis if elected within 30 days. Pre-tax payroll deductions can be changed only if you have a Qualifying Life Event and you contact the ORNL Benefits Service Center within 30 days of the Qualifying Life Event. Therefore, if you have a Qualifying Life Event and drop a dependent but do not notify the ORNL Benefits Service Center within 30 days of the Qualifying Life Event, you may have a change in coverage level but no change in premium until the following year.

## Rights and Responsibilities

The Company may—but is not required to—share in the cost of the benefits offered to you. You must enroll in a timely manner and pay your share of any cost. To participate in the plans, you must allow the Company to use your individual information (such as address and phone numbers, including private phone numbers, or whatever is minimally necessary to fully administer any and all benefit plans). The Company will share your individual information with third-party vendors only to the extent minimally necessary to support the administrative processes and features of the benefit plan. Vendor and service contracts will be maintained that exclusively limit the use of your individual information to the operation of the specific benefit program for which the vendor provides service. Benefit plans such as medical and prescription drugs may include managed care, disease or wellness management, and utilization management programs, which are incorporated

### Pre-Tax Contributions

Pre-tax contributions offer special tax advantages. You do not pay federal, Medicare, Social Security or, in most cases, state or local income taxes on the pre-tax Pay you use for buying Medical or Dental coverage or for participating in the Flexible Spending Accounts. This is also true for pre-tax Savings Plan contributions, except Medicare and Social Security taxes will apply.

Even though pre-tax contributions reduce your Pay for income tax purposes, the Company will continue to recognize your full basic rate of Pay for your other Pay-related benefits, such as Life Insurance, Disability coverage, and Pension benefits.

programs of the benefit plan. The Company reserves the right to incorporate these management programs into the benefits plans offered.

Benefit Plan	The Company pays the full cost of coverage	You share the cost of coverage with the Company through:	You pay the full cost of coverage through:
Medical (including Prescription Drugs and Vision Care) and Dental		Pre-tax contributions	
Employee Assistance Program	X		
Flexible Spending Accounts			Pre-tax contributions
Short-Term Disability		Refer to the "Disability Coverage" chapter.	
Long-Term Disability	X		
Basic Life Insurance		After-tax contributions	
Supplemental Life, Spouse, and Dependent Life Insurance			After-tax contributions
Business Travel Accident Insurance	X		
Special Accident Insurance			After-tax contributions
Legal Insurance			After-tax contributions
Savings Plan		Pre-tax or after-tax contributions and Company matching contributions	
Pension Plan		After-tax contributions	

## When Coverage Ends

### Coverage for You

Unless otherwise noted, coverage under the Company's benefit plans will end on the earliest of the following dates:

- the date your employment terminates, with these exceptions:
  - for Medical (including prescription drugs and vision care) Dental, and Legal Insurance coverage, the last day of the month in which your employment terminates
  - for Long-Term Disability coverage, the date your employment terminates for any reason, unless you are totally disabled
  - for Basic Life Insurance coverage, the last day of the month in which your employment terminates for any reason other than retirement after you become eligible for an immediate pension benefit or total disability (see the "Life and Accident Coverage" chapter for more information)
- coverage under the Company's benefit plans will end on the last day of the month in which you have not actively returned to work and either (i) your Short-term Disability benefits end and you are not approved for Long-Term Disability benefits or (ii) your Long-Term Disability benefits end.
- the date you are no longer considered eligible because of a change in your employment status

- the last day of the period for which your last contribution was made (if you fail to make any required contribution)  
*or*
- the date the plan is terminated.

In the event of fraud or intentional misrepresentation, your coverage may be terminated retroactively.

If your coverage ends, you may be eligible to extend Medical coverage (including prescription drugs and vision care) and Dental coverage as well as Health Care Flexible Spending Account participation under COBRA.

You will no longer be able to contribute to the Savings Plan upon your termination of employment. However, you will be a participant in that Plan until you have received a complete distribution of your Savings Plan account. See the “Savings Plan” chapter for more information.

## Coverage for Your Dependents

Coverage for your dependents will end on the same day your coverage ends or on the day they are no longer considered eligible dependents, if earlier.

When your dependent child turns age 26, coverage for Medical (including prescription drugs and vision), Dental, and Legal Insurance will end at the end of the month of their 26th birthday.

When your dependent child turns age 26, coverage for Child Life Insurance will end at the end of the month of their 26th birthday. UT-Battelle does not maintain a record of covered dependents for Child Life Insurance. It is the employee's responsibility to cancel coverage when appropriate. Otherwise, premiums will continue to be taken.

Special Accident Insurance coverage for a dependent child will end the earliest of the date the employee's coverage terminates, or the first premium due date after the dependent no longer qualifies as a covered person. Employment during school break periods is not considered full-time employment. If the dependent child is not enrolled in school full-time, coverage for that child will end at age 19.

### Administrative Information

Information about COBRA can be found in the chapter titled “Administrative Information.”

# Glossary

## **Casual Employees**

An employee working on an intermittent or on-call basis under no declared schedule, or a full-time temporary employee working for less than 6 months.

## **Casual Retiree**

Limited to ORNL retirees who return to work on an intermittent or on-call basis. Casual Retirees are not eligible for any benefits (except the Savings Plan) other than the benefits they elected when they retired.

## **Child**

### **For Medical, Dental, Health Care Spending Account, and Employee Assistance Program Coverage**

- your own child,
- your legally adopted child (or an individual who is lawfully placed with you for legal adoption),
- a child of the person who is recognized under applicable law as your spouse (i.e., your stepchild), or
- an eligible foster child (an individual who is lawfully placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction).

A child who is an alternate recipient under a Qualified Medical Child Support Order will be considered a "child" for purposes of eligibility for medical or dental coverage regardless of whether such individual otherwise meets the definition of a "child." Such individual will be subject to the conditions of eligibility set forth in the definition of an eligible dependent.

### **For Business Travel and Special Accident Insurance Coverage**

Your natural child, stepchild, foster child, legally adopted child, or child of adopting parents, pending adoption, who relies chiefly on you for support and maintenance.

## **For Life Insurance**

Your unmarried children from birth to 26 years.

## **Company**

The term Company refers to UT-Battelle, LLC

## **Eligible Dependents**

### **For Medical and Dental Coverage, Employee Assistance Program, Health Care Flexible Spending Accounts, and Health Savings Accounts**

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and
- a child who is less than 26 years old.

### **For Dependent Care Flexible Spending Accounts**

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and who is mentally or physically disabled and unable to provide care for himself or herself
- a child who is less than 13 years old.

### **For Business Travel Accident Insurance and Special Accident Insurance Coverage**

Your eligible dependents are your spouse and your unmarried children from birth through 18 years of age. An unmarried child under age 26 also is considered your eligible dependent if he or she is enrolled as a full-time student.

### **For Spouse and Dependent Life Insurance**

Your eligible dependents are your spouse and your unmarried children from birth to 26 years.

### **For All Plans**

An eligible dependent may include your child who is disabled even after the limiting age. For more information, see the chapter titled "About Your Benefits."

### **Full-Time Temporary Employee**

A non-exempt employee who is scheduled to work at least 40 hours per week or an exempt employee who is scheduled to work at least 173.3 hours per month for 6 months up to a maximum of three years. This includes postdocs.

### **Long-Term Disability**

Your long-term disability benefits are designed to provide continuing income if you become ill or injured and are unable to work. You become eligible for benefits after you have been totally disabled for 6 months.

### **Regular Full-Time Employee**

A non-exempt employee who is scheduled to work at least 40 hours per week on a regular basis or an exempt employee who is scheduled to work at least 173.3 hours per month on a regular basis.

### **Regular Part-Time Employee**

A non-exempt employee who is scheduled to work at least 20-36 hours per week on a regular basis or an exempt employee who is scheduled to work at least 87-156 hours per month on a regular basis. (Hired either to work 50% up to 90% of a declared schedule, in 10% increments)

### **Short-Term Disability**

The short-term disability plan is designed to protect your income if you are unable to work due to illness, injury, or pregnancy.

### **Spouse**

An individual to whom you are lawfully married, whether the individual is the opposite sex or the same sex. Individuals of the same sex will be considered to be lawfully married for purposes of the plans as long as they were married in the United State, in a US territory, or in a foreign jurisdiction whose laws authorize the marriage of two individuals of the same sex.



## 2. Medical Plans

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# Consumer Choice Plan

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# How The Consumer Choice Plan Works

## What this section includes:

- Accessing Benefits.
- Eligible Expenses.
- Annual Deductible.
- Coinsurance.
- Out-of-Pocket Maximum.

### Accessing Benefits

As a participant in this Plan, you have the freedom to choose the Physician or health care professional you prefer each time you need to receive Covered Health Services. The choices you make affect the amounts you pay, as well as the level of Benefits you receive and any benefit limitations that may apply.

You are eligible for the Network level of Benefits under this Plan when you receive Covered Health Services from Physicians and other health care professionals who have contracted with UnitedHealthcare to provide those services.

You can choose to receive Network Benefits or Non-Network Benefits.

**Network Benefits** apply to Covered Health Services that are provided by a Network Physician or other Network provider. You are not required to select a Primary Physician in order to obtain Network Benefits. In general health care terminology, a Primary Physician may also be referred to as a *Primary Care Physician* or *PCP*.

Emergency Health Services are always paid as Network Benefits. For facility charges, these are Benefits for Covered Health Services that are billed by a Network facility and provided under the direction of either a Network or non-Network Physician or other provider. Network Benefits include Physician services provided in a Network facility by a Network or a non-Network Emergency room Physician, radiologist, anesthesiologist or pathologist.

**Non-Network Benefits** apply to Covered Health Services that are provided by a non-Network Physician or other non-Network provider, or Covered Health Services that are provided at a non-Network facility. In general health care terminology, Non-Network Benefits may also be referred to as Out-of-Network Benefits.

Depending on the geographic area and the service you receive, you may have access through UnitedHealthcare's Shared Savings Program to non-Network providers who have agreed to discounts negotiated from their charges on certain claims for Covered Health Services. Refer to the definition of Shared Savings Program in the *Glossary*, of the SPD for details about how the Shared Savings Program applies.

You must show your identification card (ID card) every time you request health care services from a Network provider. If you do not show your ID card, Network providers have no way of knowing that you are enrolled under the Plan. As a result, they may bill you for the entire cost of the services you receive.

Generally, when you receive Covered Health Services from a Network provider, you pay less than you would if you receive the same care from a non-Network provider. Therefore, in most instances, your out-of-pocket expenses will be less if you use a Network provider.

If you choose to seek care outside the Network, the Plan generally pays Benefits at a lower level. You are required to pay the amount that exceeds the Eligible Expense. The amount in excess of the Eligible Expense could be significant, and this amount does not apply to the Out-of-Pocket Maximum. You may want to ask the non-Network provider about their billed charges before you receive care.

## Health Services from Non-Network Providers Paid as Network Benefits

If specific Covered Health Services are not available from a Network provider, you may be eligible to receive Network Benefits when Covered Health Services are received from a non-Network provider. In this situation, your Network Physician will notify UnitedHealthcare, and if UnitedHealthcare confirms that care is not available from a Network provider, UnitedHealthcare will work with you and your Network Physician to coordinate care through a non-Network provider.

### Looking for a Network Provider?

In addition to other helpful information, [www.myuhc.com](http://www.myuhc.com), UnitedHealthcare's consumer website, contains a directory of health care professionals and facilities in UnitedHealthcare's Network. While Network status may change from time to time, [www.myuhc.com](http://www.myuhc.com) has the most current source of Network information. Use [www.myuhc.com](http://www.myuhc.com) to search for Physicians available in your Plan.

## Network Providers

UnitedHealthcare or its affiliates arrange for health care providers to participate in a Network. At your request, UnitedHealthcare will send you a directory of Network providers free of charge. Keep in mind, a provider's Network status may change. To verify a provider's status or request a provider directory, you can call UnitedHealthcare at the number on your ID card or log onto [www.myuhc.com](http://www.myuhc.com).

Network providers are independent practitioners and are not employees of UT-Battelle, LLC or UnitedHealthcare.

UnitedHealthcare's credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.

Before obtaining services you should always verify the Network status of a provider. A provider's status may change. You can verify the provider's status by calling UnitedHealthcare. A directory of providers is available online at [www.myuhc.com](http://www.myuhc.com) or by calling the number on your ID card to request a copy.

It is possible that you might not be able to obtain services from a particular Network provider. The network of providers is subject to change. Or you might find that a particular Network provider may not be accepting new patients. If a provider leaves the Network or is otherwise not available to you, you must choose another Network provider to get Network Benefits.

If you are currently undergoing a course of treatment utilizing a non-Network Physician or health care facility, you may be eligible to receive transition of care Benefits. This transition period is available for specific medical services and for limited periods of time. If you have questions regarding this transition of care reimbursement policy or would like help determining whether you are eligible for transition of care Benefits, please contact UnitedHealthcare at the number on your ID card.

Do not assume that a Network provider's agreement includes all Covered Health Services. Some Network providers contract with UnitedHealthcare to provide only certain Covered Health Services, but not all Covered Health Services. Some Network providers choose to be a Network provider for only some of UnitedHealthcare's products. Refer to your provider directory or contact UnitedHealthcare for assistance.

## Designated Providers

If you have a medical condition that UnitedHealthcare believes needs special services, UnitedHealthcare may direct you to a Designated Provider chosen by UnitedHealthcare. If you require certain complex Covered Health Services for which expertise is limited, UnitedHealthcare may direct you to a Network facility or provider that is outside your local geographic area.

In both cases, Network Benefits will only be paid if your Covered Health Services for that condition are provided by or arranged by the Designated Provider or other provider chosen by UnitedHealthcare.

You or your Network Physician must notify UnitedHealthcare of special service needs (such as transplants or cancer treatment) that might warrant referral to a Designated Provider. If you do not notify UnitedHealthcare in advance, and if you receive services from a non-Network facility (regardless of

whether it is a Designated Provider) or other non-Network provider, Network Benefits will not be paid. Non-Network Benefits may be available if the special needs services you receive are Covered Health Services for which Benefits are provided under the Plan.

### **Limitations on Selection of Providers**

If UnitedHealthcare determines that you are using health care services in a harmful or abusive manner, or with harmful frequency, your selection of Network providers may be limited. If this happens, you may be required to select a single Network Physician to provide and coordinate all of your future Covered Health Services.

If you don't make a selection within 31 days of the date you are notified, UnitedHealthcare will select a single Network Physician for you. In the event that you do not use the selected Network Physician, Covered Health Services will be paid as Non-Network Benefits.

### **Eligible Expenses**

UT-Battelle, LLC has delegated to UnitedHealthcare the discretion and authority to decide whether a treatment or supply is a Covered Health Service and how the Eligible Expenses will be determined and otherwise covered under the Plan.

Eligible Expenses are the amount UnitedHealthcare determines that UnitedHealthcare will pay for Benefits. For Network Benefits, you are not responsible for any difference between Eligible Expenses and the amount the provider bills. For Non-Network Benefits, you are responsible for paying, directly to the non-Network provider, any difference between the amount the provider bills you and the amount UnitedHealthcare will pay for Eligible Expenses. Eligible Expenses are determined solely in accordance with UnitedHealthcare's reimbursement policy guidelines, as described in the SPD.

**For Network Benefits**, Eligible Expenses are based on the following:

- When Covered Health Services are received from a Network provider, Eligible Expenses are UnitedHealthcare's contracted fee(s) with that provider.
- When Covered Health Services are received from a non-Network provider as a result of an Emergency or as arranged by UnitedHealthcare, Eligible Expenses are an amount negotiated by UnitedHealthcare or an amount permitted by law. Please contact UnitedHealthcare if you are billed for amounts in excess of your applicable Coinsurance, Copayment or any deductible. The Plan will not pay excessive charges or amounts you are not legally obligated to pay.

**For Non-Network Benefits**, Eligible Expenses are based on either of the following:

- When Covered Health Services are received from a non-Network provider, Eligible Expenses are determined, based on:
  - Negotiated rates agreed to by the non-Network provider and either UnitedHealthcare or one of UnitedHealthcare's vendors, affiliates or subcontractors, at UnitedHealthcare's discretion.
  - If rates have not been negotiated, then one of the following amounts:
    - Eligible Expenses are determined based on 140% of the published rates allowed by the *Centers for Medicare and Medicaid Services (CMS)* for Medicare for the same or similar service within the geographic market, with the exception of the following:
    - 140% of CMS for the same or similar laboratory service.
    - 140% of CMS for the same or similar durable medical equipment, or CMS competitive bid rates.
    - When a rate is not published by CMS for the service, UnitedHealthcare uses an available gap methodology to determine a rate for the service as follows:
    - For services other than Pharmaceutical Products as described in the *Pharmaceutical Products*, UnitedHealthcare uses a gap methodology established by OptumInsight and/or a third party vendor that uses a relative value scale. The relative value scale is usually based on the difficulty, time, work, risk and resources of the service. If the relative value scale(s) currently in use become

no longer available, UnitedHealthcare will use a comparable scale(s). UnitedHealthcare and OptumInsight are related companies through common ownership by UnitedHealth Group. Refer to UnitedHealthcare's website at [www.myuhc.com](http://www.myuhc.com) for information regarding the vendor that provides the applicable gap fill relative value scale information.

- For Pharmaceutical Products, UnitedHealthcare uses gap methodologies that are similar to the pricing methodology used by CMS, and produce fees based on published acquisition costs or average wholesale price for the pharmaceuticals. These methodologies are currently created by RJ Health Systems, Thomson Reuters (published in its Red Book), or UnitedHealthcare based on an internally developed pharmaceutical pricing resource.
- When a rate is not published by CMS for the service and a gap methodology does not apply to the service, the Eligible Expense is based on 50% of the provider's billed charge.

UnitedHealthcare updates the CMS published rate data on a regular basis when updated data from CMS becomes available. These updates are typically implemented within 30 to 90 days after CMS updates its data.

**IMPORTANT NOTICE:** Non-Network providers may bill you for any difference between the provider's billed charges and the Eligible Expense described here.

### Annual Deductible

The Annual Deductible is the amount of Eligible Expenses you must pay each calendar year for Covered Health Services before you are eligible to begin receiving Benefits. There are separate Network and non-Network Annual Deductibles for this Plan. The amounts you pay toward your Annual Deductible accumulate over the course of the calendar year.

Amounts paid toward the Annual Deductible for Covered Health Services that are subject to a visit or day limit will also be calculated against that maximum benefit limit. As a result, the limited benefit will be reduced by the number of days or visits you used toward meeting the Annual Deductible.

When a Covered Person was previously covered under a benefit plan that was replaced by the Plan, any amount already applied to that annual deductible provision of the prior plan will apply to the Annual Deductible provision under this Plan.

### Coinsurance

Coinurance is the percentage of Eligible Expenses that you are responsible for paying. Coinsurance is a fixed percentage that applies to certain Covered Health Services after you meet the Annual Deductible.

### Out-of-Pocket Maximum

The annual Out-of-Pocket Maximum is the most you pay each calendar year for Covered Health Services. There are separate Network and non-Network Out-of-Pocket Maximums for this Plan. If your eligible out-of-pocket expenses in a calendar year exceed the annual maximum, the Plan pays 100% of Eligible Expenses for Covered Health Services through the end of the calendar year.

The following table identifies what does and does not apply toward your Network and non-Network Out-of-Pocket Maximums:

Plan Features	Applies to the Network Out-of-Pocket Maximum?	Applies to the Non-Network Out-of-Pocket Maximum?
Payments toward the Annual Deductible	Yes	Yes
Coinurance Payments	Yes	Yes
Charges for non-Covered Health Services	No	No

Plan Features	Applies to the Network Out-of-Pocket Maximum?	Applies to the Non-Network Out-of-Pocket Maximum?
The amounts of any reductions in Benefits you incur by not obtaining prior authorization as required	No	No
Charges that exceed Eligible Expenses	No	No

## Personal Health Support And Prior Authorization

### What this section includes:

- An overview of the Personal Health Support program.
- Covered Health Services which Require Prior Authorization.

### Care Management

When you seek prior authorization as required, the Claims Administrator will work with you to implement the care management process and to provide you with information about additional services that are available to you, such as disease management programs, health education, and patient advocacy.

UnitedHealthcare provides a program called Personal Health Support designed to encourage personalized, efficient care for you and your covered Dependents.

Personal Health Support Nurses center their efforts on prevention, education, and closing any gaps in your care. The goal of the program is to ensure you receive the most appropriate and cost-effective services available.

If you are living with a chronic condition or dealing with complex health care needs, UnitedHealthcare may assign to you a primary nurse, referred to as a Personal Health Support Nurse, to guide you through your treatment. This assigned nurse will answer questions, explain options, identify your needs, and may refer you to specialized care programs. The Personal Health Support Nurse will provide you with their telephone number so you can call them with questions about your conditions, or your overall health and well-being.

Personal Health Support Nurses will provide a variety of different services to help you and your covered family members receive appropriate medical care. Program components are subject to change without notice. When the Claims Administrator is called as required, they will work with you to implement the Personal Health Support process and to provide you with information about additional services that are available to you, such as disease management programs, health education, and patient advocacy. As of the publication of this SPD, the Personal Health Support program includes:

- **Admission counseling** - Nurse Advocates are available to help you prepare for a successful surgical admission and recovery. Call the number on the back of your ID card for support.
- **Inpatient care management** - If you are hospitalized, a nurse will work with your Physician to make sure you are getting the care you need and that your Physician's treatment plan is being carried out effectively.
- **Readmission Management** - This program serves as a bridge between the Hospital and your home if you are at high risk of being readmitted. After leaving the Hospital, if you have a certain chronic or complex condition, you may receive a phone call from a Personal Health Support Nurse to confirm that medications, needed equipment, or follow-up services are in place. The Personal Health Support Nurse will also share important health care information, reiterate and reinforce discharge instructions, and support a safe transition home.

- **Risk Management** - Designed for participants with certain chronic or complex conditions, this program addresses such health care needs as access to medical specialists, medication information, and coordination of equipment and supplies. Participants may receive a phone call from a Personal Health Support Nurse to discuss and share important health care information related to the participant's specific chronic or complex condition.

If you do not receive a call from a Personal Health Support Nurse but feel you could benefit from any of these programs, please call the number on your ID card.

## Prior Authorization

UnitedHealthcare requires prior authorization for certain Covered Health Services. In general, your Network Primary Physician and other Network providers are responsible for obtaining prior authorization before they provide these services to you. There are some Benefits, however, for which you are responsible for obtaining prior authorization. For detailed information on the Covered Health Services that require prior authorization, please refer to *Additional Coverage Details*.

It is recommended that you confirm with the Claims Administrator that all Covered Health Services listed below have been prior authorized as required. Before receiving these services from a Network provider, you may want to contact the Claims Administrator to verify that the Hospital, Physician and other providers are Network providers and that they have obtained the required prior authorization. Network facilities and Network providers cannot bill you for services they fail to prior authorize as required. You can contact the Claims Administrator by calling the number on the back of your ID card.

When you choose to receive certain Covered Health Services from non-Network providers, you are responsible for obtaining prior authorization before you receive these services. Note that your obligation to obtain prior authorization is also applicable when a non-Network provider intends to admit you to a Network facility or refers you to other Network providers.

**To obtain prior authorization, call the number on the back of your ID card.** This call starts the utilization review process. Once you have obtained the authorization, please review it carefully so that you understand what services have been authorized and what providers are authorized to deliver the services that are subject to the authorization.

The utilization review process is a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures or settings. Such techniques may include ambulatory review, prospective review, second opinion, certification, concurrent review, case management, discharge planning, retrospective review or similar programs.

### Contacting UnitedHealthcare or Personal Health Support is easy.

Simply call the number on your ID card.

Network providers are generally responsible for obtaining prior authorization from the Claims Administrator before they provide certain services to you. However, there are some Network Benefits for which you are responsible for obtaining prior authorization from the Claims Administrator.

When you choose to receive certain Covered Health Services from non-Network providers, you are responsible for obtaining prior authorization from the Claims Administrator before you receive these services. In many cases, your Non-Network Benefits will be reduced if the Claims Administrator has not provided prior authorization.

Services for which you are required to obtain prior authorization are identified in *Additional Coverage Details*, within each Covered Health Service Benefit description. Please note that prior authorization timelines apply. Refer to the applicable Benefit description to determine how far in advance you must obtain prior authorization.

## Special Note Regarding Medicare

If you are enrolled in Medicare on a primary basis (Medicare pays before the Plan pays Benefits) the prior authorization requirements do not apply to you. Since Medicare is the primary payer, the Plan will pay as secondary payer as described in the *Coordination of Benefits (COB)*. You are not required to obtain authorization before receiving Covered Health Services.

## Plan Highlights

### What this section includes:

- Payment Terms and Features.
- Schedule of Benefits.

### Payment Terms and Features

The table below provides an overview of the Plan's Annual Deductible and Out-of-Pocket Maximum. The deductible and out-of-pocket maximum consist of both medical and prescription drug eligible expenses.

Plan Features	Network Amounts	Non-Network Amounts
Annual Deductible Individual.	\$1,500	\$2,500
Family (cumulative Annual Deductible). The Plan does not require that you or a covered Dependent meet the individual Deductible in order to satisfy the family Deductible. If more than one person in a family is covered under the Plan, the individual coverage Deductible stated in this table above does not apply. Instead, the family Deductible applies and no one in the family is eligible to receive Benefits until the family Deductible is satisfied.	\$3,000	\$5,000
Annual Out-of-Pocket Maximum Individual (single coverage).	\$2,500	\$5,000
Family (cumulative Out-of-Pocket Maximum). The Plan does not require that you or a covered Dependent meet the individual Out-of-Pocket Maximum in order to satisfy the family Out-of-Pocket Maximum. If more than one person in a family is covered under the Plan, the individual coverage Out-of-Pocket Maximum stated in this table above does not apply. Instead, for family coverage the family Out-of-Pocket Maximum applies.	\$5,000	\$10,000
The Annual Deductible applies toward the Out-of-Pocket Maximum for all Covered Health Services.		
Lifetime Maximum Benefit There is no dollar limit to the amount the Plan will pay for essential Benefits during the entire period you are enrolled in this Plan.	Unlimited	
Generally the following are considered to be essential benefits under the <i>Patient Protection and Affordable Care Act</i> : Ambulatory patient services; emergency services, hospitalization; maternity and newborn care; mental health and substance-related and addictive disorders services (including behavioral health treatment); prescription drug products; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services (including oral and vision care).		

## Schedule of Benefits

This table provides an overview of the Plan's coverage levels. For detailed descriptions of your Benefits, refer to Additional Coverage Details.

Covered Health Services <sup>1</sup>	Benefit (The Amount Payable by the Plan based on Eligible Expenses)	
	Network	Non-Network
<b>Acupuncture Services</b>  <i>Notes:</i> Covered Health Services are only for the treatment of nausea as a result of Chemotherapy, Pregnancy and Post-operative procedures.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Ambulance Services</b>	<i>Ground and/or Air Ambulance</i>	<i>Ground and/or Air Ambulance</i>
• Emergency Ambulance.	90% after you meet the Annual Deductible	Same as Network
• Non-Emergency Ambulance.  Ground or air ambulance, as the Claims Administrator determines appropriate.	90% after you meet the Annual Deductible	Same as Network
<b>Cancer Services</b>  For Network Benefits, oncology services must be received by a Designated Provider. See <i>Cancer Resource Services (CRS)</i> in <i>Additional Coverage Details</i> .	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.
<b>Cellular and Gene Therapy</b>  For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	Non-Network Benefits are not available
<b>Clinical Trials</b>  Benefits are available when the Covered Health Services are provided by either Network or non-Network providers.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	
<b>Congenital Heart Disease (CHD) Surgeries</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>COVID-19 Testing</b> - effective for testing incurred on or after 2/4/20 and before the end of the National Emergency. See <i>COVID 19 Testing</i> in <i>Additional Coverage Details</i> , for limits.	100%	100%
<b>Dental Services - Accident Only</b> See <i>Additional Coverage Details</i> , for limits.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible

Covered Health Services <sup>1</sup>	Benefit (The Amount Payable by the Plan based on Eligible Expenses)	
	Network	Non-Network
<b>Diabetes Services</b> Diabetes Self-Management and Training/ Diabetic Eye Examinations/Foot Care	Depending upon where the Covered Health Service is provided, Benefits for diabetes self-management and training/diabetic eye examinations/foot care will be paid the same as those stated under each Covered Health Service category in this section.	Depending upon where the Covered Health Service is provided, Benefits for diabetes self-management and training/diabetic eye examinations/foot care will be paid the same as those stated under each Covered Health Service category in this section.
<b>Diabetes Self-Management Items</b> <ul style="list-style-type: none"><li>● Diabetes equipment.</li></ul>	Benefits for diabetes equipment will be the same as those stated under <i>Durable Medical Equipment</i> in this section.	Benefits for diabetes equipment will be the same as those stated under <i>Durable Medical Equipment</i> in this section.
<b>Durable Medical Equipment (DME), Orthotics and Supplies</b> <ul style="list-style-type: none"><li>● Insulin pump.</li></ul> <p>See <i>Durable Medical Equipment</i> in <i>Additional Coverage Details</i>, for limits.</p>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Emergency Health Services - Outpatient</b>  If you are admitted as an inpatient to a Hospital directly from the Emergency room, you will not have to pay this Coinsurance and/or deductible. The Benefits for an Inpatient Stay in a Hospital will apply instead.	90% after you meet the Annual Deductible	Same as Network
<b>Gender Dysphoria</b>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in the <i>Schedule of Benefits</i> .	
<b>Hearing Aids</b> <ul style="list-style-type: none"><li>● Benefits are limited to \$750 per 36 months.</li><li>● No maximum for children up to age 18.</li></ul>	90% after you meet the Annual Deductible	Non-Network Benefits are not available
<b>Home Health Care</b> <ul style="list-style-type: none"><li>● Network Benefits are unlimited.</li><li>● Non-Network Benefits are limited to 60 visits per calendar year.</li></ul> To receive Network Benefits for the administration of intravenous infusion, you must receive services from a provider UnitedHealthcare identifies.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Hospice Care</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible

Covered Health Services <sup>1</sup>	Benefit (The Amount Payable by the Plan based on Eligible Expenses)	
	Network	Non-Network
<b>Hospital - Inpatient Stay</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Infertility Services</b>  <i>Note:</i> Limited to \$20,000 combined with Network and Non-Network.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Lab, X-Ray and Diagnostics - Outpatient</b>		
● Lab Testing - Outpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
● X-Ray and Other Diagnostic Testing - Outpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Lab, X-Ray and Major Diagnostics – CT, PET, MRI, MRA and Nuclear Medicine - Outpatient</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Mental Health Services</b>		
● Inpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
● Outpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Neurobiological Disorders - Autism Spectrum Disorder Services</b>		
● Inpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
● Outpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Obesity Surgery</b>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	
Network Benefits include services received at a Network facility and performed by a Network Physician that is not a Designated Provider.		
<b>Ostomy Supplies</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Pharmaceutical Products - Outpatient</b>		
<i>Note:</i> Does not include prescriptions dispensed by Express Scripts.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Physician Fees for Surgical and Medical Services</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Physician's Office Services - Sickness and Injury</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Pregnancy – Maternity Services</b>	Benefits will be the same as those stated under each Covered Health Service category in this section.	Benefits will be the same as those stated under each Covered Health Service category in this section.
A Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.		
<b>Preventive Care Services</b>		
● Physician Office Services.	100%	70% after you meet the Annual Deductible
● Lab, X-ray or Other Preventive Tests.	100%	70% after you meet the Annual Deductible

Covered Health Services <sup>1</sup>	Benefit (The Amount Payable by the Plan based on Eligible Expenses)	
	Network	Non-Network
● Breast Pumps.	100%	70% after you meet the Annual Deductible
● Private Duty Nursing – Outpatient	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
● Prosthetic Devices	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Reconstructive Procedures</b>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	
<b>Rehabilitation Services - Outpatient Therapy and Manipulative Treatment</b>  Any combination of Network Benefits and Non-Network Benefits is limited to: <ul style="list-style-type: none"><li>● 180 visits per calendar year for physical, occupational, pulmonary rehabilitation, cardiac rehabilitation, cognitive rehabilitation and speech therapy combined.</li><li>● Unlimited visits per calendar year for post-cochlear implant aural therapy.</li><li>● 25 visits per calendar year for Manipulative Treatment.</li></ul>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Scopic Procedures - Outpatient Diagnostic and Therapeutic</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Skilled Nursing Facility/Inpatient Rehabilitation Facility Services</b>  Any combination of Network Benefits and Non-Network Benefits is limited to: <ul style="list-style-type: none"><li>● 60 days per calendar year.</li></ul>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Substance-Related and Addictive Disorders Services</b>		
● Inpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
● Outpatient.	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Surgery - Outpatient</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Temporomandibular Joint (TMJ) Services</b>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	
<b>Therapeutic Treatments - Outpatient</b>	90% after you meet the Annual Deductible	70% after you meet the Annual Deductible
<b>Transplantation Services</b>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this section.	

Covered Health Services <sup>1</sup>	Benefit (The Amount Payable by the Plan based on Eligible Expenses)	
	Network	Non-Network
<b>Urgent Care Center Services</b>	90% after you meet the Annual Deductible	Same as Network
<b>Virtual Visits</b> Network Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Network Provider by going to <a href="http://www.myuhc.com">www.myuhc.com</a> or by calling the telephone number on your ID card.	90% after you meet the Annual Deductible	Non-Network Benefits are not available.

<sup>1</sup>Please obtain prior authorization from the Claims Administrator before receiving Covered Health Services, as described in *Additional Coverage Details*.

## Additional Coverage Details

### What this section includes:

- Covered Health Services for which the Plan pays Benefits.
- Covered Health Services that require you to obtain prior authorization before you receive them, and any reduction in Benefits that may apply if you do not call to obtain prior authorization.

This section supplements the second table in *Plan Highlights*.

While the table provides you with Benefit limitations along with Coinsurance and Annual Deductible information for each Covered Health Service, this section includes descriptions of the Benefits. These descriptions include any additional limitations that may apply, as well as Covered Health Services for which you must obtain prior authorization from the Claims Administrator as required. The Covered Health Services in this section appear in the same order as they do in the table for easy reference. Services that are not covered are described in *Exclusions and Limitations*.

### Acupuncture Services

Benefits are provided regardless of whether the office is free-standing, located in a clinic or located in a Hospital.

Covered Health Services are only for pain control and the treatment of nausea and vomiting as a result of:

- Chemotherapy.
- Hyperemesis of Pregnancy.
- Post-operative dental pain relief.

The Plan pays for acupuncture services provided that the service is performed in an office setting by a provider who is one of the following, either practicing within the scope of his/her license (if state license is available) or who is certified by a national accrediting body:

- Doctor of Medicine.
- Doctor of Osteopathy.
- Chiropractor.
- Acupuncturist.

### Did you know...

You generally pay less out-of-pocket when you use a Network provider?

## Ambulance Services

The Plan covers Emergency ambulance services and transportation provided by a licensed ambulance service to the nearest Hospital that offers Emergency Health Services. See the *Glossary* for the definition of Emergency.

Ambulance service by air is covered in an Emergency if ground transportation is impossible, or would put your life or health in serious jeopardy. If special circumstances exist, UnitedHealthcare may pay Benefits for Emergency air transportation to a Hospital that is not the closest facility to provide Emergency Health Services.

The Plan also covers non-Emergency transportation provided by a licensed professional ambulance (either ground or air ambulance, as UnitedHealthcare determines appropriate) between facilities when the transport is:

- From a non-Network Hospital to a Network Hospital.
- To a Hospital that provides a higher level of care that was not available at the original Hospital.
- To a more cost-effective acute care facility.
- From an acute facility to a sub-acute setting.
- When a Physician is unable to visit the patient at the facility;
- When the patient requires special equipment handling that requests medical assistance.

### Prior Authorization Requirement

In most cases, the Claims Administrator will initiate and direct non-Emergency ambulance transportation. If you are requesting non-Emergency ambulance services, you must obtain prior authorization as soon as possible before transport. For Non-Network Benefits, if you are requesting non-Emergency ambulance services (including any affiliated non-Emergency ground ambulance transport in conjunction with non-Emergency air ambulance transport), you must obtain prior authorization as soon as possible before transport.

If you fail to obtain prior authorization from the Claims Administrator, Benefits will be reduced by 20% of Eligible Expenses.

## Cancer Resource Services (CRS)

The Plan pays Benefits for oncology services provided by Designated Providers participating in the Cancer Resource Services (CRS) program. Designated Provider is defined in the *Glossary*.

For oncology services and supplies to be considered Covered Health Services, they must be provided to treat a condition that has a primary or suspected diagnosis relating to cancer. If you or a covered Dependent has cancer, you may:

- Be referred to CRS by the Claims Administrator or a Personal Health Support Nurse.
- Call CRS at 1-866-936-6002.
- Visit [www.myoptumhealthcomplexmedical.com](http://www.myoptumhealthcomplexmedical.com).

To receive Benefits for a cancer-related treatment, you are not required to visit a Designated Provider. If you receive oncology services from a facility that is not a Designated Provider, the Plan pays Benefits as described under:

- Physician's Office Services - Sickness and Injury.
- Physician Fees for Surgical and Medical Services.
- Scopic Procedures - Outpatient Diagnostic and Therapeutic.
- Therapeutic Treatments - Outpatient.
- Hospital - Inpatient Stay.
- Surgery - Outpatient.

To receive Benefits under the CRS program, you must contact CRS prior to obtaining Covered Health Services. The Plan will only pay Benefits under the CRS program if CRS provides the proper notification to the Designated Provider performing the services (even if you self-refer to a provider in that Network).

## Cellular and Gene Therapy

Cellular Therapy and Gene Therapy received on an inpatient or outpatient basis at a Hospital or on an outpatient basis at an Alternate Facility or in a Physician's office.

Benefits for CAR-T therapy for malignancies are provided as described under *Transplantation Services*.

### Prior Authorization Requirement

For Network Benefits you must obtain prior authorization from the Claims Administrator as soon as the possibility of a Cellular or Gene Therapy arises. If you do not obtain prior authorization and if, as a result, the services are not received from a Designated Provider, Network Benefits will not be paid.

## Clinical Trials

Benefits are available for routine patient care costs incurred during participation in a qualifying Clinical Trial for the treatment of:

- Cancer or other life-threatening disease or condition. For purposes of this benefit, a life-threatening disease or condition is one from which the likelihood of death is probable unless the course of the disease or condition is interrupted.
- Cardiovascular disease (cardiac/stroke) which is not life threatening, for which, as UnitedHealthcare determines, a Clinical Trial meets the qualifying Clinical Trial criteria stated below.
- Surgical musculoskeletal disorders of the spine, hip and knees, which are not life threatening, for which, as UnitedHealthcare determines, a Clinical Trial meets the qualifying Clinical Trial criteria stated below.
- Other diseases or disorders which are not life threatening for which, as UnitedHealthcare determines, a Clinical Trial meets the qualifying Clinical Trial criteria stated below.

Benefits include the reasonable and necessary items and services used to prevent, diagnose and treat complications arising from participation in a qualifying Clinical Trial.

Benefits are available only when the Covered Person is clinically eligible for participation in the qualifying Clinical Trial as defined by the researcher.

Routine patient care costs for qualifying Clinical Trials include:

- Covered Health Services for which Benefits are typically provided absent a Clinical Trial.
- Covered Health Services required solely for the provision of the Experimental or Investigational Service(s) or item, the clinically appropriate monitoring of the effects of the service or item, or the prevention of complications.
- Covered Health Services needed for reasonable and necessary care arising from the provision of an Experimental or Investigational Service(s) or item.

Routine costs for Clinical Trials do not include:

- The Experimental or Investigational Service(s) or item. The only exceptions to this are:
  - Certain *Category B* devices.
  - Certain promising interventions for patients with terminal illnesses.
  - Other items and services that meet specified criteria in accordance with UnitedHealthcare's medical and drug policies.
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient.
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.
- Items and services provided by the research sponsors free of charge for any person enrolled in the trial.

With respect to cancer or other life-threatening diseases or conditions, a qualifying Clinical Trial is a Phase I, Phase II, Phase III, or Phase IV Clinical Trial that is conducted in relation to the prevention, detection or treatment of cancer or other life-threatening disease or condition and which meets any of the following criteria in the bulleted list below.

With respect to cardiovascular disease, musculoskeletal disorders of the spine, hip and knees and other diseases or disorders which are not life-threatening, a qualifying Clinical Trial is a Phase I, Phase II, or Phase III Clinical Trial that is conducted in relation to the detection or treatment of such non-life-threatening disease or disorder and which meets any of the following criteria in the bulleted list below.

- Federally funded trials. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
  - *National Institutes of Health (NIH)*. (*Includes National Cancer Institute (NCI)*).
  - *Centers for Disease Control and Prevention (CDC)*.
  - *Agency for Healthcare Research and Quality (AHRQ)*.
  - *Centers for Medicare and Medicaid Services (CMS)*.
  - A cooperative group or center of any of the entities described above or the *Department of Defense (DOD)* or the *Veterans Administration (VA)*.
  - A qualified non-governmental research entity identified in the guidelines issued by the *National Institutes of Health* for center support grants.
  - The *Department of Veterans Affairs*, the *Department of Defense* or the *Department of Energy* as long as the study or investigation has been reviewed and approved through a system of peer review that is determined by the *Secretary of Health and Human Services* to meet both of the following criteria:
    - Comparable to the system of peer review of studies and investigations used by the *National Institutes of Health*.
    - Ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.

- The study or investigation is conducted under an investigational new drug application reviewed by the *U.S. Food and Drug Administration*.
- The study or investigation is a drug trial that is exempt from having such an investigational new drug application.
- The Clinical Trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant institutional review boards (IRBs) before participants are enrolled in the trial. UnitedHealthcare may, at any time, request documentation about the trial.
- The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a Covered Health Service and is not otherwise excluded under the Plan.

#### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization as soon as the possibility of participation in a Clinical Trial arises. If you fail to obtain prior authorization as required, Benefits will be reduced by 20% of Eligible Expenses.

### **Congenital Heart Disease (CHD) Surgeries**

The Plan pays Benefits for CHD surgeries which are ordered by a Physician. CHD surgical procedures include surgeries to treat conditions such as coarctation of the aorta, aortic stenosis, tetralogy of fallot, transposition of the great vessels and hypoplastic left or right heart syndrome.

UnitedHealthcare has specific guidelines regarding Benefits for CHD services. Contact UnitedHealthcare at the number on your ID card for information about these guidelines.

The Plan pays Benefits for CHD services ordered by a Physician and received at a facility participating in the CHD Resource Services program. Benefits include the facility charge and the charge for supplies and equipment. Benefits for Physician services are described under *Physician Fees for Surgical and Medical Services*.

Surgery may be performed as open or closed surgical procedures or may be performed through interventional cardiac catheterization.

Benefits are available for the following CHD services:

- Outpatient diagnostic testing.
- Evaluation.
- Surgical interventions.
- Interventional cardiac catheterizations (insertion of a tubular device in the heart).
- Fetal echocardiograms (examination, measurement and diagnosis of the heart using ultrasound technology).
- Approved fetal interventions.

CHD services other than those listed above are excluded from coverage, unless determined by the Claims Administrator to be proven procedures for the involved diagnoses. Contact CHD Resource Services at 1-888-936-7246 before receiving care for information about CHD services. More information is also available at [www.myoptumhealthcomplexmedical.com](http://www.myoptumhealthcomplexmedical.com).

If you receive CHD services from a facility that is not a Designated Provider, the Plan pays Benefits as described under:

- Physician's Office Services - Sickness and Injury.
- Physician Fees for Surgical and Medical Services.

- Scopic Procedures - Outpatient Diagnostic and Therapeutic.
- Therapeutic Treatments - Outpatient.
- Hospital - Inpatient Stay.
- Surgery - Outpatient.

To receive Benefits under the CHD program, you must contact CHD Resource Services at 1-888-936-7246 prior to obtaining Covered Health Services. The Plan will only pay Benefits under the CHD program if CHD provides the proper notification to the Designated Provider performing the services (even if you self-refer to a provider in that Network).

#### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization as soon as the possibility of a CHD surgery arises. If you fail to obtain prior authorization as required, Benefits will be reduced by 20% of Eligible Expenses.

It is important that you notify the Claims Administrator regarding your intention to have surgery. Your notification will open the opportunity to become enrolled in programs that are designed to achieve the best outcomes for you.

#### **COVID-19 Testing - effective for testing incurred on or after 2/4/20 and before the end of the National Emergency**

The Plan pays for Benefits for COVID-19 and SARS-CoV-2 diagnostic testing and the office visit associated with the testing without cost sharing (deductibles, coinsurance and copayments), for members and their covered dependents. This coverage includes the diagnostic test as well as items and services furnished to the Covered Person during the health care provider office visit, whether in-person or a telehealth visit, but only to the extent such items and services relate to the furnishing or administration of such product or to the evaluation of such Covered Person for purposes of determining the need of such product. Covered services can be provided at a Physician's office, an Alternate Facility or a Hospital. There will also be a zero cost share for Virtual visits related to the diagnosis of COVID-19 as described under the Virtual Visit Section.

#### **Dental Services - Accident Only**

Dental services are covered by the Plan when all of the following are true:

- Treatment is necessary because of accidental damage.
- Dental services are received from a Doctor of Dental Surgery or a Doctor of Medical Dentistry.
- The dental damage is severe enough that initial contact with a Physician or dentist occurs within 72 hours of the accident. (You may request an extension of this time period provided that you do so within 60 days of the Injury and if extenuating circumstances exist due to the severity of the Injury.)

Please note that dental damage that occurs as a result of normal activities of daily living or extraordinary use of the teeth is not considered having occurred as an accident. Benefits are not available for repairs to teeth that are damaged as a result of such activities.

Dental services to repair the damage caused by accidental Injury must conform to the following time-frames: Treatment is started within three months of the accident, or if not a Covered Person at the time of the accident, within the first three months of coverage under the Plan, unless extenuating circumstances

exist (such as prolonged hospitalization or the presence of fixation wires from fracture care), Treatment must be completed within 12 months of the accident, or if not a Covered Person at the time of the accident, within the first 12 months of coverage under the Plan.

The Plan pays for limited to charges for a continuous course of dental treatment started within 6 months of an injury to sound, natural teeth.

The Plan pays for treatment of accidental Injury limited to the following:

- Emergency examination.
- Necessary diagnostic X-rays.
- Endodontic (root canal) treatment.
- Temporary splinting of teeth.
- Prefabricated post and core.
- Simple minimal restorative procedures (fillings).
- Extractions.
- Post-traumatic crowns if such are the only clinically acceptable treatment.
- Replacement of lost teeth due to the Injury by implant, dentures or bridges.

Benefits for non-accidental dental services are covered for the following care:

- Anesthesia and Facility charges associated with dental surgery or procedures performed by a dentist, oral surgeon or oral maxillofacial surgeon normally excluded under the medical plan as medically necessary when there is an appropriately trained and licensed professional to both administer and monitor MAC/general anesthesia in EITHER of the following locations:
  - A properly-equipped and staffed office.
  - A hospital or outpatient surgery center.
- For ANY of the following:
  - Individual age seven years or younger.
  - Individual who is severely psychologically impaired or developmentally disabled.
  - Individual with American Society of Anesthesiologists (ASA) Physical Status Classification of P3 or greater.
- Individual who has one or more significant medical comorbidities which:
  - Preclude the use of either local anesthesia or conscious sedation OR for which careful monitoring is required during and immediately following the planned procedure.
- Individuals in whom conscious sedation would be inadequate or contraindicated for any of the following procedures:
  - Removal of two or more impacted third molars.
  - Removal or surgical exposure of one impacted maxillary canine.
  - Surgical removal of two or more teeth involving more than one quadrant.
  - Routine removal of six or more teeth.
  - Full arch alveoplasty.
  - Periodontal flap surgery involving more than one quadrant.
  - Radical excision of tooth-related lesion greater than 1.25 cm or  $\frac{1}{2}$  inch.

- Tooth-related radical resection or ostectomy with or without grafting.
- Placement or removal of two or more dental implants.
- Extraction with bulbous root and/or unusual difficulty or complications noted.
- Removal of exostosis involving two areas.
- Removal of torus mandibularis involving two areas.

The Plan also covers dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition limited to:

- Dental services related to medical transplant procedures.
- Initiation of immunosuppressive (medication used to reduce inflammation and suppress the immune system).
- Direct treatment of acute traumatic Injury, cancer or cleft palate.

## Diabetes Services

### Diabetes Self-Management and Training/Diabetic Eye Examinations/Foot Care

Outpatient self-management training for the treatment of diabetes, education and medical nutrition therapy services. Services must be ordered by a Physician and provided by appropriately licensed or registered healthcare professionals.

Benefits also include medical eye examinations (dilated retinal examinations) and preventive foot care for diabetes.

### Diabetic Self-Management Items

Insulin pumps and supplies for the management and treatment of diabetes, based upon your medical needs include:

- Insulin pumps are subject to all the conditions of coverage stated under *Durable Medical Equipment (DME), Orthotics and Supplies*.

Benefits for diabetes equipment that meet the definition of Durable Medical Equipment are subject to the limit stated under *Durable Medical Equipment* in this section.

#### Prior Authorization Requirement

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator before obtaining any Durable Medical Equipment for the management and treatment of diabetes that exceeds \$1,000 in cost (either retail purchase cost or cumulative retail rental cost of a single item).

If you fail to obtain prior authorization from the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

## Durable Medical Equipment (DME), Orthotics, Prosthetics and Supplies

The Plan pays for Durable Medical Equipment (DME), Orthotics, Prosthetics and Supplies that are:

- Ordered or provided by a Physician for outpatient use primarily in a home setting.
- Used for medical purposes.
- Not consumable or disposable except as needed for the effective use of covered Durable Medical Equipment.
- Not of use to a person in the absence of a disease or disability.

- Durable enough to withstand repeated use.

Benefits under this section include Durable Medical Equipment provided to you by a Physician. If more than one piece of DME can meet your functional needs, Benefits are available only for the equipment that meets the specifications for your functional needs. Benefits are provided for a single unit of DME (example: one insulin pump) and for repairs of that unit.

Examples of DME include but are not limited to:

- Oxygen and the rental of equipment to administer oxygen (including tubing, connectors and masks).
- Equipment to assist mobility, such as a standard wheelchair pediatric wheel chair, or custom wheel chair when prescribed by a physician to meet a medically necessary functional need.
- A standard Hospital-type beds, hospital type crib, hospital youth bed, custom hospital bed.
- Negative pressure wound therapy pumps (wound vacuums).
- Burn garments.
- Insulin pumps and all related necessary supplies as described under *Diabetes Services* in this section.
- External cochlear devices and systems. Surgery to place a cochlear implant is also covered by the Plan. Cochlear implantation can either be an inpatient or outpatient procedure. Benefits for cochlear implantation are provided under the applicable medical/surgical Benefit categories in this SPD. See *Hospital - Inpatient Stay, Rehabilitation Services - Outpatient Therapy and Surgery - Outpatient* in this section.
- Custom molded cranial orthotics (helmets), when prescribed by Physician.
- Custom foot orthoses for persons with impaired peripheral sensation and/or altered peripheral circulation (e.g. diabetic neuropathy and peripheral vascular disease).
- Braces that stabilize an injured body part, including necessary adjustments to shoes to accommodate braces. Braces that stabilize an injured body part and braces to treat curvature of the spine are considered Durable Medical Equipment and are a Covered Health Service. Braces that straighten or change the shape of a body part are orthotic devices and are excluded from coverage. Dental braces are excluded from coverage.
- Mechanical equipment necessary for the treatment of chronic or acute respiratory failure (except that air-conditioners, humidifiers, dehumidifiers, air purifiers and filters, and personal comfort items are excluded from coverage).
- Elastic/compression stockings when prescribed by a physician and is used for a medical condition.

Benefits include lymphedema stockings for the arm as required by the *Women's Health and Cancer Rights Act of 1998*.

Benefits also include speech generating devices and tracheo-esophageal voice devices required for treatment of severe speech impediment or lack of speech directly attributed to Sickness or Injury. Benefits for the purchase of these devices are available only after completing a required three-month rental period.

### **Orthotics**

Orthotic braces, including needed changes to shoes to fit braces. Braces that stabilize an injured body part and braces to treat curvature of the spine are a Covered Health Service.

Benefits under this section do not include any device, appliance, pump, machine, stimulator, or monitor that is fully implanted into the body. Implantable devices are a Covered Health Service for which Benefits are available under the applicable medical/surgical Covered Health Service categories in this SPD.

Benefits do not include:

- Any device, appliance, pump, machine, stimulator, or monitor that is fully implanted into the body. Implantable devices are a Covered Health Service for which Benefits are available under the applicable medical/surgical Covered Health Service categories in this SPD.
- Diagnostic or monitoring equipment purchased for home use, unless otherwise described as a Covered Health Service.
- Powered exoskeleton devices.

UnitedHealthcare will decide if the equipment should be purchased or rented.

**Note:** DME is different from prosthetic devices - see Prosthetic Devices in this section.

This limit does not apply to wound vacuums.

#### **Prosthetic Devices:**

Prosthetic Device coverage is limited to those Prosthetic Devices that replace a limb or external body part that are listed below:

- Artificial arms, legs, feet and hands.
- Artificial eyes, ears, and nose.
- Breast prosthesis as required by the Women's Health and Cancer Rights Act of 1998. Benefits include mastectomy bras.
  - Prosthetic Devices must be ordered by or under the direction of a physician.
  - Manufactured Prosthetic Devices must be approved by the Food and Drug Administration (FDA) or otherwise generally considered to be safe and effective by Generally Accepted Standards of Medical Practice.
  - Implantable devices/prostheses, such as artificial heart valves, are not prosthetics. These devices are covered as a surgical service.
  - Coverage is available for repair and replacement, when it is not due to theft, loss, misuse, malicious damage or gross neglect.

#### **Specialized, Microprocessor or Myoelectric Limbs**

Computerized, bionic, microprocessor or myoelectric terms are considered the same for the purpose of this document.

Lower Extremity Specialized, computerized or microprocessor limbs are based on a member's current functional capabilities and his/her expected functional rehabilitation potential.

Coverage of computerized and specialized lower limb prostheses is based on maximum prosthetic function level of the member (see Lower Limb Rehabilitation Classification Levels 1-4 in Definitions section).

- Member meets criteria for prosthetic limbs above; and
- Member has or is able to gain Lower Limb Rehabilitation Classification Levels 2-4 for prosthetic ambulation (see Definitions section).

#### **Prosthetic limbs are a covered health care service when criteria are met:**

- Ordered by a physician;
- Member is evaluated for his/her individual needs by a healthcare professional with the qualifications and training and under the supervision of the ordering physician to make an evaluation (documentation should accompany the order);
- Ordering physician signs the final prosthetic proposal;

- The records must document the member's current functional capabilities and his/her expected functional rehabilitation potential, including an explanation for the difference, if that is the case. (It is recognized within the functional classification hierarchy that bilateral amputees often cannot be strictly bound by functional level classifications);
- Prosthetic replaces all or part of a missing limb;
- Prosthetic will help the member regain or maintain function;
- Member is willing and able to participate in the training for the use of the prosthetic (especially important in use of a computerized upper limb); and
- Member is able to physically function at a level necessary for a computerized prosthetic or microprocessor, e.g., hand, leg or foot.

**Myoelectric Upper Limbs (arms, joints and hands) are covered when criteria are met:**

- Member meets all the criteria for prosthetic limbs above;
- Member has a congenital missing or dysfunctional arm and/or hand; or
- Member has a traumatic or surgical amputation of the arm (above or below the elbow);
- The remaining musculature of the arm(s) contains the minimum microvolt threshold to allow operation of a Myoelectric Prosthetic Device (usually 3-5 muscle groups must be activated to use a computerized arm/hand), no external switch;
- A standard passive or body-powered Prosthetic Device cannot be used or is insufficient to meet the functional needs of the individual in performing activities of daily living (ADL's); and
- The medical records must indicate the specific need for the technologic or design features.

Benefits for speech generating devices and tracheo-esophageal voice devices are limited to the purchase of one device during the entire period of time a Covered Person is enrolled under the Plan. Benefits for repair/replacement are limited to once every three years.

To receive Network Benefits, you must purchase, rent, or obtain the Durable Medical Equipment or orthotic from the vendor UnitedHealthcare identifies or purchase it directly from the prescribing Network Physician.

Benefits are provided for the repair/replacement of a type of Durable Medical Equipment or orthotic once every three calendar years. Repair and/or replacement of DME or orthotics would apply to this limit in the same manner as a purchase.

At UnitedHealthcare's discretion, replacements are covered for damage beyond repair with normal wear and tear, when repair costs exceed new purchase price, or when a change in the Covered Person's medical condition occurs sooner than the three year timeframe. Repairs, including the replacement of essential accessories, such as hoses, tubes, mouth pieces, etc., for necessary DME are only covered when required to make the item/device serviceable and the estimated repair expense does not exceed the cost of purchasing or renting another item/device. Requests for repairs may be made at any time and are not subject to the three year timeline for replacement.

#### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator before obtaining any DME or orthotic that costs more than \$1,000 (either retail purchase cost or cumulative retail rental cost of a single item). If you fail to obtain prior authorization from the Claims Administrator, as required, Benefits will be reduced by 20% of Eligible Expenses.

## Emergency Health Services - Outpatient

The Plan's Emergency services Benefit pays for outpatient treatment at a Hospital or Alternate Facility when required to stabilize a patient or initiate treatment.

Benefits under this section include the facility charge, supplies and all professional services required to stabilize your condition and/or initiate treatment. This includes placement in an observation bed for the purpose of monitoring your condition (rather than being admitted to a Hospital for an Inpatient Stay).

Network Benefits will be paid for an Emergency admission to a non-Network Hospital as long as the Claims Administrator is notified within one business day of the admission or on the same day of admission if reasonably possible after you are admitted to a non-Network Hospital. The Claims Administrator may elect to transfer you to a Network Hospital as soon as it is medically appropriate to do so. If you continue your stay in a non-Network Hospital after the date your Physician determines that it is medically appropriate to transfer you to a Network Hospital, Network Benefits will not be provided. Non-Network Benefits may be available if the continued stay is determined to be a Covered Health Service. Eligible Expenses will be determined as described under *Eligible Expenses in How the Plan Works*.

Benefits under this section are not available for services to treat a condition that does not meet the definition of an Emergency.

**Note:** If you are confined in a non-Network Hospital after you receive outpatient Emergency Health Services, you must notify the Claims Administrator within one business day or on the same day of admission if reasonably possible. The Claims Administrator may elect to transfer you to a Network Hospital as soon as it is medically appropriate to do so. If you choose to stay in the non-Network Hospital after the date the Claims Administrator decides a transfer is medically appropriate, Network Benefits will not be provided. Non-Network Benefits may be available if the continued stay is determined to be a Covered Health Service.

## Enteral Nutrition

Benefits are provided for enteral formulas and low protein modified food products, administered either orally or by tube feeding as the primary source of nutrition, for certain conditions which require specialized nutrients or formulas. Examples of conditions include:

- Metabolic diseases such as phenylketonuria (PKU) and maple syrup urine disease.
- Severe food allergies.
- Impaired absorption of nutrients caused by disorders affecting the gastrointestinal tract.

Benefits for prescription or over-the-counter formula are available when a Physician issues a prescription or written order stating the formula or product is Medically Necessary for the therapeutic treatment of a condition requiring specialized nutrients and specifying the quantity and the duration of the prescription or order. The formula or product must be administered under the direction of a Physician or registered dietitian.

For the purpose of this Benefit, "enteral formulas" include:

- Amino acid-based elemental formulas.
- Extensively hydrolyzed protein formulas.
- Modified nutrient content formulas.

For the purpose of this Benefit, "severe food allergies" mean allergies which if left untreated will result in:

- Malnourishment.
- Chronic physical disability.

- Intellectual disability; or
- Loss of life.

## Gender Dysphoria

Benefits for the treatment of Gender Dysphoria limited to the following services:

- Psychotherapy for Gender Dysphoria and associated co-morbid psychiatric diagnoses are provided as described under *Mental Health Services* in your SPD.
- Cross-sex hormone therapy:
  - Cross-sex hormone therapy administered by a medical provider (for example during an office visit) is provided as described under *Pharmaceutical Products – Outpatient* in your SPD.
  - Puberty suppressing medication injected or implanted by a medical provider in a clinical setting.
  - Laboratory testing to monitor the safety of continuous cross-sex hormone therapy.
  - Surgery for the treatment for Gender Dysphoria, including the surgeries listed below:

*Male to Female:*

- Clitoroplasty (creation of clitoris)
- Labiaplasty (creation of labia)
- Orchiectomy (removal of testicles)
- Penectomy (removal of penis)
- Urethroplasty (reconstruction of female urethra)
- Vaginoplasty (creation of vagina)

*Female to Male:*

- Bilateral mastectomy or breast reduction
- Hysterectomy (removal of uterus)
- Metoidioplasty (creation of penis, using clitoris)
- Penile prosthesis
- Phalloplasty (creation of penis)
- Salpingo-oophorectomy (removal of fallopian tubes and ovaries)
- Scrotoplasty (creation of scrotum)
- Testicular prosthesis
- Urethroplasty (reconstruction of male urethra)
- Vaginectomy (removal of vagina)
- Vulvectomy (removal of vulva)

### Genital Surgery and Bilateral Mastectomy or Breast Reduction Surgery Documentation Requirements:

The Covered Person must provide documentation of the following for breast surgery:

- A written psychological assessment from at least one qualified behavioral health provider experienced in treating Gender Dysphoria. The assessment must document that the Covered Person meets all of the following criteria:
  - Persistent, well-documented Gender Dysphoria.

- Capacity to make a fully informed decision and to consent for treatment.
- Must be 18 years or older.
- If significant medical or mental health concerns are present, they must be reasonably well controlled.

The Covered Person must provide documentation of the following for genital surgery:

- A written psychological assessment from at least two qualified behavioral health providers experienced in treating Gender Dysphoria, who have independently assessed the Covered Person. The assessment must document that the Covered Person meets all of the following criteria.
  - Persistent, well-documented Gender Dysphoria.
  - Capacity to make a fully informed decision and to consent for treatment.
  - Must 18 years or older.
  - If significant medical or mental health concerns are present, they must be reasonably well controlled.
  - Complete at least 12 months of successful continuous full-time real-life experience in the desired gender.
  - Complete 12 months of continuous cross-sex hormone therapy appropriate for the desired gender (unless medically contraindicated).

#### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization as soon as the possibility of surgery arises. If you fail to obtain prior authorization from the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits you must contact the Claims Administrator 24 hours before admission for scheduled admissions or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).

#### **Prior Authorization Requirement for Non-Surgical Treatment**

Depending upon where the Covered Health Service is provided, any applicable prior authorization requirements will be the same as those stated under each Covered Health Service category.

## **Hearing Aids**

The Plan pays Benefits for hearing aids required for the correction of a hearing impairment (a reduction in the ability to perceive sound which may range from slight to complete deafness). Hearing aids are electronic amplifying devices designed to bring sound more effectively into the ear. A hearing aid consists of a microphone, amplifier and receiver.

Benefits are available for a hearing aid that is purchased as a result of a written recommendation by a Physician. Benefits are provided for the hearing aid and for charges for associated fitting and testing.

If more than one type of hearing aid can meet your functional needs, Benefits are available only for the hearing aid that meets the minimum specifications for your needs. If you purchase a hearing aid that exceeds these minimum specifications, the Plan will pay only the amount that the Plan would have paid for the hearing aid that meets the minimum specifications, and you will be responsible for paying any difference in cost.

Benefits do not include bone anchored hearing aids. Bone anchored hearing aids are a Covered Health Service for which Benefits are available under the applicable medical/surgical Covered Health Services categories in this section only for Covered Persons who have either of the following:

- Craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid.
- Hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid.

Benefits are limited to \$750 per 36 months. No maximum for children up to age 18.

## Home Health Care

Covered Health Services are services that a Home Health Agency provides if you need care in your home due to the nature of your condition. Services must be:

- Ordered by a Physician.
- Provided by or supervised by a registered nurse in your home, or provided by either a home health aide or licensed practical nurse and supervised by a registered nurse.
- Not considered Custodial Care, as defined in the *Glossary*.
- Provided on a part-time, Intermittent Care schedule when Skilled Care is required. Refer to the *Glossary* for the definition of Skilled Care.

The Claims Administrator will determine if Skilled Care is needed by reviewing both the skilled nature of the service and the need for Physician-directed medical management. A service will not be determined to be "skilled" simply because there is not an available caregiver.

Network Benefits are unlimited. One visit equals four hours of Skilled Care services.

Non-Network Benefits are limited to 60 visits per calendar year. One visit equals four hours of Skilled Care services.

### Prior Authorization Requirement

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator five business days before receiving services, including nutritional foods and Private Duty Nursing, or as soon as is reasonably possible. If you fail to obtain prior authorization from the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

## Hospice Care

Hospice care is an integrated program recommended by a Physician which provides comfort and support services for the terminally ill. Hospice care can be provided on an inpatient or outpatient basis and includes physical, psychological, social, spiritual and respite care for the terminally ill person, and short-term grief counseling for immediate family members while the Covered Person is receiving hospice care. Benefits are available only when hospice care is received from a licensed hospice agency, which can include a Hospital.

### Prior Authorization Requirement

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator five business days before admission for an Inpatient Stay in a hospice facility or as soon as is reasonably possible. If you fail to obtain prior authorization from the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits, you must contact the Claims Administrator within 24 hours of admission for an Inpatient Stay in a hospice facility.

## Hospital - Inpatient Stay

Hospital Benefits are available for:

- Non-Physician services and supplies received during an Inpatient Stay.
- Room and board in a Semi-private Room (a room with two or more beds).
- Physician services for radiologists, anesthesiologists, pathologists and Emergency room Physicians.

The Plan will pay the difference in cost between a Semi-private Room and a private room only if a private room is necessary according to generally accepted medical practice.

Benefits for an Inpatient Stay in a Hospital are available only when the Inpatient Stay is necessary to prevent, diagnose or treat a Sickness or Injury. Benefits for other Hospital-based Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

Benefits for Emergency admissions and admissions of less than 24 hours are described under *Emergency Health Services and Surgery - Outpatient, Scopic Procedures - Outpatient Diagnostic and Therapeutic, and Therapeutic Treatments - Outpatient*, respectively.

### Prior Authorization Requirement

For Non-Network Benefits, for:

- A scheduled admission, you must obtain prior authorization from the Claims Administrator five business days before admission.
- A non-scheduled admission (including Emergency admissions), you must provide notification as soon as is reasonably possible.

If you do not obtain prior authorization from the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits, you must contact the Claims Administrator 24 hours before admission for scheduled admissions or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).

## Infertility Services

Therapeutic services for the treatment of Infertility when provided by or under the direction of a Physician. Benefits under this section are limited to the following procedures:

- Assisted Reproductive Technologies (ART).
- Frozen Embryo Transfer cycle including the associated cryopreservation and storage of embryos.
- ICSI - (intracytoplasmic sperm injection).
- Insemination procedures (artificial insemination (AI) and intrauterine insemination (IUI)).
- Embryo transportation related network disruption.
- Ovulation induction (or controlled ovarian stimulation).
- Testicular Sperm Aspiration/Microsurgical Epididymal Sperm Aspiration (TESA/MESA) - male factor associated surgical procedures for retrieval of sperm.
- Surgical Procedures: Laparoscopy, Lysis of adhesions, tubotubal anastomosis, fimbrioplasty, salpingostomy, transcervical catheterization, cystoplasty, metroplasty.
- Electroejaculation.

- Pre-implantation Genetic Diagnosis (PGD) - when the genetic parents carry a gene mutation to determine whether that mutation has been transmitted to the embryo.

Treatment for the diagnosis and treatment of the underlying cause of Infertility is covered as described in the SPD. Benefits for diagnostic tests are described under, *Scopic Procedures - Outpatient Diagnostic and Therapeutic, Office Visits*.

### **Criteria to be eligible for Benefits**

To be eligible for the Infertility services Benefit you must have a diagnosis of infertility.

- To meet the definition of Infertility you must meet one of the following:
  - You are not able to become pregnant after the following periods of time of regular unprotected intercourse or Therapeutic Donor Insemination:
    - One year, if you are a female under age 35.
    - Six months, if you are a female age 35 or older.
  - You are female and have failed to achieve or maintain a Pregnancy due to impotence/sexual dysfunction;
  - You are female and have infertility that is not related to voluntary sterilization or failed reversal of voluntary sterilization.
  - You are male and have a diagnosis of a male factor causing infertility (e.g. treatment of sperm abnormalities including the surgical recovery of sperm).
- You are a female under age 44 and using own oocytes (eggs).
- You are a female under age 55 and using donor oocytes (eggs).
- You have Infertility that is not related to voluntary sterilization.
- You are male and have a diagnosis of a male factor causing Infertility (e.g. treatment of sperm abnormalities including the surgical recovery of sperm).
- Not a Child Dependent.

Any combination of Network Benefits and Non-Network Benefits are limited to \$20,000 per Covered Person during the entire period of time he or she is enrolled for coverage under the Plan.

Only charges for the following apply toward the infertility lifetime maximum:

- Surgeon.
- Assistant surgeon.
- Anesthesia.
- Lab tests.
- Specific injections.

### **Lab, X-Ray and Diagnostics - Outpatient**

Services for Sickness and Injury-related diagnostic purposes, received on an outpatient basis at a Hospital or Alternate Facility include:

- Lab and radiology/X-ray.
- Mammography.

Benefits under this section include:

- The facility charge and the charge for supplies and equipment.

- Physician services for radiologists, anesthesiologists and pathologists.
- Genetic Testing ordered by a Physician which results in available medical treatment options following Genetic Counseling.
- Presumptive Drug Tests and Definitive Drug Tests.

When these services are performed in a Physician's office, Benefits are described under *Physician's Office Services - Sickness and Injury* in this section.

Any combination of Network Benefits and Non-Network Benefits is limited to 18 Presumptive Drug Tests per calendar year.

Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*. Lab, X-ray and diagnostic services for preventive care are described under *Preventive Care Services* in this section. CT scans, PET scans, MRI, MRA, nuclear medicine and major diagnostic services are described under *Lab, X-Ray and Major Diagnostics - CT, PET Scans, MRI, MRA and Nuclear Medicine - Outpatient* in this section.

#### **Prior Authorization Requirement**

For Non-Network Benefits for Genetic Testing, sleep studies, stress echocardiography and transthoracic echocardiogram, you must obtain prior authorization from the Claims Administrator five business days before scheduled services are received. If you fail to obtain prior authorization as required, Benefits will be reduced by 20% of Eligible Expenses.

### **Lab, X-Ray and Major Diagnostics - CT, PET Scans, MRI, MRA and Nuclear Medicine - Outpatient**

Services for CT scans, PET scans, MRI, MRA, nuclear medicine, and major diagnostic services received on an outpatient basis at a Hospital or Alternate Facility.

Benefits under this section include:

- The facility charge and the charge for supplies and equipment.
- Physician services for radiologists, anesthesiologists and pathologists.
- Genetic Testing ordered by a Physician which results in available medical treatment options following Genetic Counseling.

When these services are performed in a Physician's office, Benefits are described under *Physician's Office Services - Sickness and Injury* in this section. Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

#### **Prior Authorization Requirement**

For Non-Network Benefits for and CT, PET scans, MRI, MRA, nuclear medicine, including nuclear cardiology, you must obtain prior authorization from the Claims Administrator five business days before scheduled services are received. If you do not obtain prior authorization from the Claim Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

### **Mental Health Services**

Mental Health Services include those received on an inpatient or outpatient basis in a Hospital and an Alternate Facility or in a provider's office. All services must be provided by or under the direction of a properly qualified behavioral health provider.

Benefits include the following levels of care:

- Inpatient treatment.
- Residential Treatment.
- Partial Hospitalization/Day Treatment.
- Intensive Outpatient Treatment.
- Outpatient treatment.

Inpatient treatment and Residential Treatment includes room and board in a Semi-private Room (a room with two or more beds).

Services include the following:

- Diagnostic evaluations, assessment and treatment planning.
- Treatment and/or procedures.
- Medication management and other associated treatments.
- Individual, family, and group therapy.
- Provider-based case management services.
- Crisis intervention.

The Mental Health/Substance-Related and Addictive Disorders Administrator provides administrative services for the inpatient treatment.

You are encouraged to contact the Mental Health/Substance-Related and Addictive Disorders Administrator for referrals to providers and coordination of care.

#### **Prior Authorization Requirement**

For Non-Network Benefits for:

- A scheduled admission for Mental Health Services (including an admission for services at a Residential Treatment facility) you must obtain prior authorization from the Claims Administrator five business days before admission.
- A non-scheduled admission (including Emergency admissions) you must provide notification as soon as is reasonably possible.

If you fail to obtain prior authorization from or provide notification to the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

#### **Neurobiological Disorders - Autism Spectrum Disorder Services**

The Plan pays Benefits for behavioral services for Autism Spectrum Disorder including Intensive Behavioral Therapies such as Applied Behavior Analysis (ABA) that are the following:

- Focused on the treatment of core deficits of Autism Spectrum Disorder.
- Provided by a *Board Certified Applied Behavior Analyst (BCBA)* or other qualified provider under the appropriate supervision.
- Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property and impairment in daily functioning.

These Benefits describe only the behavioral component of treatment for Autism Spectrum Disorder. Medical treatment of Autism Spectrum Disorder is a Covered Health Service for which Benefits are available under the applicable medical Covered Health Services categories as described in this section.

Benefits include the following levels of care:

- Inpatient treatment.
- Residential Treatment.
- Partial Hospitalization/Day Treatment.
- Intensive Outpatient Treatment.
- Outpatient Treatment.

Inpatient treatment and Residential Treatment includes room and board in a Semi-private Room (a room with two or more beds).

Services include the following:

- Diagnostic evaluations, assessment and treatment planning.
- Treatment and/or procedures.
- Medication management and other associated treatments.
- Individual, family, and group therapy.
- Crisis intervention.
- Provider-based case management services.

The Mental Health/Substance-Related and Addictive Disorders Administrator provides administrative services for the inpatient treatment.

You are encouraged to contact the Mental Health/Substance-Related and Addictive Disorders Administrator for referrals to providers and coordination of care.

### **Prior Authorization Requirement**

For Non-Network Benefits for:

- A scheduled admission for Neurobiological Disorders – Autism Spectrum Disorder Services (including an admission for services at a Residential Treatment facility), you must obtain authorization from the Claims Administrator five business days before admission.
- A non-scheduled admission (including Emergency admissions) you must provide notification as soon as is reasonably possible.

If you fail to obtain prior authorization from or provide notification to the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

## **Obesity Surgery**

The Plan covers surgical treatment of obesity provided by or under the direction of a Physician provided either of the following is true:

- You have a minimum Body Mass Index (BMI) of 40.
- You have a minimum BMI of 35 with complicating co-morbidities (such as sleep apnea or diabetes) directly related to, or exacerbated by obesity.

In addition to meeting the above criteria the following must also be true:

- You have a minimum Body Mass Index (BMI) 35-39.9 with at least one clinically significant obesity-related co morbidity, including but not limited to the following:
  - Mechanical arthropathy in a weight-bearing joint.
  - Type 2 diabetes mellitus.
  - Poorly controlled hypertension (systolic blood pressure at least 140 mm Hg or diastolic blood pressure 90mm Hg or greater, despite optimal medical management).
  - Hyperlipidemia.
  - Coronary artery disease.
  - Lower extremity lymphatic or venous obstruction.
  - Obstructive sleep apnea.
  - Pulmonary hypertension.
- You have documentation from a Physician of active participation within the last 12 months in a weight management program that is supervised either by a physician or a registered dietician for a minimum of three consecutive months.
- The weight-management program must include monthly documentation of ALL of the following components:
  - Weight.
  - Current dietary program.
  - Physical activity (e.g., exercise program).
- The surgery is performed at a Bariatric Resource Service (BRS) Designated Provider by a Network surgeon even if there are no BRS Designated Provider near you.

Benefits are available for obesity surgery services that meet the definition of a Covered Health Service, as defined in the *Glossary* and are not Experimental or Investigational or Unproven Services.

You will have access to a certain Network of Designated Providers participating in the Bariatric Resource Services (BRS) program, as defined in the *Glossary*, for obesity surgery services.

For obesity surgery services to be considered Covered Health Services under the BRS program, you must contact Bariatric Resource Services and speak with a nurse consultant prior to receiving services. You can contact Bariatric Resource Services by calling 1-888-936-7246.

If you receive obesity surgery services that are not performed as part of the Bariatric Resource Services program, the Plan pays Benefits as described under:

- Physician's Office Services - Sickness and Injury.
- Physician Fees for Surgical and Medical Services.
- Scopic Procedures - Outpatient Diagnostic and Therapeutic.
- Therapeutic Treatments - Outpatient.
- Hospital - Inpatient Stay.
- Surgery - Outpatient.

### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator as soon as the possibility of obesity surgery arises.

If you fail to obtain prior authorization from the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits, you must contact the Claims Administrator 24 hours before admission for scheduled admissions or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).

It is important that you provide notification regarding your intention to have surgery. Your notification will open the opportunity to become enrolled in programs that are designed to achieve the best outcomes for you.

### **Ostomy Supplies**

Benefits for ostomy supplies are limited to:

- Pouches, face plates and belts.
- Irrigation sleeves, bags and ostomy irrigation catheters.
- Skin barriers.

Benefits are not available for deodorants, filters, lubricants, tape, appliance cleaners, adhesive, adhesive remover, or other items not listed above.

### **Pharmaceutical Products – Outpatient Medical Setting**

The Plan pays for Pharmaceutical Products that are administered on an outpatient basis in a Hospital, Alternate Facility, Physician's office, or in a Covered Person's home. Examples of what would be included under this category are antibiotic injections in the Physician's office or inhaled medication in an Urgent Care Center for treatment of an asthma attack.

Benefits under this section are provided only for Pharmaceutical Products which, due to their characteristics (as determined by UnitedHealthcare), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional. Depending on where the Pharmaceutical Product is administered, Benefits will be provided for administration of the Pharmaceutical Product under the corresponding Benefit category in this SPD. Benefits for medication dispensed by a prescription are covered under Chapter 3, *Prescription Drug Plan*.

### **Physician Fees for Surgical and Medical Services**

The Plan pays Physician fees for surgical procedures and other medical care received from a Physician in a Hospital, Skilled Nursing Facility, Inpatient Rehabilitation Facility, Alternate Facility or for Physician house calls.

### **Physician's Office Services - Sickness and Injury**

Benefits are paid by the Plan for Covered Health Services provided in a Physician's office for the diagnosis and treatment of a Sickness or Injury. Benefits are provided under this section regardless of whether the Physician's office is freestanding, located in a clinic or located in a Hospital. Benefits under this section include allergy injections and hearing exams in case of Injury or Sickness.

Covered Health Services include medical education services that are provided in a Physician's office by appropriately licensed or registered healthcare professionals when both of the following are true:

- Education is required for a disease in which patient self-management is an important component of treatment.

- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Covered Health Services include Genetic Counseling.

Benefits for preventive services are described under Preventive Care Services in this section.

Benefits under this section do not include CT scans, PET scans, MRI, MRA, nuclear medicine and major diagnostic services.

The Plan pays for nutritional counseling due to bariatric surgery. Benefits are limited to 3 visits per calendar year.

When a test is performed or a sample is drawn in the Physician's office Benefits for the analysis or testing of a lab, radiology/X-rays or other diagnostic service, whether performed in or out of the Physician's office, are described under *Lab, X-Ray and Diagnostics - Outpatient*.

#### **Please Note**

Your Physician does not have a copy of your SPD, and is not responsible for knowing or communicating your Benefits.

## **Pregnancy - Maternity Services**

Benefits for Pregnancy will be paid at the same level as Benefits for any other condition, Sickness or Injury. This includes all maternity-related medical services for prenatal care, postnatal care, delivery, and any related complications.

The Plan will pay Benefits for an Inpatient Stay of at least:

- 48 hours for the mother and newborn child following a vaginal delivery.
- 96 hours for the mother and newborn child following a cesarean section delivery.

These are federally mandated requirements under the *Newborns' and Mothers' Health Protection Act of 1996* which apply to this Plan. The Hospital or other provider is not required to get authorization for the time periods stated above. Authorizations are required for longer lengths of stay. If the mother agrees, the attending Physician may discharge the mother and/or the newborn child earlier than these minimum timeframes.

Both before and during a Pregnancy, Benefits include the services of a genetic counselor when provided or referred by a Physician. These Benefits are available to all Covered Persons in the immediate family. Covered Health Services include related tests and treatment.

#### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator as soon as reasonably possible if the Inpatient Stay for the mother and/or the newborn will be more than 48 hours for the mother and newborn child following a normal vaginal delivery, or more than 96 hours for the mother and newborn child following a cesarean section delivery.

If you fail to obtain prior authorization as required, Benefits will be reduced by 20% of Eligible Expenses.

It is important that you notify the Claims Administrator regarding your Pregnancy. Your notification will open the opportunity to become enrolled in prenatal programs that are designed to achieve the best outcomes for you and your baby.

### **Healthy moms and babies**

The Plan provides a special prenatal program to help during Pregnancy. Participation is voluntary and free of charge. See Clinical Programs and Resources for details.

### **Preventive Care Services**

The Plan pays Benefits for Preventive care services provided on an outpatient basis at a Physician's office, an Alternate Facility or a Hospital. Preventive care services encompass medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and include the following as required under applicable law:

- Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the *United States Preventive Services Task Force*.
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- With respect to infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the *Health Resources and Services Administration*.
- With respect to women, such additional preventive care and screenings as provided for in comprehensive guidelines supported by the *Health Resources and Services Administration*.

Preventive care Benefits defined under the *Health Resources and Services Administration (HRSA)* requirement include the cost of renting one breast pump per Pregnancy in conjunction with childbirth. Breast pumps must be ordered by or provided by a Physician. You can obtain additional information on how to access Benefits for breast pumps by going to [www.myuhc.com](http://www.myuhc.com) or by calling the number on your ID card. Benefits for breast pumps also include the cost of purchasing one breast pump per Pregnancy in conjunction with childbirth. These Benefits are described under *Plan Highlights*, under *Covered Health Services*.

If more than one breast pump can meet your needs, Benefits are available only for the most cost effective pump. UnitedHealthcare will determine the following:

- Which pump is the most cost effective.
- Whether the pump should be purchased or rented.
- Duration of a rental.
- Timing of an acquisition.

Benefits are only available if breast pumps are obtained from a DME provider or Physician.

For questions about your preventive care Benefits under this Plan call the number on the back of your ID card.

### **Private Duty Nursing - Outpatient**

The Plan covers Private Duty Nursing care given on an outpatient basis by a licensed nurse such as a Registered Nurse (R.N.), Licensed Practical Nurse (L.P.N.), or Licensed Vocational Nurse (L.V.N.).

### **Prosthetic Devices**

Benefits are paid by the Plan for external prosthetic devices that replace a limb or body part limited to:

- Artificial arms, legs, feet and hands.
- Artificial face, eyes, ears and noses.

- Breast prosthesis as required by the *Women's Health and Cancer Rights Act of 1998*. Benefits include mastectomy bras. There is no limit on the number of mastectomy bras a member could purchase. Benefits for lymphedema stockings for the arm are provided as described under *Durable Medical Equipment (DME), Orthotics and Supplies*.

Benefits are provided only for external prosthetic devices and do not include any device that is fully implanted into the body. Internal prosthetics are a Covered Health Service for which Benefits are available under the applicable medical/surgical Covered Health Service categories in this *SPD*.

If more than one prosthetic device can meet your functional needs, Benefits are available only for the prosthetic device that meets the minimum specifications for your needs. The device must be ordered or provided either by a Physician, or under a Physician's direction. If you purchase a prosthetic device that exceeds these minimum specifications, the Plan will pay only the amount that it would have paid for the prosthetic that meets the minimum specifications, and you may be responsible for paying any difference in cost.

Benefits are available for Class III and Class IV prosthetic devices. An evaluation by an orthopedic surgeon or a physical and rehabilitation physician is required, in addition to a prescription, to provide the clinical justification for advanced prosthetic devices and myoelectric limbs.

Benefits are available for repairs and replacement, except as described in *Exclusions and Limitations, under Devices, Appliances and Prosthetics*.

**Note:** Prosthetic devices are different from DME - see *Durable Medical Equipment (DME)* in this section.

#### **Prior Authorization Requirement**

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator before obtaining prosthetic devices that exceeds \$1,000 in cost per device.

If prior authorization is not obtained as required, Benefits will be reduced by 20% of Eligible Expenses.

## **Reconstructive Procedures**

Reconstructive Procedures are services performed when the primary purpose of the procedure is either to treat a medical condition or to improve or restore physiologic function for an organ or body part. Reconstructive Procedures include surgery or other procedures which are associated with an Injury, Sickness or Congenital Anomaly. The primary result of the procedure is not a changed or improved physical appearance.

Improving or restoring physiologic function means that the organ or body part is made to work better. An example of a Reconstructive Procedure is surgery on the inside of the nose so that a person's breathing can be improved or restored.

Benefits for Reconstructive Procedures include breast reconstruction following a mastectomy and reconstruction of the non-affected breast to achieve symmetry. Replacement of an existing breast implant is covered by the Plan if the initial breast implant followed a mastectomy. Other services required by the *Women's Health and Cancer Rights Act of 1998*, including breast prostheses and treatment of complications, are provided in the same manner and at the same level as those for any other Covered Health Service. You can contact UnitedHealthcare at the number on your ID card for more information about Benefits for mastectomy-related services.

There may be times when the primary purpose of a procedure is to make a body part work better. However, in other situations, the purpose of the same procedure is to improve the appearance of a body part. Cosmetic procedures are excluded from coverage. Procedures that correct an anatomical Congenital Anomaly without improving or restoring physiologic function are considered Cosmetic Procedures. A good example is upper eyelid surgery. At times, this procedure will be done to improve vision, which is considered a Reconstructive Procedures. In other cases, improvement in appearance is

the primary intended purpose, which is considered a Cosmetic Procedure. This Plan does not provide Benefits for Cosmetic Procedures, as defined in the *Glossary*.

The fact that a Covered Person may suffer psychological consequences or socially avoidant behavior as a result of an Injury, Sickness or Congenital Anomaly does not classify surgery (or other procedures done to relieve such consequences or behavior) as a Reconstructive Procedures.

#### **Prior Authorization Requirement**

For Non-Network Benefits for you must obtain prior authorization from the Claims Administrator five business days before a scheduled reconstructive procedure is performed or, for non-scheduled procedures, within one business day or as soon as is reasonably possible. If authorization is not obtained from the Claims Administrator as required, or notification is not provided, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits you must provide notification to the Claims Administrator 24 hours before admission for scheduled inpatient admissions or as soon as is reasonably possible for non-scheduled inpatient admissions (including Emergency admissions).

### **Rehabilitation Services - Outpatient Therapy and Manipulative Treatment**

The Plan provides short-term outpatient rehabilitation services (including habilitative services) limited to:

- Physical therapy.
- Occupational therapy.
- Manipulative Treatment.
- Speech therapy.
- Post-cochlear implant aural therapy.
- Cognitive rehabilitation therapy following a post-traumatic brain Injury or stroke.
- Pulmonary rehabilitation.
- Cardiac rehabilitation.

For all rehabilitation services, a licensed therapy provider, under the direction of a Physician (when required by state law), must perform the services. Benefits under this section include rehabilitation services provided in a Physician's office or on an outpatient basis at a Hospital or Alternate Facility. Rehabilitative services provided in a Covered Person's home by a Home Health Agency are provided as described under *Home Health Care*. Rehabilitative services provided in a Covered Person's home other than by a Home Health Agency are provided as described under this section.

Benefits can be denied or shortened for Covered Persons who are not progressing in goal-directed rehabilitation services or if rehabilitation goals have previously been met. Benefits under this section are not available for maintenance/preventive treatment.

For outpatient rehabilitation services for speech therapy, the Plan will pay Benefits for the treatment of disorders of speech, language, voice, communication and auditory processing only when the disorder results from Injury, stroke, cancer or Congenital Anomaly. The Plan will pay Benefits for cognitive rehabilitation therapy only when Medically Necessary following a post-traumatic brain Injury or stroke.

#### **Habilitative Services**

For the purpose of this Benefit, "habilitative services" means Medically Necessary skilled health care services that help a person keep, learn or improve skills and functioning for daily living. Habilitative services are skilled when all of the following are true:

- The services are part of a prescribed plan of treatment or maintenance program that is Medically Necessary to maintain a Covered Person's current condition or to prevent or slow further decline.
- It is ordered by a Physician and provided and administered by a licensed provider.
- It is not delivered for the purpose of assisting with activities of daily living, including dressing, feeding, bathing or transferring from a bed to a chair.
- It requires clinical training in order to be delivered safely and effectively.
- It is not Custodial Care.

The Claims Administrator will determine if Benefits are available by reviewing both the skilled nature of the service and the need for Physician-directed medical management. Therapies provided for the purpose of general well-being or conditioning in the absence of a disabling condition are not considered rehabilitative services. A service will not be determined to be "skilled" simply because there is not an available caregiver.

Benefits are provided for rehabilitative services provided for Covered Persons with a disabling condition when both of the following conditions are met:

- The treatment is administered by a licensed speech-language pathologist, licensed audiologist, licensed occupational therapist, licensed physical therapist or Physician.
- The initial or continued treatment must be proven and not Experimental or Investigational.

Benefits for rehabilitative services do not apply to those services that are solely educational in nature or otherwise paid under state or federal law for purely educational services. Custodial Care, respite care, day care, therapeutic recreation, vocational training and Residential Treatment are not rehabilitative services. A service that does not help the Covered Person to meet functional goals in a treatment plan within a prescribed time frame is not a rehabilitative service.

The Plan may require that a treatment plan be provided, request medical records, clinical notes, or other necessary data to allow the Plan to substantiate that initial or continued medical treatment is needed. When the treating provider anticipates that continued treatment is or will be required to permit the Covered Person to achieve demonstrable progress, the Plan may request a treatment plan consisting of diagnosis, proposed treatment by type, frequency, anticipated duration of treatment, the anticipated goals of treatment, and how frequently the treatment plan will be updated.

Benefits for Durable Medical Equipment and prosthetic devices, when used as a component of rehabilitative services, are described under *Durable Medical Equipment and Prosthetic Devices*.

Benefits are limited to:

- 180 visits per calendar year for physical, occupational, pulmonary rehabilitation, cardiac rehabilitation, cognitive rehabilitation and speech therapy combined.
- 25 visits per calendar year for Manipulative Treatment.
- Unlimited visits per calendar year for post-cochlear implant aural therapy.

These visit limits apply to Network Benefits and Non-Network Benefits combined.

Visit limits for Manipulative Treatment applies to Network Benefits only.

## **Scopic Procedures - Outpatient Diagnostic and Therapeutic**

The Plan pays for diagnostic and therapeutic scopic procedures and related services received on an outpatient basis at a Hospital or Alternate Facility.

Diagnostic scopic procedures are those for visualization, biopsy and polyp removal. Examples of diagnostic scopic procedures include colonoscopy, sigmoidoscopy, and diagnostic endoscopy.

Benefits under this section include:

- The facility charge and the charge for supplies and equipment.

- Physician services for radiologists, anesthesiologists and pathologists.

When these services are performed in a Physician's office, Benefits are described under *Physician's Office Services - Sickness and Injury* in this section. Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

Please note that Benefits under this section do not include surgical scopic procedures, which are for the purpose of performing surgery. Benefits for surgical scopic procedures are described under *Surgery - Outpatient*. Examples of surgical scopic procedures include arthroscopy, laparoscopy, bronchoscopy, hysteroscopy.

Benefits that apply to certain preventive screenings are described in this section under *Preventive Care Services*.

## Skilled Nursing Facility/Inpatient Rehabilitation Facility Services

Facility services for an Inpatient Stay in a Skilled Nursing Facility or Inpatient Rehabilitation Facility are covered by the Plan. Benefits include:

- Supplies and non-Physician services received during the Inpatient Stay.
- Room and board in a Semi-private Room (a room with two or more beds).
- Physician services for radiologists, anesthesiologists and pathologists.

Benefits are available when skilled nursing and/or Inpatient Rehabilitation Facility services are needed on a daily basis. Benefits are also available in a Skilled Nursing Facility or Inpatient Rehabilitation Facility for treatment of a Sickness or Injury that would have otherwise required an Inpatient Stay in a Hospital.

Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

UnitedHealthcare will determine if Benefits are available by reviewing both the skilled nature of the service and the need for Physician-directed medical management. A service will not be determined to be "skilled" simply because there is not an available caregiver.

Benefits are available only if both of the following are true:

- The initial confinement in a Skilled Nursing Facility or Inpatient Rehabilitation Facility was or will be a Cost Effective alternative to an Inpatient Stay in a Hospital.
- You will receive skilled care services that are not primarily Custodial Care.

Skilled care is skilled nursing, skilled teaching, and skilled rehabilitation services when all of the following are true:

- It must be delivered or supervised by licensed technical or professional medical personnel in order to obtain the specified medical outcome, and provide for the safety of the patient.
- It is ordered by a Physician.
- It is not delivered for the purpose of assisting with activities of daily living, including dressing, feeding, bathing or transferring from a bed to a chair.
- It requires clinical training in order to be delivered safely and effectively.

You are expected to improve to a predictable level of recovery. Benefits can be denied or shortened for Covered Persons who are not progressing in goal-directed rehabilitation services or if discharge rehabilitation goals have previously been met.

**Note:** The Plan does not pay Benefits for Custodial Care or Domiciliary Care, even if ordered by a Physician, as defined in the *Glossary*.

Any combination of Network Benefits and Non-Network Benefits is limited to 60 days per calendar year.

### **Prior Authorization Requirement**

For Non-Network Benefits for a scheduled admission, you must obtain prior authorization from the Claims Administrator five business days before admission, or as soon as is reasonably possible for non-scheduled admissions. If authorization is not obtained as required, or notification is not provided, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits you must contact the Claims Administrator 24 hours before admission for scheduled admissions or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions.)

### **Substance-Related and Addictive Disorders Services**

Substance-Related and Addictive Disorders Services include those received on an inpatient or outpatient basis in a Hospital, an Alternate Facility, or in a provider's office. All services must be provided by or under the direction of a properly qualified behavioral health provider.

Benefits include the following levels of care:

- Inpatient treatment.
- Residential Treatment.
- Partial Hospitalization/Day Treatment.
- Intensive Outpatient Treatment.
- Outpatient treatment.

Inpatient treatment and Residential Treatment includes room and board in a Semi-private Room (a room with two or more beds).

Services include the following:

- Diagnostic evaluations, assessment and treatment planning.
- Treatment and/or procedures.
- Medication management and other associated treatments.
- Individual, family, and group therapy.
- Crisis intervention.
- Provider-based case management services.

The Mental Health/Substance-Related and Addictive Disorders Administrator provides administrative services for the inpatient treatment.

You are encouraged to contact the Mental Health/Substance-Related and Addictive Disorders Administrator for referrals to providers and coordination of care.

### **Prior Authorization Requirement**

For Non-Network Benefits for:

- A scheduled admission for Substance-Related and Addictive Disorders Services (including an admission for services at a Residential Treatment facility), you must obtain authorization from the Claims Administrator five business days before admission.
- A non-scheduled admission (including Emergency admissions) you must provide notification as soon as is reasonably possible.

If you fail to obtain prior authorization from or provide notification to the Claims Administrator as required, Benefits will be reduced by 20% of Eligible Expenses.

## **Surgery - Outpatient**

The Plan pays for surgery and related services received on an outpatient basis at a Hospital or Alternate Facility.

Benefits under this section include certain scopic procedures. Examples of surgical scopic procedures include arthroscopy, laparoscopy, bronchoscopy and hysteroscopy.

Benefits under this section include:

- The facility charge and the charge for supplies and equipment.
- Physician services for radiologists, anesthesiologists and pathologists. Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

When these services are performed in a Physician's office, Benefits are described under *Physician's Office Services - Sickness and Injury* in this section.

### **Prior Authorization Requirement**

For Non-Network Benefits for cardiac catheterization, pacemaker insertion, implantable cardioverter defibrillators, diagnostic catheterization and electrophysiology implant, vein procedures and sleep apnea surgery, cochlear implant and orthognathic surgeries you must obtain prior authorization from the Claims Administrator five business days before scheduled services are received or, for non-scheduled services, within one business day or as soon as is reasonably possible. If you fail to obtain prior authorization as required, Benefits will be reduced by 20% of Eligible Expenses.

## **Temporomandibular Joint (TMJ) Services**

The Plan covers services for the evaluation and treatment of temporomandibular joint syndrome (TMJ) and associated muscles.

Diagnosis: Examination, radiographs and applicable imaging studies and consultation.

Surgical and Non-surgical treatment including clinical examinations, oral appliances (orthotic splints), arthrocentesis and trigger-point injections.

Benefits are provided for surgical treatment if the following criteria are met:

- There is clearly demonstrated radiographic evidence of significant joint abnormality.
- Non-surgical treatment has failed to adequately resolve the symptoms.
- Pain or dysfunction is moderate or severe.

Benefits for surgical services include arthrocentesis, arthroscopy, arthroplasty, arthrotomy, open or closed reduction of dislocations.

Benefits for surgical services also include FDA-approved TMJ prosthetic replacements when all other treatment has failed.

Benefits for an Inpatient Stay in a Hospital and Hospital-based Physician services are described in this section under *Hospital - Inpatient Stay* and *Physician Fees for Surgical and Medical Services*, respectively.

## Therapeutic Treatments - Outpatient

The Plan pays Benefits for therapeutic treatments received on an outpatient basis at a Hospital or Alternate Facility, including dialysis (both hemodialysis and peritoneal dialysis), intravenous chemotherapy or other intravenous infusion therapy and radiation oncology.

Covered Health Services include medical education services that are provided on an outpatient basis at a Hospital or Alternate Facility by appropriately licensed or registered healthcare professionals when:

- Education is required for a disease in which patient self-management is an important component of treatment.
- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Benefits under this section include:

- The facility charge and the charge for related supplies and equipment.
- Physician services for anesthesiologists, pathologists and radiologists. Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

When these services are performed in a Physician's office, Benefits are described under *Physician's Office Services*.

### Prior Authorization Requirement

For Non-Network Benefits for the following outpatient therapeutic services you must obtain prior authorization from the Claims Administrator five business days before scheduled services are received or, for non-scheduled services, within one business day or as soon as is reasonably possible. Services that require prior authorization: dialysis, IV infusion, radiation oncology, intensity modulated radiation therapy and MR-guided focused ultrasound.

If you fail to obtain prior authorization from the Claims Administrator, as required, Benefits will be reduced by 20% of Eligible Expenses.

## Transplantation Services

Organ and tissue transplants including CAR-T cell therapy for malignancies when ordered by a Physician. Benefits are available for transplants when the transplant meets the definition of a Covered Health Service, and is not an Experimental or Investigational or Unproven Service.

Examples of transplants for which Benefits are available include bone marrow including CAR-T cell therapy for malignancies, heart, heart/lung, lung, kidney, kidney/pancreas, liver, liver/small bowel, pancreas, small bowel and cornea.

Benefits are available to the donor and the recipient when the recipient is covered under this Plan. Donor costs that are directly related to organ removal or procurement are Covered Health Services for which Benefits are payable through the organ recipient's coverage under the Plan.

The Claims Administrator has specific guidelines regarding Benefits for transplant services. Contact the Claims Administrator at the number on your ID card for information about these guidelines.

Transplantation services including evaluation for transplant, organ procurement and donor searches and transplantation procedures may be received by a Designated Provider, Network facility that is not a Designated Provider or a non-Network facility.

Benefits are also available for cornea transplants. You are not required to obtain prior authorization from the Claims Administrator for a cornea transplant nor is the cornea transplant required to be performed by a Designated Provider.

**Note:** The services described under the *Travel and Lodging Assistance Program* are Covered Health Services only in connection with transplant services received by a Designated Provider.

#### **Prior Authorization Requirement**

For Network Benefits you must obtain prior authorization from the Claims Administrator as soon as the possibility of a transplant arises (and before the time a pre-transplantation evaluation is performed at a transplant center).

For Non-Network Benefits you must obtain prior authorization from the Claims Administrator as soon as the possibility of a transplant arises (and before the time a pre-transplantation evaluation is performed at a transplant center). For non-Network Benefits, if you don't obtain prior authorization from the Claims Administrator, Benefits will be reduced by 20% of Eligible Expenses.

In addition, for Non-Network Benefits you must contact the Claims Administrator 24 hours before admission for scheduled admissions or as soon as is reasonably possible for non-scheduled admissions (including Emergency admissions).

#### **Support in the event of serious illness**

If you or a covered family member has cancer or needs an organ or bone marrow transplant, UnitedHealthcare can put you in touch with quality treatment centers around the country.

### **Urgent Care Center Services**

The Plan provides Benefits for services, including professional services, received at an Urgent Care Center, as defined in the *Glossary*. When Urgent Care services are provided in a Physician's office, the Plan pays Benefits as described under *Physician's Office Services - Sickness and Injury*.

### **Urinary Catheters**

Benefits for indwelling and intermittent urinary catheters for incontinence or retention.

Benefits include related urologic supplies for indwelling catheters limited to:

- Urinary drainage bag and insertion tray (kit).
- Anchoring device.
- Irrigation tubing set.

### **Virtual Visits**

Virtual visits for Covered Health Services that include the diagnosis and treatment of low acuity medical conditions for Covered Persons, through live audio with video technology or audio only. Virtual visits provide communication of medical information in real-time between the patient and a distant Physician or health care specialist, through use of interactive audio with video communications or audio only equipment outside of a medical facility (for example, from home or from work).

Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Network Provider by going to [www.myuhc.com](http://www.myuhc.com) or by calling the telephone number on your ID card.

**Please Note:** Not all medical conditions can be appropriately treated through virtual visits. The Designated Virtual Network Provider will identify any condition for which treatment by in-person Physician contact is necessary.

Benefits under this section do not include email, fax and standard telephone calls, or for telehealth/telemedicine visits that occur within medical facilities (CMS defined originating facilities).

## Vision Services

Benefits for eye examinations required for the diagnosis and treatment of a Sickness or Injury are provided under *Physician's Office Services - Sickness and Injury*.

# Clinical Programs And Resources

## What this section includes:

Health and well-being resources available to you, including:

- Consumer Solutions and Self-Service Tools.
- Disease and Condition Management Services.
- Wellness Programs.

UT-Battelle, LLC believes in giving you tools to help you be an educated health care consumer. To that end, UT-Battelle, LLC has made available several convenient educational and support services, accessible by phone and the Internet, which can help you to:

- Take care of yourself and your family members.
- Manage a chronic health condition.
- Navigate the complexities of the health care system.

### NOTE:

Information obtained through the services identified in this section is based on current medical literature and on Physician review. It is not intended to replace the advice of a doctor. The information is intended to help you make more informed health care decisions and take a greater responsibility for your own health. UnitedHealthcare and UT-Battelle, LLC are not responsible for the results of your decisions from the use of the information, including, but not limited to, your choosing to seek or not to seek professional medical care, your choosing of which provider to seek professional medical care from or your choosing or not choosing specific treatment.

## Consumer Solutions and Self-Service Tools

### Health Survey

You and your Spouse are invited to learn more about health and wellness at [www.myuhc.com](http://www.myuhc.com) and are encouraged to participate in the online health survey. The health survey is an interactive questionnaire designed to help you identify your healthy habits as well as potential health risks.

Your health survey is kept confidential. Completing the survey will not impact your Benefits or eligibility for Benefits in any way.

To find the health survey, log in to [www.myuhc.com](http://www.myuhc.com). After logging in, access your personalized *Health & Wellness* page.

## Decision Support

In order to help you make informed decisions about your health care, UnitedHealthcare has a program called Decision Support. This program targets specific conditions as well as the treatments and procedures for those conditions.

This program offers:

- Access health care information.
- Support by a nurse to help you make more informed decisions in your treatment and care.
- Expectations of treatment.
- Information on providers and programs.

Conditions for which this program is available include:

- Back pain.
- Knee & hip replacement.
- Prostate disease.
- Prostate cancer.
- Benign uterine conditions.
- Breast cancer.
- Coronary disease.
- Bariatric surgery.

Participation is completely voluntary and without extra charge. If you think you may be eligible to participate or would like additional information regarding the program, please contact the number on the back of your ID card.

## UnitedHealth Premium® Program

To help people make more informed choices about their health care, the UnitedHealth Premium® program recognizes Network Physicians who meet standards for quality and cost efficiency. UnitedHealthcare uses evidence-based medicine and national industry guidelines to evaluate quality. The cost efficiency standards rely on local market benchmarks for the efficient use of resources in providing care.

For details on the UnitedHealth Premium® program including how to locate a UnitedHealth Premium Physician, log onto [www.myuhc.com](http://www.myuhc.com) or call the number on your ID card.

## [www.myuhc.com](http://www.myuhc.com)

- UnitedHealthcare's member website, [www.myuhc.com](http://www.myuhc.com), provides information at your fingertips anywhere and anytime you have access to the Internet. [www.myuhc.com](http://www.myuhc.com) opens the door to a wealth of health information and self-service tools.
- With [www.myuhc.com](http://www.myuhc.com) you can:
- Research a health condition and treatment options to get ready for a discussion with your Physician.
- Search for Network providers available in your Plan through the online provider directory.
- Complete a health survey to help you identify health habits you may improve, learn about healthy lifestyle techniques and access health improvement resources.
- Use the treatment cost estimator to obtain an estimate of the costs of various procedures in your area.

- Use the Hospital comparison tool to compare Hospitals in your area on various patient safety and quality measures.

### Registering on [www.myuhc.com](http://www.myuhc.com)

If you have not already registered on [www.myuhc.com](http://www.myuhc.com), simply go to [www.myuhc.com](http://www.myuhc.com) and click on "Register Now." Have your ID card handy. The enrollment process is quick and easy.

Visit [www.myuhc.com](http://www.myuhc.com) and:

- Make real-time inquiries into the status and history of your claims.
- View eligibility and Plan Benefit information, including Annual Deductibles.
- View and print all of your Explanation of Benefits (EOBs) online.
- Order a new or replacement ID card or print a temporary ID card.

### Want to learn more about a condition or treatment?

Log on to [www.myuhc.com](http://www.myuhc.com) and research health topics that are of interest to you. Learn about a specific condition, what the symptoms are, how it is diagnosed, how common it is, and what to ask your Physician.

## Disease and Condition Management Services

### Cancer Support Program

UnitedHealthcare provides a program that identifies and supports a Covered Person who has cancer. The program is designed to support you. This means that you may be called by a registered nurse who is a specialist in cancer and receive free educational information through the mail. You may also call the program and speak with a nurse whenever you need to. This nurse will be a resource and advocate to help you manage your condition. This program will work with you and your Physicians, as appropriate, to offer support and education on cancer, and self-care strategies treatment options.

Participation is completely voluntary and without extra charge. If you think you may be eligible to participate or would like additional information regarding the program, please call the number on the back of your ID card or call the program directly at 1-866 936-6002.

For information regarding specific Benefits for cancer treatment within the Plan, see *Additional Coverage Details* under the heading *Cancer Resource Services (CRS)*.

### Disease Management Services

If you have been diagnosed with certain chronic medical conditions you may be eligible to participate in a disease management program at no additional cost to you. The heart failure, coronary artery disease, diabetes, asthma and Chronic Obstructive Pulmonary Disease (COPD) programs are designed to support you. This means that you will receive free educational information through the mail, and may even be called by a registered nurse who is a specialist in your specific medical condition. This nurse will be a resource to advise and help you manage your condition.

These programs offer:

- Educational materials mailed to your home that provide guidance on managing your specific chronic medical condition. This may include information on symptoms, warning signs, self-management techniques, recommended exams and medications.
- Access to educational and self-management resources on a consumer website.

- An opportunity for the disease management nurse to work with your Physician to ensure that you are receiving the appropriate care.
- Access to and one-on-one support from a registered nurse who specializes in your condition. Examples of support topics include:
  - Education about the specific disease and condition.
  - Medication management and compliance.
  - Reinforcement of on-line behavior modification program goals.
  - Preparation and support for upcoming Physician visits.
  - Review of psychosocial services and community resources.
  - Caregiver status and in-home safety.
  - Use of mail-order pharmacy and Network providers.

Participation is completely voluntary and without extra charge. If you think you may be eligible to participate or would like additional information regarding the program, please contact the number on the back of your ID card.

## Complex Medical Conditions Programs and Services

### Travel and Lodging Assistance Program Only Applies to Transplant Services

Your Plan Sponsor may provide you with Travel and Lodging assistance. Travel and Lodging assistance is only available for you or your eligible family member if you meet the qualifications for the benefit, including receiving care at a Designated Provider and the distance from your home address to the facility. Eligible Expenses are reimbursed after the expense forms have been completed and submitted with the appropriate receipts.

If you have specific questions regarding the Travel and Lodging Assistance Program, please call the Travel and Lodging office at 1-800-842-0843.

### Travel and Lodging Expenses

The Plan covers expenses for travel and lodging for the patient, provided he or she is not covered by Medicare, and a companion as follows:

- Transportation of the patient and one companion who is traveling on the same day(s) to and/or from the site of the qualified procedure provided by a Designated Provider for the purposes of an evaluation, the procedure or necessary post-discharge follow-up.
- The Eligible Expenses for lodging for the patient (while not a Hospital inpatient) and one companion.
- If the patient is an enrolled Dependent minor child, the transportation expenses of two companions will be covered.
- Travel and lodging expenses are only available if the patient resides more than 50 miles from the Designated Provider.
- Reimbursement for certain lodging expenses for the patient and his/her companion(s) may be included in the taxable income of the Plan participant if the reimbursement exceeds the per diem rate.
- The transplant program offer a combined overall lifetime maximum of \$10,000 per Covered Person for all transportation and lodging expenses incurred by you and reimbursed under the Plan in connection with all qualified procedures.

The Claims Administrator must receive valid receipts for such charges before you will be reimbursed. Reimbursement is as follows:

## **Lodging**

- A per diem rate, up to \$50.00 per day, for the patient (when not in the Hospital) or the caregiver.
- Per diem is limited to \$100.00 per day, for the patient and one caregiver. When a child is the patient, two persons may accompany the child.

*Examples of items that are not covered:*

- Groceries.
- Alcoholic beverages.
- Personal or cleaning supplies.
- Meals.
- Over-the-counter dressings or medical supplies.
- Deposits.
- Utilities and furniture rental, when billed separate from the rent payment.
- Phone calls, newspapers, or movie rentals.

## **Transportation**

- Automobile mileage (reimbursed at the IRS medical rate) for the most direct route between the patient's home and the Designated Provider.
- Taxi fares (not including limos or car services).
- Economy or coach airfare.
- Parking.
- Trains.
- Boat.
- Bus.
- Tolls.

## **Wellness Programs**

### **Healthy Pregnancy Program**

If you are pregnant and enrolled in the medical Plan, you can get valuable educational information and advice by calling the number on your ID card. This program offers:

- Pregnancy consultation to identify special needs.
- Written and on-line educational materials and resources.
- 24-hour access to experienced maternity nurses.
- A phone call from a care coordinator during your Pregnancy, to see how things are going.
- A phone call from a care coordinator approximately four weeks postpartum to give you information on infant care, feeding, nutrition, immunizations and more.

Participation is completely voluntary and without extra charge. To take full advantage of the program, you are encouraged to enroll within the first 12 weeks of Pregnancy. You can enroll any time, up to your 34th week. To enroll, call the number on the back of your ID card.

As a program participant, you can call any time, 24 hours a day, seven days a week, with any questions or concerns you might have.

## Maternity Support Program (Effective 2/1/2020)

If you are pregnant or thinking about becoming pregnant, and you are enrolled in the medical Plan, you can get valuable educational information, advice and comprehensive case management by calling the number on your ID card. Your enrollment in the program will be handled by an OB nurse who is assigned to you.

This program offers:

- Enrollment by an OB nurse.
- Pre-conception health coaching.
- Written and online educational resources covering a wide range of topics.
- First and second trimester risk screenings.
- Identification and management of at- or high-risk conditions that may impact pregnancy.
- Pre-delivery consultation.
- Coordination with and referrals to other benefits and programs available under the medical plan.
- A phone call from a nurse approximately two weeks postpartum to provide information on postpartum and newborn care, feeding, nutrition, immunizations and more.
- Post-partum depression screening.

Participation is completely voluntary and without extra charge. To take full advantage of the program, you are encouraged to enroll within the first trimester of Pregnancy. You can enroll any time, up to your 34th week. To enroll, call the number on the back of your ID card.

As a program participant, you can always call your nurse with any questions or concerns you might have.

## Exclusions And Limitations: What The Medical Plan Will Not Cover

### What this section includes:

- Services, supplies and treatments that are not Covered Health Services, except as may be specifically provided for in *Additional Coverage Details*.

The Plan does not pay Benefits for the following services, treatments or supplies even if they are recommended or prescribed by a provider or are the only available treatment for your condition.

When Benefits are limited within any of the Covered Health Services categories described in *Additional Coverage Details*, those limits are stated in the corresponding Covered Health Service category in *Plan Highlights*. Limits may also apply to some Covered Health Services that fall under more than one Covered Health Service category. When this occurs, those limits are also stated in *Plan Highlights*. Please review all limits carefully, as the Plan will not pay Benefits for any of the services, treatments, items or supplies that exceed these benefit limits.

**Please note that in listing services or examples, when the SPD says "this includes," or "including but not limited to", it is not UnitedHealthcare's intent to limit the description to that specific list. When the Plan does intend to limit a list of services or examples, the SPD specifically states that the list "is limited to."**

### Alternative Treatments

1. Acupressure.

2. Aromatherapy.
3. Hypnotism.
4. Massage therapy.
5. Rolfing.
6. Art therapy, music therapy, dance therapy, horseback therapy and other forms of alternative treatment as defined by the *National Center for Complementary and Integrative Health (NCCIH)* of the *National Institutes of Health*. This exclusion does not apply to Manipulative Treatment and non-manipulative osteopathic care for which Benefits are provided as described in *Additional Coverage Details*.
7. Adventure-based therapy, wilderness therapy, outdoor therapy, or similar programs.

## **Dental**

1. Dental care (which includes dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia).

This exclusion does not apply to accident-related dental services for which Benefits are provided as described under *Dental Services - Accident Only* in *Additional Coverage Details*.

This exclusion does not apply to dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition for which Benefits are available under the Plan, limited to:

- Transplant preparation.
- Prior to the initiation of immunosuppressive drugs.
- The direct treatment of acute traumatic injury, cancer or cleft palate.

Dental care that is required to treat the effects of a medical condition, but that is not necessary to directly treat the medical condition, is excluded. Examples include treatment of dental caries resulting from dry mouth after radiation treatment or as a result of medication.

Endodontics, periodontal surgery and restorative treatment are excluded.

2. Preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums. Examples include:
  - Extractions (including wisdom teeth), restoration and replacement of teeth.
  - Medical or surgical treatments of dental conditions.
  - Services to improve dental clinical outcomes.

This exclusion does not apply to preventive care for which Benefits are provided under the *United States Preventive Services Task Force* requirement or the *Health Resources and Services Administration (HRSA)* requirement. This exclusion also does not apply to accident-related dental services for which Benefits are provided as described under *Dental Services - Accident Only* in *Additional Coverage Details*.

3. Dental implants, bone grafts, and other implant-related procedures.

This exclusion does not apply to accident-related dental services for which Benefits are provided as described under *Dental Services - Accident Only* in *Additional Coverage Details*.

4. Dental braces (orthodontics).
5. Treatment of congenitally missing, malpositioned or supernumerary (extra) teeth, even if part of a Congenital Anomaly.

## **Devices, Appliances and Prosthetics**

1. Devices used specifically as safety items or to affect performance in sports-related activities.

2. Orthotic appliances and devices that straighten or re-shape a body part, except as described under *Durable Medical Equipment (DME), Orthotics and Supplies* in *Additional Coverage Details*.  
 Examples of excluded orthotic appliances and devices include but are not limited to, some types of braces, including orthotic braces available over-the-counter. This exclusion does not include diabetic footwear which may be covered for a Covered Person with diabetic foot disease.
3. The following items are excluded, even if prescribed by a Physician:
  - Blood pressure cuff/monitor.
  - Enuresis alarm.
  - Non-wearable external defibrillator.
  - Trusses.
  - Ultrasonic nebulizers.
4. Repairs to prosthetic devices due to misuse, malicious damage or gross neglect.
5. Replacement of prosthetic devices due to misuse, malicious damage or gross neglect or to replace lost or stolen items.
6. Devices and computers to assist in communication and speech except for dedicated speech generating devices and tracheo-esophageal voice devices for which Benefits are provided as described under *Durable Medical Equipment* in *Additional Coverage Details*.
7. Oral appliances for snoring.
8. Powered and non-powered exoskeleton devices.
9. Any device, appliance, pump, machine, stimulator, or monitor that is fully implanted into the body. Implantable devices are a Covered Health Service for which Benefits are available under the applicable medical/surgical Covered Health Service categories in this SPD.
10. Diagnostic or monitoring equipment purchased for home use, unless otherwise described as a Covered Health Service.

### **Drugs – Outpatient Medical Setting (This section does not apply to medications dispensed by Express Scripts.)**

1. Self-administered or self-infused medications. This exclusion does not apply to medications which, due to their characteristics, (as determined by UnitedHealthcare), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional in an outpatient setting.
2. Non-injectable medications given in a Physician's office. This exclusion does not apply to non-injectable medications that are required in an Emergency and consumed in the Physician's office.
3. Over-the-counter drugs and treatments.

### **Experimental or Investigational or Unproven Services**

1. Experimental or Investigational Services and Unproven Services and all services related to Experimental or Investigational and Unproven Services are excluded. The fact that an Experimental or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition.

This exclusion does not apply to Covered Health Services provided during a Clinical Trial for which Benefits are provided as described under *Clinical Trials* in *Additional Coverage Details*.

### **Foot Care**

1. Hygienic and preventive maintenance foot care. Examples include:

- Cleaning and soaking the feet.
- Applying skin creams in order to maintain skin tone.

This exclusion does not apply to preventive foot care for Covered Persons who are at risk of neurological or vascular disease arising from diseases such as diabetes as described under *Durable Medical Equipment (DME), Orthotics and Supplies* in *Additional Coverage Details*.

2. Treatment of flat feet.
3. Treatment of subluxation of the foot.
4. Shoes.
5. Shoe orthotics.
6. Shoe inserts.
7. Arch supports.

## Gender Dysphoria

Cosmetic Procedures, including the following:

- Abdominoplasty.
- Blepharoplasty.
- Breast enlargement, including augmentation mammoplasty and breast implants.
- Body contouring, such as lipoplasty.
- Brow lift.
- Calf implants.
- Cheek, chin, and nose implants.
- Injection of fillers or neurotoxins.
- Face lift, forehead lift, or neck tightening.
- Facial bone remodeling for facial feminizations.
- Hair removal.
- Hair transplantation.
- Lip augmentation.
- Lip reduction.
- Liposuction.
- Mastopexy.
- Pectoral implants for chest masculinization.
- Rhinoplasty.
- Skin resurfacing.
- Thyroid cartilage reduction; reduction thyroid chondroplasty; trachea shave (removal or reduction of the Adam's Apple).
- Voice lessons and voice therapy.
- Voice modification surgery.

## Medical Supplies

1. Prescribed or non-prescribed medical supplies. Examples include:

- Ace bandages.
- Gauze and dressings.

This exclusion does not apply to:

- Disposable supplies necessary for the effective use of Durable Medical Equipment or prosthetics devices for which Benefits are provided as described under *Durable Medical Equipment* and *Prosthetic Devices* in *Additional Coverage Details*. This exception does not apply to supplies for the administration of medical food products.
- Diabetic supplies for which Benefits are provided as described under *Diabetes Services* in *Additional Coverage Details*.
- Ostomy supplies for which Benefits are provided as described under *Ostomy Supplies* in *Additional Coverage Details*.
- Urinary catheters for which Benefits are provided as described under *Urinary Catheters* in *Additional Coverage Details*.

2. Elastic/compression stockings unless prescribed by a physician and used for a medical condition as described under *Durable Medical Equipment* in *Additional Coverage Details*.
3. Tubings and masks except when used with Durable Medical Equipment as described under *Durable Medical Equipment* in *Additional Coverage Details*.
4. Prescribed or non-prescribed publicly available devices, software applications and/or monitors that can be used for non-medical purposes.
5. Repair or replacement of DME or orthotics due to misuse, malicious damage or gross neglect or to replace lost or stolen items.

## Mental Health, Neurobiological Disorders - Autism Spectrum Disorder Services and Substance-Related and Addictive Disorders Services

In addition to all other exclusions listed in this *Exclusions and Limitations*, the exclusions listed directly below apply to services described under *Mental Health Services*, *Neurobiological Disorders - Autism Spectrum Disorder Services* and/or *Substance-Related and Addictive Disorders Services* in *Additional Coverage Details*.

1. Services performed in connection with conditions not classified in the current edition of the *International Classification of Diseases section on Mental and Behavioral Disorders* or *Diagnostic and Statistical Manual of the American Psychiatric Association*.
2. Outside of an initial assessment, services as treatments for a primary diagnosis of conditions and problems that may be a focus of clinical attention, but are specifically noted not to be mental disorders within the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
3. Outside of initial assessment, services as treatments for the primary diagnoses of learning disabilities, conduct and disruptive impulse control and conduct disorders, gambling disorder, and paraphilic disorders.
4. Services that are solely educational in nature or otherwise paid under state or federal law for purely educational purposes.
5. Tuition for or services that are school-based for children and adolescents required to be provided by, or paid for by, the school under the *Individuals with Disabilities Education Act*.

6. Outside of initial assessment, unspecified disorders for which the provider is not obligated to provide clinical rationale as defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
7. Transitional Living services.
8. Non-Medical 24-Hour Withdrawal Management and
9. High intensity residential care including *American Society of Addiction Medicine (ASAM)* criteria for Covered Persons with substance-related and addictive disorders who are unable to participate in their care due to significant cognitive impairment.

## **Nutrition**

1. Nutritional or cosmetic therapy using high dose or mega quantities of vitamins, minerals or elements, and other nutrition based therapy. Examples include supplements, electrolytes and foods of any kind (including high protein foods and low carbohydrate foods).
2. Individual and group nutritional counseling, including non-specific disease nutritional education such as general good eating habits, calorie control or dietary preferences. This exclusion does not apply to preventive care for which Benefits are provided under the *United States Preventive Services Task Force* requirement. This exclusion does not apply to medical education services that are provided as part of treatment for a disease by appropriately licensed or registered health care professionals when both of the following are true:
  - Nutritional education is required for a disease in which patient self-management is an important component of treatment.
  - There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.
  - Food of any kind, infant formula, standard milk-based formula, and donor breast milk. This exclusion does not apply to enteral formula and other modified food products for which Benefits are provided as described under *Enteral Nutrition* in *Additional Coverage Details*.
  - Foods to control weight, treat obesity (including liquid diets), lower cholesterol or control diabetes.
  - Oral vitamins and minerals.
  - Meals you can order from a menu, for an additional charge, during an Inpatient Stay.
  - Other dietary and electrolyte supplements.
3. Health education classes unless offered by UnitedHealthcare or its affiliates, including but not limited to asthma, tobacco cessation, and weight control classes.

## **Personal Care, Comfort or Convenience**

1. Television.
2. Telephone.
3. Beauty/barber service.
4. Guest service.
5. Supplies, equipment and similar incidentals for personal comfort. Examples include:
  - Air conditioners, air purifiers and filters and dehumidifiers.
  - Batteries and battery chargers.
  - Breast pumps. (This exclusion does not apply to breast pumps for which Benefits are provided under the *Health Resources and Services Administration (HRSA)* requirement.)
  - Car seats.

- Chairs, bath chairs, feeding chairs, toddler chairs, ergonomically correct chairs, chair lifts and recliners.
- Exercise equipment and treadmills.
- Hot and cold compresses.
- Hot tubs.
- Humidifiers.
- Jacuzzis.
- Medical alert systems.
- Motorized beds, non-Hospital beds, comfort beds and mattresses.
- Music devices.
- Personal computers.
- Pillows.
- Power-operated vehicles.
- Radios.
- Safety equipment.
- Saunas.
- Stair lifts and stair glides.
- Strollers.
- Treadmills.
- Vehicle modifications such as van lifts.
- Video players.
- Whirlpools.

## Physical Appearance

1. Cosmetic Procedures. See the definition in the *Glossary*. Examples include:
  - Liposuction or removal of fat deposits considered undesirable, including fat accumulation under the male breast and nipple.
  - Pharmacological regimens, nutritional procedures or treatments.
  - Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures).
  - Sclerotherapy treatment of veins.
  - Hair removal or replacement by any means.
  - Treatments for skin wrinkles or any treatment to improve the appearance of the skin.
  - Treatment for spider veins.
  - Skin abrasion procedures performed as a treatment for acne.
  - Treatments for hair loss.
  - Varicose vein treatment of the lower extremities, when it is considered cosmetic.

2. Replacement of an existing intact breast implant if the earlier breast implant was performed as a Cosmetic Procedure. **Note:** Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy. See *Reconstructive Procedures in Additional Coverage Details*.
3. Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, health club memberships and programs, spa treatments and diversion or general motivation.
4. Wigs and other scalp hair prosthesis regardless of the reason for the hair loss.
5. Treatment of benign gynecomastia (abnormal breast enlargement in males).

## Procedures and Treatments

1. Biofeedback.
2. Medical and surgical treatment of snoring, except when provided as a part of treatment for documented obstructive sleep apnea.
3. Rehabilitation services and Manipulative Treatment to improve general physical conditions that are provided to reduce potential risk factors, where significant therapeutic improvement is not expected, including routine, long-term or maintenance/preventive treatment.
4. Habilitative services for maintenance/preventive treatment.
5. Outpatient cognitive rehabilitation therapy except as Medically Necessary following traumatic brain Injury or stroke.
6. Speech therapy to treat stuttering, stammering, or other articulation disorders.
7. Rehabilitation services for speech therapy, except when required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, cancer, Congenital Anomaly or Autism Spectrum Disorder as identified under *Rehabilitation Services - Outpatient Therapy and Manipulative Treatment in Additional Coverage Details*.
8. Excision or elimination of hanging skin on any part of the body. Examples include plastic surgery procedures called abdominoplasty and brachioplasty.
9. Stand-alone multi-disciplinary tobacco cessation programs. These are programs that usually include health care providers specializing in tobacco cessation and may include a psychologist, social worker or other licensed or certified professionals. The programs usually include intensive psychological support, behavior modification techniques and medications to control cravings.
10. Chelation therapy, except to treat heavy metal poisoning.
11. Physiological modalities and procedures that result in similar or redundant therapeutic effects when performed on the same body region during the same visit or office encounter.
12. The following treatments for obesity:
  - Non-surgical treatment of obesity, even if for morbid obesity; unless the services are provided as part of the medical weight loss program managed by the WellOne Clinic.
  - Surgical treatment of obesity unless there is a diagnosis of morbid obesity as described under *Obesity Surgery in Additional Coverage Details*.
13. Medical and surgical treatment of excessive sweating (hyperhidrosis).
14. The following services for the diagnosis and treatment of temporomandibular joint syndrome (TMJ): surface electromyography, Doppler analysis, vibration analysis, computerized mandibular scan or jaw tracking, craniosacral therapy, orthodontics, occlusal adjustment, and dental restorations.
15. Breast reduction surgery that is determined to be a Cosmetic Procedure.

This exclusion does not apply to breast reduction surgery which the Claims Administrator determines is requested to treat a physiologic functional impairment or to coverage required by the *Women's*

*Health and Cancer Rights Act of 1998 for which Benefits are described under Reconstructive Procedures in Additional Coverage Details.*

16. *Helicobacter pylori (H. pylori) serologic testing.*
17. *Intracellular micronutrient testing.*
18. *Health care services provided in the emergency department of a Hospital or Alternate Facility that are not for an Emergency.*

## **Providers**

1. Services performed by a provider who is a family member by birth or marriage, including your Spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself.
2. Services performed by a provider with your same legal residence.
3. Services ordered or delivered by a Christian Science practitioner.
4. Services performed by an unlicensed provider or a provider who is operating outside of the scope of his/her license.
5. Services provided at a Freestanding Facility or diagnostic Hospital-based Facility without an order written by a Physician or other provider. Services which are self-directed to a Freestanding Facility or diagnostic Hospital-based Facility. Services ordered by a Physician or other provider who is an employee or representative of a Freestanding Facility or diagnostic Hospital-based Facility, when that Physician or other provider:
  - Has not been actively involved in your medical care prior to ordering the service.
  - Is not actively involved in your medical care after the service is received.

This exclusion does not apply to mammography.

## **Reproduction**

1. The following treatment-related services:
  - Cryo-preservation and other forms of preservation of reproductive materials except as described under Infertility.
  - Long-term storage (greater than one year) of reproductive materials such as sperm, eggs, embryos, ovarian tissue and testicular tissue.
  - Donor services and non-medical costs of oocyte or sperm donation such as donor agency fees.
  - Embryo or oocyte accumulation defined as a fresh oocyte retrieval prior to the depletion of previously banked frozen embryos or oocytes.
  - Natural cycle insemination in the absence of sexual dysfunction or documented congenital or acquired cervical disease.
  - Ovulation predictor kits.
2. The following services related to Gestational Carrier or Surrogate:
  - Fees for the use of a Gestational Carrier or Surrogate.
  - Insemination costs of Surrogate or transfer embryo to Gestational Carrier.
  - Pregnancy services for a Gestational Carrier or Surrogate who is not a Covered Person.
3. The following services related to donor services for donor sperm, ovum (egg cell) or oocytes (eggs), or embryos (fertilized eggs):

- Donor eggs – The cost of donor eggs, including medical costs related to donor stimulation and egg retrieval. This exclusion may not apply to certain procedures related to Assisted Reproductive Technologies (ART) as described under *Infertility Services* including the cost for fertilization (in vitro fertilization or intracytoplasmic sperm injection), embryo culture, and embryo transfer.
- Donor sperm – The cost of procurement and storage of donor sperm. This exclusion may not apply to certain insemination procedures as described under *Infertility Services* including thawing and insemination.

4. The reversal of voluntary sterilization.
5. In vitro fertilization that is not an Assisted Reproductive Technology for the treatment of Infertility.
6. Artificial reproductive treatments done for non-genetic disorder sex selection or eugenic (selective breeding) purposes.
7. Infertility treatment with voluntary sterilization currently in place (vasectomy, bilateral tubal ligation).
8. Infertility treatment following unsuccessful reversal of voluntary sterilization.
9. Infertility Treatment following the reversal of voluntary sterilization (tubal reversal/reanastomosis; vasectomy reversal/vasovasostomy or vasoepididymostomy).

## Services Provided under Another Plan

Services for which coverage is available:

1. Under another plan, except for Eligible Expenses payable as described in *Coordination of Benefits (COB)*.
2. Under workers' compensation, or similar legislation if you could elect it, or could have it elected for you.
3. Services resulting from accidental bodily injuries arising out of a motor vehicle accident to the extent the services are payable under a medical expense payment provision of an automobile insurance policy.
4. While on active military duty.
5. For treatment of military service-related disabilities when you are legally entitled to other coverage, and facilities are reasonably available to you.

## Transplants

1. Health services for organ and tissue transplants except those described under *Transplantation Services* in *Additional Coverage Details* unless UnitedHealthcare determines the transplant to be appropriate according to UnitedHealthcare's transplant guidelines.
2. Health services for transplants involving animal organs.
3. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. (Donor costs that are directly related to organ removal are payable for a transplant through the organ recipient's Benefits under the Plan.)

## Travel

1. Health services provided in a foreign country, unless required as Emergency Health Services.
2. Travel or transportation expenses, even if ordered by a Physician, except as identified under *Travel and Lodging Assistance Program* in *Clinical Programs and Resources*. This exclusion does not apply to ambulance transportation for which Benefits are provided as described under *Ambulance Services* in *Additional Coverage Details*.

## Types of Care

1. Custodial Care or maintenance care as defined in the *Glossary* or maintenance care.
2. Domiciliary Care, as defined in the *Glossary*.
3. Multi-disciplinary pain management programs provided on an inpatient basis for acute pain or for exacerbation of chronic pain.
4. Private Duty Nursing received on an inpatient basis.
5. Respite care. This exclusion does not apply to respite care that is part of an integrated hospice care program of services provided to a terminally ill person by a licensed hospice care agency for which Benefits are provided as described under *Hospice Care* in *Additional Coverage Details*.
6. Rest cures.
7. Services of personal care attendants.
8. Work hardening (individualized treatment programs designed to return a person to work or to prepare a person for specific work).

## Vision and Hearing

1. Routine vision examinations, including refractive examinations to determine the need for vision correction.
2. Implantable lenses used only to correct a refractive error (such as *Intacs* corneal implants).
3. Purchase cost and associated fitting charges for eyeglasses or contact lenses, except for the purchase of the first pair of eyeglasses, lenses, frames, or contact lenses that follows keratoconus or cataract surgery.
4. Bone anchored hearing aids except when either of the following applies:
  - For Covered Persons with craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid.
  - For Covered Persons with hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid.

The Plan will not pay for more than one bone anchored hearing aid per Covered Person who meets the above coverage criteria during the entire period of time the Covered Person is enrolled in this Plan. In addition, repairs and/or replacement for a bone anchored hearing aid for Covered Persons who meet the above coverage are not covered, other than for malfunctions.

5. Eye exercise or vision therapy.
6. Surgery and other related treatment that is intended to correct nearsightedness, farsightedness, presbyopia and astigmatism including, but not limited to, procedures such as laser and other refractive eye surgery and radial keratotomy.

## All Other Exclusions

1. Autopsies and other coroner services and transportation services for a corpse.
2. Charges for:
  - Missed appointments.
  - Room or facility reservations.
  - Completion of claim forms.
  - Record processing.
3. Charges prohibited by federal anti-kickback or self-referral statutes.

4. Diagnostic tests that are:
  - Delivered in other than a Physician's office or health care facility.
  - Self-administered home diagnostic tests, including but not limited to HIV and Pregnancy tests.
5. Expenses for health services and supplies:
  - That are received as a result of war or any act of war, whether declared or undeclared, while part of any armed service force of any country. This exclusion does not apply to Covered Persons who are civilians injured or otherwise affected by war, any act of war or terrorism in a non-war zone.
  - That are received after the date your coverage under this Plan ends, including health services for medical conditions which began before the date your coverage under the Plan ends.
  - For which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under this Benefit Plan.
  - That exceed Eligible Expenses or any specified limitation in this SPD.
6. In the event a Non-Network provider waives, does not pursue, or fails to collect the Coinsurance, any deductible or other amount owed for a particular health service, no Benefits are provided for the health service for which the Coinsurance and/or deductible are waived.
7. Foreign language and sign language interpretation services offered by or required to be provided by a Network or non-Network provider.
8. Long term (more than 30 days) storage of blood, umbilical cord or other material.
9. Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in the *Glossary*. Covered Health Services are those health services including services, supplies or Pharmaceutical Products, which the Claims Administrator determines to be all of the following:
  - Medically Necessary.
  - Described as a Covered Health Service in this SPD under *Additional Coverage Details* and in *Plan Highlights*.
  - Not otherwise excluded in this SPD under this *Exclusions and Limitations*.
10. Health services related to a non-Covered Health Service: When a service is not a Covered Health Service, all services related to that non-Covered Health Service are also excluded. This exclusion does not apply to services the Plan would otherwise determine to be Covered Health Services if they are to treat complications that arise from the non-Covered Health Service.

For the purpose of this exclusion, a "complication" is an unexpected or unanticipated condition that is superimposed on an existing disease and that affects or modifies the prognosis of the original disease or condition. Examples of a "complication" are bleeding or infections, following a Cosmetic Procedure, that require hospitalization.
11. Physical, psychiatric or psychological exams, testing, all forms of vaccinations and immunizations or treatments when:
  - Required solely for purposes of education, sports or camp, travel, career or employment, insurance, marriage or adoption; or as a result of incarceration.
  - Conducted for purposes of medical research. This exclusion does not apply to Covered Health Services provided during a Clinical Trial for which Benefits are provided as described under *Clinical Trials* in *Additional Coverage Details*.
  - Related to judicial or administrative proceedings or orders.
  - Required to obtain or maintain a license of any type.

# Claims Procedures

## What this section includes:

- How Network and non-Network claims work.
- What to do if your claim is denied, in whole or in part.

### Network Benefits

In general, if you receive Covered Health Services from a Network provider, UnitedHealthcare will pay the Physician or facility directly. If a Network provider bills you for any Covered Health Service other than your Coinsurance, please contact the provider or call UnitedHealthcare at the phone number on your ID card for assistance.

Keep in mind, you are responsible for meeting the Annual Deductible and paying any Coinsurance owed to a Network provider at the time of service, or when you receive a bill from the provider.

### Non-Network Benefits

If you receive a bill for Covered Health Services from a non-Network provider, you (or the provider if they prefer) must send the bill to UnitedHealthcare for processing. To make sure the claim is processed promptly and accurately, a completed claim form must be attached and mailed to UnitedHealthcare at the address on the back of your ID card.

### If Your Provider Does Not File Your Claim

You can obtain a claim form by visiting [www.myuhc.com](http://www.myuhc.com), calling the toll-free number on your ID card or contacting your Benefits Representative. If you do not have a claim form, simply attach a brief letter of explanation to the bill, and verify that the bill contains the information listed below. If any of these items are missing from the bill, you can include them in your letter:

- Your name and address.
- The patient's name, age and relationship to the Employee.
- The number as shown on your ID card.
- The name, address and tax identification number of the provider of the service(s).
- A diagnosis from the Physician.
- The date of service.
- An itemized bill from the provider that includes:
  - The *Current Procedural Terminology (CPT)* codes.
  - A description of, and the charge for, each service.
  - The date the Sickness or Injury began.
  - A statement indicating either that you are, or you are not, enrolled for coverage under any other health insurance plan or program. If you are enrolled for other coverage you must include the name and address of the other carrier(s).

Failure to provide all the information listed above may delay any reimbursement that may be due you.

For medical claims, the above information should be filed with UnitedHealthcare at the address on your ID card.

After UnitedHealthcare has processed your claim, you will receive payment for Benefits that the Plan allows. It is your responsibility to pay the non-Network provider the charges you incurred, including any difference between what you were billed and what the Plan paid.

### **Payment of Benefits**

When you assign your Benefits under the Plan to a non-Network provider with UnitedHealthcare's consent, and the non-Network provider submits a claim for payment, you and the non-Network provider represent and warrant that the Covered Health Services were actually provided and were medically appropriate.

To be recognized as a valid assignment of Benefits under the Plan, the assignment must reflect the Covered Person's agreement that the non-Network provider will be entitled to all the Covered Person's rights under the Plan and applicable state and federal laws, including legally required notices and procedural reviews concerning the Covered Person's Benefits, and that the Covered Person will no longer be entitled to those rights. If an assignment form does not comply with this requirement, but directs that your benefit payment should be made directly to the provider, UnitedHealthcare may in its discretion make payment of the benefits directly to the provider for your convenience, but will treat you, rather than the provider, as the beneficiary of your claim.

UnitedHealthcare will pay Benefits to you unless:

- The provider submits a claim form to UnitedHealthcare that you have provided signed authorization to assign Benefits directly to that provider.
- You make a written request for the non-Network provider to be paid directly at the time you submit your claim.

UnitedHealthcare will only pay Benefits to you or, with written authorization by you, your Provider, and not to a third party, even if your provider purports to have assigned Benefits to that third party.

### **Form of Payment of Benefits**

Payment of Benefits under the Plan shall be in cash or cash equivalents, or in the form of other consideration that UnitedHealthcare in its discretion determines to be adequate.

### **Health Statements**

Each month in which UnitedHealthcare processes at least one claim for you or a covered Dependent, you will receive a Health Statement in the mail. Health Statements make it easy for you to manage your family's medical costs by providing claims information in easy-to-understand terms.

If you would rather track claims for yourself and your covered Dependents online, you may do so at [www.myuhc.com](http://www.myuhc.com). You may also elect to discontinue receipt of paper Health Statements by making the appropriate selection on this site.

### **Explanation of Benefits (EOB)**

You may request that UnitedHealthcare send you a paper copy of an Explanation of Benefits (EOB) after processing the claim. The EOB will let you know if there is any portion of the claim you need to pay. If any claims are denied in whole or in part, the EOB will include the reason for the denial or partial payment. If you would like paper copies of the EOBS, you may call the toll-free number on your ID card to request them. You can also view and print all of your EOBS online at [www.myuhc.com](http://www.myuhc.com). See the *Glossary*, for the definition of Explanation of Benefits.

#### **Important - Timely Filing of Non-Network Claims**

All claim forms for non-Network services must be submitted within 12 months after the date of service. Otherwise, the Plan will not pay any Benefits for that Eligible Expense, or Benefits will be reduced, as determined by UnitedHealthcare. This 12-month requirement does not apply if you are legally

incapacitated. If your claim relates to an Inpatient Stay, the date of service is the date your Inpatient Stay ends.

## Claim Denials and Appeals

### If Your Claim is Denied

If a claim for Benefits is denied in part or in whole, you may call UnitedHealthcare at the number on your ID card before requesting a formal appeal. If UnitedHealthcare cannot resolve the issue to your satisfaction over the phone, you have the right to file a formal appeal as described below.

### How to Appeal a Denied Claim

If you wish to appeal a denied pre-service request for Benefits, post-service claim or a rescission of coverage as described below, you or your authorized representative must submit your appeal in writing within 180 days of receiving the adverse benefit determination. You do not need to submit urgent care appeals in writing. This communication should include:

- The patient's name and ID number as shown on the ID card.
- The provider's name.
- The date of medical service.
- The reason you disagree with the denial.
- Any documentation or other written information to support your request.

You or your authorized representative may send a written request for an appeal to:

**UnitedHealthcare - Appeals**  
**P.O. Box 30432**  
**Salt Lake City, Utah 84130-0432**

For urgent care requests for Benefits that have been denied, you or your provider can call UnitedHealthcare at the toll-free number on your ID card to request an appeal.

### Types of claims

The timing of the claims appeal process is based on the type of claim you are appealing. If you wish to appeal a claim, it helps to understand whether it is an:

- Urgent care request for Benefits.
- Pre-service request for Benefits.
- Post-service claim.
- Concurrent claim.

### Review of an Appeal

UnitedHealthcare will conduct a full and fair review of your appeal. The appeal may be reviewed by:

- An appropriate individual(s) who did not make the initial benefit determination.
- A health care professional with appropriate expertise who was not consulted during the initial benefit determination process.

Once the review is complete, if UnitedHealthcare upholds the denial, you will receive a written explanation of the reasons and facts relating to the denial.

## Filing a Second Appeal

Your Plan offers two levels of appeal. If you are not satisfied with the first level appeal decision, you have the right to request a second level appeal from UnitedHealthcare within 60 days from receipt of the first level appeal determination.

**Note:** Upon written request and free of charge, any Covered Persons may examine their claim and/or appeals file(s). Covered Persons may also submit evidence, opinions and comments as part of the internal claims review process. UnitedHealthcare will review all claims in accordance with the rules established by the *U.S. Department of Labor*. Any Covered Person will be automatically provided, free of charge, and sufficiently in advance of the date on which the notice of final internal adverse benefit determination is required, with: (i) any new or additional evidence considered, relied upon or generated by the Plan in connection with the claim; and, (ii) a reasonable opportunity for any Covered Person to respond to such new evidence or rationale.

## Federal External Review Program

If, after exhausting your internal appeals, you are not satisfied with the determination made by UnitedHealthcare, or if UnitedHealthcare fails to respond to your appeal in accordance with applicable regulations regarding timing, you may be entitled to request an external review of UnitedHealthcare's determination. The process is available at no charge to you.

If one of the above conditions is met, you may request an external review of adverse benefit determinations based upon any of the following:

- Clinical reasons.
- The exclusions for Experimental or Investigational Service(s) or Unproven Service(s).
- Rescission of coverage (coverage that was cancelled or discontinued retroactively).
- As otherwise required by applicable law.

You or your representative may request a standard external review by sending a written request to the address set out in the determination letter. You or your representative may request an expedited external review, in urgent situations as detailed below, by calling the number on your ID card or by sending a written request to the address set out in the determination letter. A request must be made within four months after the date you received UnitedHealthcare's decision.

An external review request should include all of the following:

- A specific request for an external review.
- The Covered Person's name, address, and insurance ID number.
- Your designated representative's name and address, when applicable.
- The service that was denied.
- Any new, relevant information that was not provided during the internal appeal.

An external review will be performed by an Independent Review Organization (IRO). UnitedHealthcare has entered into agreements with three or more IROs that have agreed to perform such reviews. There are two types of external reviews available:

- A standard external review.
- An expedited external review.

## Standard External Review

A standard external review is comprised of all of the following:

- A preliminary review by UnitedHealthcare of the request.
- A referral of the request by UnitedHealthcare to the IRO.

- A decision by the IRO.

Within the applicable timeframe after receipt of the request, UnitedHealthcare will complete a preliminary review to determine whether the individual for whom the request was submitted meets all of the following:

- Is or was covered under the Plan at the time the health care service or procedure that is at issue in the request was provided.
- Has exhausted the applicable internal appeals process.
- Has provided all the information and forms required so that UnitedHealthcare may process the request.

After UnitedHealthcare completes the preliminary review, UnitedHealthcare will issue a notification in writing to you. If the request is eligible for external review, UnitedHealthcare will assign an IRO to conduct such review. UnitedHealthcare will assign requests by either rotating claims assignments among the IROs or by using a random selection process.

The IRO will notify you in writing of the request's eligibility and acceptance for external review. You may submit in writing to the IRO within ten business days following the date of receipt of the notice additional information that the IRO will consider when conducting the external review. The IRO is not required to, but may, accept and consider additional information submitted by you after ten business days.

UnitedHealthcare will provide to the assigned IRO the documents and information considered in making UnitedHealthcare's determination. The documents include:

- All relevant medical records.
- All other documents relied upon by UnitedHealthcare.
- All other information or evidence that you or your Physician submitted. If there is any information or evidence you or your Physician wish to submit that was not previously provided, you may include this information with your external review request and UnitedHealthcare will include it with the documents forwarded to the IRO.

In reaching a decision, the IRO will review the claim as new and not be bound by any decisions or conclusions reached by UnitedHealthcare. The IRO will provide written notice of its determination (the "Final External Review Decision") within 45 days after it receives the request for the external review (unless they request additional time and you agree). The IRO will deliver the notice of Final External Review Decision to you and UnitedHealthcare, and it will include the clinical basis for the determination.

Upon receipt of a Final External Review Decision reversing UnitedHealthcare determination, the Plan will immediately provide coverage or payment for the benefit claim at issue in accordance with the terms and conditions of the Plan, and any applicable law regarding plan remedies. If the Final External Review Decision is that payment or referral will not be made, the Plan will not be obligated to provide Benefits for the health care service or procedure.

### **Expedited External Review**

An expedited external review is similar to a standard external review. The most significant difference between the two is that the time periods for completing certain portions of the review process are much shorter, and in some instances you may file an expedited external review before completing the internal appeals process.

You may make a written or verbal request for an expedited external review if you receive either of the following:

- An adverse benefit determination of a claim or appeal if the adverse benefit determination involves a medical condition for which the time frame for completion of an expedited internal appeal would seriously jeopardize the life or health of the individual or would jeopardize the individual's ability to regain maximum function and you have filed a request for an expedited internal appeal.

- A final appeal decision, if the determination involves a medical condition where the timeframe for completion of a standard external review would seriously jeopardize the life or health of the individual or would jeopardize the individual's ability to regain maximum function, or if the final appeal decision concerns an admission, availability of care, continued stay, or health care service, procedure or product for which the individual received emergency services, but has not been discharged from a facility.

Immediately upon receipt of the request, UnitedHealthcare will determine whether the individual meets both of the following:

- Is or was covered under the Plan at the time the health care service or procedure that is at issue in the request was provided.
- Has provided all the information and forms required so that UnitedHealthcare may process the request.

After UnitedHealthcare completes the review, UnitedHealthcare will immediately send a notice in writing to you. Upon a determination that a request is eligible for expedited external review, UnitedHealthcare will assign an IRO in the same manner UnitedHealthcare utilizes to assign standard external reviews to IROs. UnitedHealthcare will provide all necessary documents and information considered in making the adverse benefit determination or final adverse benefit determination to the assigned IRO electronically or by telephone or facsimile or any other available expeditious method. The IRO, to the extent the information or documents are available and the IRO considers them appropriate, must consider the same type of information and documents considered in a standard external review.

In reaching a decision, the IRO will review the claim as new and not be bound by any decisions or conclusions reached by UnitedHealthcare. The IRO will provide notice of the final external review decision for an expedited external review as expeditiously as the claimant's medical condition or circumstances require, but in no event more than 72 hours after the IRO receives the request. If the initial notice is not in writing, within 48 hours after the date of providing the initial notice, the assigned IRO will provide written confirmation of the decision to you and to UnitedHealthcare.

You may contact UnitedHealthcare at the toll-free number on your ID card for more information regarding external review rights, or if making a verbal request for an expedited external review.

### Timing of Appeals Determinations

Separate schedules apply to the timing of claims appeals, depending on the type of claim. There are three types of claims:

- Urgent care request for Benefits - a request for Benefits provided in connection with urgent care services.
- Pre-Service request for Benefits - a request for Benefits which the Plan must approve or in which you must notify UnitedHealthcare before non-urgent care is provided.
- Post-Service - a claim for reimbursement of the cost of non-urgent care that has already been provided.

Please note that the decision is based only on whether or not Benefits are available under the Plan for the proposed treatment or procedure.

You may have the right to external review through an *Independent Review Organization (IRO)* upon the completion of the internal appeal process. Instructions regarding any such rights, and how to access those rights, will be provided in the Claims Administrator's decision letter to you.

The tables below describe the time frames which you and UnitedHealthcare are required to follow.

Urgent Care Request for Benefits*		Timing
Type of Request for Benefits or Appeal		Timing
If your request for Benefits is incomplete, UnitedHealthcare must notify you within:		<b>24 hours</b>

Urgent Care Request for Benefits*		
Type of Request for Benefits or Appeal		Timing
You must then provide completed request for Benefits to UnitedHealthcare within:		<b>48 hours</b> after receiving notice of additional information required
UnitedHealthcare must notify you of the benefit determination within:		<b>72 hours</b>
If UnitedHealthcare denies your request for Benefits, you must appeal an adverse benefit determination no later than:		<b>180 days</b> after receiving the adverse benefit determination
UnitedHealthcare must notify you of the appeal decision within:		<b>72 hours</b> after receiving the appeal
*You do not need to submit urgent care appeals in writing. You should call UnitedHealthcare as soon as possible to appeal an urgent care request for Benefits.		

Pre-Service Request for Benefits*		
Type of Request for Benefits or Appeal	Timing	
If your request for Benefits is filed improperly, UnitedHealthcare must notify you within:	<b>5 days</b>	
If your request for Benefits is incomplete, UnitedHealthcare must notify you within:	<b>15 days</b>	
You must then provide completed request for Benefits information to UnitedHealthcare within:	<b>45 days</b>	
UnitedHealthcare must notify you of the benefit determination:		
• if the initial request for Benefits is complete, within:	<b>15 days</b>	
• after receiving the completed request for Benefits (if the initial request for Benefits is incomplete), within:	<b>15 days</b>	
You must appeal an adverse benefit determination no later than:	<b>180 days</b> after receiving the adverse benefit determination	
UnitedHealthcare must notify you of the first level appeal decision within:	<b>15 days</b> after receiving the first level appeal	
You must appeal the first level appeal (file a second level appeal) within:	<b>60 days</b> after receiving the first level appeal decision	
UnitedHealthcare must notify you of the second level appeal decision within:	<b>15 days</b> after receiving the second level appeal	

\*UnitedHealthcare may require a one-time extension for the initial claim determination, of no more than 15 days, only if more time is needed due to circumstances beyond control of the Plan.

Post-Service Claims		
Type of Claim or Appeal	Timing	
If your claim is incomplete, UnitedHealthcare must notify you within:	<b>30 days</b>	
You must then provide completed claim information to UnitedHealthcare within:	<b>45 days</b>	
UnitedHealthcare must notify you of the benefit determination:		
• if the initial claim is complete, within:	<b>30 days</b>	
• after receiving the completed claim (if the initial claim is incomplete), within:	<b>30 days</b>	
You must appeal an adverse benefit determination no later than:	<b>180 days</b> after receiving the adverse benefit determination	
UnitedHealthcare must notify you of the first level appeal decision within:	<b>30 days</b> after receiving the	

Post-Service Claims		Timing
Type of Claim or Appeal		Timing
You must appeal the first level appeal (file a second level appeal) within:		first level appeal <b>60 days</b> after receiving the first level appeal decision
UnitedHealthcare must notify you of the second level appeal decision within:		<b>30 days</b> after receiving the second level appeal

## Concurrent Care Claims

If an on-going course of treatment was previously approved for a specific period of time or number of treatments, and your request to extend the treatment is an urgent care request for Benefits as defined above, your request will be decided within 24 hours, provided your request is made at least 24 hours prior to the end of the approved treatment. UnitedHealthcare will make a determination on your request for the extended treatment within 24 hours from receipt of your request.

If your request for extended treatment is not made at least 24 hours prior to the end of the approved treatment, the request will be treated as an urgent care request for Benefits and decided according to the timeframes described above. If an on-going course of treatment was previously approved for a specific period of time or number of treatments, and you request to extend treatment in a non-urgent circumstance, your request will be considered a new request and decided according to post-service or pre-service timeframes, whichever applies.

## Limitation of Action

You cannot bring any legal action against UT-Battelle, LLC or the Claims Administrator to recover reimbursement until 90 days after you have properly submitted a request for reimbursement as described in this section and all required reviews of your claim have been completed. If you want to bring a legal action against UT-Battelle, LLC or the Claims Administrator, you must do so within three years from the expiration of the time period in which a request for reimbursement must be submitted or you lose any rights to bring such an action against UT-Battelle, LLC or the Claims Administrator.

You cannot bring any legal action against UT-Battelle, LLC or the Claims Administrator for any other reason unless you first complete all the steps in the appeal process described in this section. After completing that process, if you want to bring a legal action against UT-Battelle, LLC or the Claims Administrator you must do so within three years of the date you are notified of the final decision on your appeal or you lose any rights to bring such an action against UT-Battelle, LLC or the Claims Administrator.

## Coordination Of Benefits (COB)

### What this section includes:

- How your Benefits under this Plan coordinate with other medical plans.
- How coverage is affected if you become eligible for Medicare.
- Procedures in the event the Plan overpays Benefits.

Coordination of Benefits (COB) applies to you if you are covered by more than one health benefits plan, including any one of the following:

- Another employer sponsored health benefits plan.
- A medical component of a group long-term care plan, such as skilled nursing care.
- No-fault or traditional "fault" type medical payment benefits or personal injury protection benefits under an auto insurance policy.

- Medical payment benefits under any premises liability or other types of liability coverage.
- Medicare or other governmental health benefit.

If coverage is provided under two or more plans, COB determines which plan is primary and which plan is secondary. The plan considered primary pays its benefits first, without regard to the possibility that another plan may cover some expenses. Any remaining expenses may be paid under the other plan, which is considered secondary. The secondary plan may determine its benefits based on the benefits paid by the primary plan. How much this Plan will reimburse you, if anything, will also depend in part on the allowable expense. The term, "allowable expense," is further explained below.

#### **Don't forget to update your Dependents' Medical Coverage Information**

Avoid delays on your Dependent claims by updating your Dependent's medical coverage information. Just log on to [www.myuhc.com](http://www.myuhc.com) or call the toll-free number on your ID card to update your COB information. You will need the name of your Dependent's other medical coverage, along with the policy number.

## **Determining Which Plan is Primary**

### **Order of Benefit Determination Rules**

If you are covered by two or more plans, the benefit payment follows the rules below in this order:

- This Plan will always be secondary to medical payment coverage or personal injury protection coverage under any auto liability or no-fault insurance policy.
- When you have coverage under two or more medical plans and only one has COB provisions, the plan without COB provisions will pay benefits first.
- A plan that covers a person as an employee pays benefits before a plan that covers the person as a dependent.
- If you are receiving COBRA continuation coverage under another employer plan, this Plan will pay Benefits first.
- Your dependent children will receive primary coverage from the parent whose birth date occurs first in a calendar year. If both parents have the same birth date, the plan that pays benefits first is the one that has been in effect the longest. This birthday rule applies only if:
  - The parents are married or living together whether or not they have ever been married and not legally separated.
  - A court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage.
- If two or more plans cover a dependent child of divorced or separated parents and if there is no court decree stating that one parent is responsible for health care, the child will be covered under the plan of:
  - The parent with custody of the child; then
  - The Spouse of the parent with custody of the child; then
  - The parent not having custody of the child; then
  - The Spouse of the parent not having custody of the child.
- Plans for active employees pay before plans covering laid-off or retired employees.
- The plan that has covered the individual claimant the longest will pay first.

- Finally, if none of the above rules determines which plan is primary or secondary, the allowable expenses shall be shared equally between the plans meeting the definition of Plan. In addition, this Plan will not pay more than it would have paid had it been the primary Plan.

The following examples illustrate how the Plan determines which plan pays first and which plan pays second.

#### **Determining Primary and Secondary Plan - Examples**

- 1) Let's say you and your Spouse both have family medical coverage through your respective employers. You are unwell and go to see a Physician. Since you're covered as an Employee under this Plan, and as a Dependent under your Spouse's plan, this Plan will pay Benefits for the Physician's office visit first.
- 2) Again, let's say you and your Spouse both have family medical coverage through your respective employers. You take your Dependent child to see a Physician. This Plan will look at your birthday and your Spouse's birthday to determine which plan pays first. If you were born on June 11 and your Spouse was born on May 30, your Spouse's plan will pay first.

### **When This Plan is Secondary**

If this Plan is secondary, it determines the amount it will pay for a Covered Health Service by following the steps below.

- The Plan determines the amount it would have paid based on the allowable expense.
- The Plan pays the entire difference between the allowable expense and the amount paid by the primary plan - as long as this amount is not more than the Plan would have paid had it been the only plan involved.

You will be responsible for any Coinsurance or Deductible payments as part of the COB payment. The maximum combined payment you may receive from all plans cannot exceed 100% of the allowable expense.

### **Determining the Allowable Expense If This Plan is Secondary**

#### **What is an allowable expense?**

For purposes of COB, an allowable expense is a health care expense that meets the definition of a Covered Health Service under this Plan.

When the provider is a Network provider for both the primary plan and this Plan, the allowable expense is the primary plan's network rate. When the provider is a network provider for the primary plan and a non-Network provider for this Plan, the allowable expense is the primary plan's network rate. When the provider is a non-Network provider for the primary plan and a Network provider for this Plan, the allowable expense is the reasonable and customary charges allowed by the primary plan. When the provider is a non-Network provider for both the primary plan and this Plan, the allowable expense is the greater of the two Plans' reasonable and customary charges. If this plan is secondary to Medicare, please also refer to the discussion in the section below, titled "Determining the Allowable Expense When This Plan is Secondary to Medicare".

## When a Covered Person Qualifies for Medicare

### Determining Which Plan is Primary

As permitted by law, this Plan will pay Benefits second to Medicare when you become eligible for Medicare, even if you don't elect it. There are, however, Medicare-eligible individuals for whom the Plan pays Benefits first and Medicare pays benefits second:

- Employees with active current employment status age 65 or older and their Spouses age 65 or older (however, domestic partners are excluded as provided by Medicare).
- Individuals with end-stage renal disease, for a limited period of time.
- Disabled individuals under age 65 with current employment status and their Dependents under age 65.

### Determining the Allowable Expense When This Plan is Secondary to Medicare

If this Plan is secondary to Medicare, the Medicare approved amount is the allowable expense, as long as the provider accepts reimbursement directly from Medicare. If the provider accepts reimbursement directly from Medicare, the Medicare approved amount is the charge that Medicare has determined that it will recognize and which it reports on an "explanation of Medicare benefits" issued by Medicare (the "EOMB") for a given service. Medicare typically reimburses such providers a percentage of its approved charge – often 80%.

If the provider does not accept assignment of your Medicare benefits, the Medicare limiting charge (the most a provider can charge you if they don't accept Medicare – typically 115% of the Medicare approved amount) will be the allowable expense. Medicare payments, combined with Plan Benefits, will not exceed 100% of the allowable expense.

If you are eligible for, but not enrolled in, Medicare, and this Plan is secondary to Medicare, or if you have enrolled in Medicare but choose to obtain services from a provider that does not participate in the Medicare program (as opposed to a provider who does not accept assignment of Medicare benefits), Benefits will be paid on a secondary basis under this Plan and will be determined as if you timely enrolled in Medicare and obtained services from a Medicare participating provider.

When calculating the Plan's Benefits in these situations, and when Medicare does not issue an EOMB, for administrative convenience UnitedHealthcare will treat the provider's billed charges for covered services as the allowable expense for both the Plan and Medicare, rather than the Medicare approved amount or Medicare limiting charge.

### Medicare Crossover Program

The Plan offers a Medicare Crossover program for Medicare Part A and Part B and Durable Medical Equipment (DME) claims. Under this program, you no longer have to file a separate claim with the Plan to receive secondary benefits for these expenses. Your Dependent will also have this automated Crossover, as long as he or she is eligible for Medicare and this Plan is your only secondary medical coverage.

Once the Medicare Part A and Part B and DME carriers have reimbursed your health care provider, the Medicare carrier will electronically submit the necessary information to the Claims Administrator to process the balance of your claim under the provisions of this Plan.

You can verify that the automated crossover took place when your copy of the explanation of Medicare benefits (EOMB) states your claim has been forwarded to your secondary carrier.

This crossover process does not apply to expenses under Part A of Medicare (hospital expenses) and to expenses under Part B (Physician office visits) and DME Medicare expenses or expenses that Medicare does not cover. You must continue to file claims for these expenses.

For information about enrollment or if you have questions about the program, call the telephone number listed on the back of your ID card.

## Right to Receive and Release Needed Information

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this Plan and other plans. UnitedHealthcare may get the facts needed from, or give them to, other organizations or persons for the purpose of applying these rules and determining benefits payable under this Plan and other plans covering the person claiming benefits.

UnitedHealthcare does not need to tell, or get the consent of, any person to do this. Each person claiming benefits under this Plan must give UnitedHealthcare any facts needed to apply those rules and determine benefits payable. If you do not provide UnitedHealthcare the information needed to apply these rules and determine the Benefits payable, your claim for Benefits will be denied.

## Overpayment and Underpayment of Benefits

If you are covered under more than one medical plan, there is a possibility that the other plan will pay a benefit that the Plan should have paid. If this occurs, the Plan may pay the other plan the amount owed.

If the Plan pays you more than it owes under this COB provision, you should pay the excess back promptly. Otherwise, the Company may recover the amount in the form of salary, wages, or benefits payable under any Company-sponsored benefit plans, including this Plan. The Company also reserves the right to recover any overpayment by legal action or offset payments on future Eligible Expenses.

If the Plan overpays a health care provider, UnitedHealthcare reserves the right to recover the excess amount from the provider pursuant to *Refund of Overpayments*, below.

### Refund of Overpayments

If the Plan pays for Benefits for expenses incurred on account of a Covered Person, that Covered Person, or any other person or organization that was paid, must make a refund to the Plan if:

- The Plan's obligation to pay Benefits was contingent on the expenses incurred being legally owed and paid by the Covered Person, but all or some of the expenses were not paid by the Covered Person or did not legally have to be paid by the Covered Person.
- All or some of the payment the Plan made exceeded the Benefits under the Plan.
- All or some of the payment was made in error.

The amount that must be refunded equals the amount the Plan paid in excess of the amount that should have been paid under the Plan. If the refund is due from another person or organization, the Covered Person agrees to help the Plan get the refund when requested.

If the refund is due from the Covered Person and the Covered Person does not promptly refund the full amount owed, the Plan may recover the overpayment by reallocating the overpaid amount to pay, in whole or in part, future Benefits for the Covered Person that are payable under the Plan.

## Subrogation And Reimbursement

The Plan has a right to subrogation and reimbursement. References to "you" or "your" in this Subrogation and Reimbursement section shall include you, your estate and your heirs and beneficiaries unless otherwise stated.

Subrogation applies when the plan has paid Benefits on your behalf for a Sickness or Injury for which any third party is allegedly to be responsible. The right to subrogation means that the Plan is substituted to and shall succeed to any and all legal claims that you may be entitled to pursue against any third party for the Benefits that the Plan has paid that are related to the Sickness or Injury for which any third party is considered responsible.

### ***Subrogation - Example***

Suppose you are injured in a car accident that is not your fault, and you receive Benefits under the Plan to treat your injuries. Under subrogation, the Plan has the right to take legal action in your name against the driver who caused the accident and that driver's insurance carrier to recover the cost of those Benefits.

The right to reimbursement means that if it is alleged that any third party caused or is responsible for a Sickness or Injury for which you receive a settlement, judgment, or other recovery from any third party, you must use those proceeds to fully return to the Plan 100% of any Benefits you receive for that Sickness or Injury. The right of reimbursement shall apply to any Benefits received at any time until the rights are extinguished, resolved or waived in writing.

### ***Reimbursement - Example***

Suppose you are injured in a boating accident that is not your fault, and you receive Benefits under the Plan as a result of your injuries. In addition, you receive a settlement in a court proceeding from the individual who caused the accident. You must use the settlement funds to return to the plan 100% of any Benefits you received to treat your injuries.

The following persons and entities are considered third parties:

- A person or entity alleged to have caused you to suffer a Sickness, Injury or damages, or who is legally responsible for the Sickness, Injury or damages.
- Any insurer or other indemnifier of any person or entity alleged to have caused or who caused the Sickness, Injury or damages.
- The Plan Sponsor in a workers' compensation case or other matter alleging liability.
- Any person or entity who is or may be obligated to provide Benefits or payments to you, including Benefits or payments for underinsured or uninsured motorist protection, no-fault or traditional auto insurance, medical payment coverage (auto, homeowners or otherwise), workers' compensation coverage, other insurance carriers or third party administrators.
- Any person or entity against whom you may have any claim for professional and/or legal malpractice arising out of or connected to a Sickness or Injury you allege or could have alleged were the responsibility of any third party.
- Any person or entity that is liable for payment to you on any equitable or legal liability theory.

You agree as follows:

- You will cooperate with the Plan in protecting its legal and equitable rights to subrogation and reimbursement in a timely manner, including, but not limited to:
  - Notifying the Plan, in writing, of any potential legal claim(s) you may have against any third party for acts which caused Benefits to be paid or become payable.
  - Providing any relevant information requested by the Plan.
  - Signing and/or delivering such documents as the Plan or its agents reasonably request to secure the subrogation and reimbursement claim.
  - Responding to requests for information about any accident or injuries.
  - Making court appearances.

- Obtaining the Plan's consent or its agents' consent before releasing any party from liability or payment of medical expenses.
- Complying with the terms of this section.

If the Plan incurs attorneys' fees and costs in order to collect third party settlement funds held by you or your representative, the Plan has the right to recover those fees and costs from you. You will also be required to pay interest on any amounts you hold which should have been returned to the Plan.

- The Plan has a first priority right to receive payment on any claim against any third party before you receive payment from that third party. Further, the Plan's first priority right to payment is superior to any and all claims, debts or liens asserted by any medical providers, including but not limited to hospitals or emergency treatment facilities, that assert a right to payment from funds payable from or recovered from an allegedly responsible third party and/or insurance carrier.
- The Plan's subrogation and reimbursement rights apply to full and partial settlements, judgments, or other recoveries paid or payable to you or your representative, your estate, your heirs and beneficiaries, no matter how those proceeds are captioned or characterized. Payments include, but are not limited to, economic, non-economic, pecuniary, consortium and punitive damages. The Plan is not required to help you to pursue your claim for damages or personal injuries and no amount of associated costs, including attorneys' fees, shall be deducted from the Plan's recovery without the Plan's express written consent. No so-called "Fund Doctrine" or "Common Fund Doctrine" or "Attorney's Fund Doctrine" shall defeat this right.
- Regardless of whether you have been fully compensated or made whole, the Plan may collect from you the proceeds of any full or partial recovery that you or your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, no matter how those proceeds are captioned or characterized. Proceeds from which the Plan may collect include, but are not limited to, economic, non-economic, and punitive damages. No "collateral source" rule, any "Made-Whole Doctrine" or "Make-Whole Doctrine," claim of unjust enrichment, nor any other equitable limitation shall limit the Plan's subrogation and reimbursement rights.

Benefits paid by the Plan may also be considered to be Benefits advanced.

- If you receive any payment from any party as a result of Sickness or Injury, and the Plan alleges some or all of those funds are due and owed to the Plan, you and/or your representative shall hold those funds in trust, either in a separate bank account in your name or in your representative's trust account.
- By participating in and accepting Benefits from the Plan, you agree that (i) any amounts recovered by you from any third party shall constitute Plan assets to the extent of the amount of Plan Benefits provided on behalf of the Covered Person, (ii) you and your representative shall be fiduciaries of the Plan (within the meaning of ERISA) with respect to such amounts, and (iii) you shall be liable for and agree to pay any costs and fees (including reasonable attorney fees) incurred by the Plan to enforce its reimbursement rights.
- The Plan's rights to recovery will not be reduced due to your own negligence.
- By participating in and accepting Benefits from the Plan, you agree to assign to the Plan any Benefits, claims or rights of recovery you have under any automobile policy - including no-fault Benefits, PIP Benefits and/or medical payment Benefits - other coverage or against any third party, to the full extent of the Benefits the Plan has paid for the Sickness or Injury. By agreeing to provide this assignment in exchange for participating in and accepting Benefits, you acknowledge and recognize the Plan's right to assert, pursue and recover on any such claim, whether or not you choose to pursue the claim, and you agree to this assignment voluntarily.
- The Plan may, at its option, take necessary and appropriate action to preserve its rights under these provisions.
- You may not accept any settlement that does not fully reimburse the Plan, without its written approval.

- The Plan has the authority and discretion to resolve all disputes regarding the interpretation of the language stated herein.
- In the case of your death, giving rise to any wrongful death or survival claim, the provisions of this section apply to your estate, the personal representative of your estate, and your heirs or beneficiaries. In the case of your death the Plan's right of reimbursement and right of subrogation shall apply if a claim can be brought on behalf of you or your estate that can include a claim for past medical expenses or damages. The obligation to reimburse the Plan is not extinguished by a release of claims or settlement agreement of any kind.
- No allocation of damages, settlement funds or any other recovery, by you, your estate, the personal representative of your estate, your heirs, your beneficiaries or any other person or party, shall be valid if it does not reimburse the Plan for 100% of its interest unless the Plan provides written consent to the allocation.
- The provisions of this section apply to the parents, guardian, or other representative of a Dependent child who incurs a Sickness or Injury caused by any third party. If a parent or guardian may bring a claim for damages arising out of a minor's Sickness or Injury, the terms of this subrogation and reimbursement clause shall apply to that claim.
- If a third party causes or is alleged to have caused you to suffer a Sickness or Injury while you are covered under this Plan, the provisions of this section continue to apply, even after you are no longer covered.
- In the event that you do not abide by the terms of the Plan pertaining to reimbursement, the Plan may set off from any future Benefits the value of Benefits the Plan has paid relating to any Sickness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the Plan due to your failure to abide by the terms of the Plan. If the Plan incurs attorneys' fees and costs in order to collect third party settlement funds held by you or your representative, the Plan has the right to recover those fees and costs from you. You will also be required to pay interest on any amounts you hold which should have been returned to the Plan.
- The Plan and all Administrators administering the terms and conditions of the Plan's subrogation and reimbursement rights have such powers and duties as are necessary to discharge its duties and functions, including the exercise of its discretionary authority to (1) construe and enforce the terms of the Plan's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the Plan.

## Right of Recovery

The Plan also has the right to recover Benefits it has paid on you or your Dependent's behalf that were:

- Made in error.
- Due to a mistake in fact.
- Advanced during the time period of meeting the calendar year Deductible.
- Advanced during the time period of meeting the Out-of-Pocket Maximum for the calendar year.

Benefits paid because you or your Dependent misrepresented facts are also subject to recovery.

If the Plan provides a Benefit for you or your Dependent that exceeds the amount that should have been paid, the Plan will:

- Require that the overpayment be returned when requested.
- Reduce a future Benefit payment for you or your Dependent by the amount of the overpayment.

If the Plan provides an advancement of Benefits to you or your Dependent during the time period of meeting the Deductible and/or meeting the Out-of-Pocket Maximum for the calendar year, the Plan will send you or your Dependent a monthly statement identifying the amount you owe with payment instructions. The Plan has the right to recover Benefits it has advanced by:

- Submitting a reminder letter to you or a covered Dependent that details any outstanding balance owed to the Plan.
- Conducting courtesy calls to you or a covered Dependent to discuss any outstanding balance owed to the Plan.

## Other Important Information

### Newborns' and Mothers' Health Protection Act of 1996

Group health plans and health insurance issuers, under federal law, generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

In any case, plans and issuers, under federal law, may not require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

### Coverage for Reconstructive Surgery Following Mastectomy

When a covered individual receives benefits for a mastectomy, based on consultation between the attending physician and the patient, the health plan must cover:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce symmetrical appearance; and
- prostheses and treatment of physical complications in all stages of mastectomy, including lymphedema.

This coverage will be subject to the same deductibles, copayments, and coinsurance as any other benefit under the plan.

### Medicare Eligibility

If you are eligible for Medicare on a primary basis (Medicare pays before Benefits under the Plan), you should enroll in and maintain coverage under both Medicare Part A and Part B. If you don't enroll and maintain that coverage, and if the Plan is the secondary payer as described in *Coordination of Benefits*, the Plan will pay Benefits under the Plan as if you were covered under both Medicare Part A and Part B. As a result, you will be responsible for the costs that Medicare would have paid and you will incur a larger out-of-pocket cost.

If you are enrolled in a Medicare Advantage (Medicare Part C) plan on a primary basis (Medicare pays before Benefits under the Plan), you should follow all rules of that plan that require you to seek services from that plan's participating providers. When the Plan is the secondary payer, the Plan will pay any Benefits available to you under the Plan as if you had followed all rules of the Medicare Advantage plan. You will be responsible for any additional costs or reduced Benefits that result from your failure to follow these rules, and you will incur a larger out-of-pocket cost.

## Glossary

### What this section includes:

- Definitions of terms used throughout this SPD.

Many of the terms used throughout this SPD may be unfamiliar to you or have a specific meaning with regard to the way the Plan is administered and how Benefits are paid. This section defines terms used throughout this SPD, but it does not describe the Benefits provided by the Plan.

**Addendum** - any attached written description of additional or revised provisions to the Plan. The benefits and exclusions of this SPD and any amendments thereto shall apply to the Addendum except that in the case of any conflict between the Addendum and SPD and/or Amendments to the SPD, the Addendum shall be controlling.

**Alternate Facility** - a health care facility that is not a Hospital and that provides one or more of the following services on an outpatient basis, as permitted by law:

- Surgical services.
- Emergency Health Services.
- Rehabilitative, laboratory, diagnostic or therapeutic services.

An Alternate Facility may also provide Mental Health Services or Substance-Related and Addictive Disorder Services on an outpatient basis or inpatient basis (for example a Residential Treatment facility).

**Amendment** - any attached written description of additional or alternative provisions to the Plan. Amendments are effective only when distributed by the Plan Sponsor or the Plan Administrator. Amendments are subject to all conditions, limitations and exclusions of the Plan, except for those that the amendment is specifically changing.

**Annual Deductible (or Deductible)** - the amount you must pay for Covered Health Services in a calendar year before the Plan will begin paying Benefits in that calendar year. The Deductible is shown in the first table in *Plan Highlights*.

**Autism Spectrum Disorder** - a condition marked by enduring problems communicating and interacting with others, along with restricted and repetitive behavior, interests or activities.

**Bariatric Resource Services (BRS)** - a program administered by UnitedHealthcare or its affiliates made available to you by UT-Battelle, LLC. The BRS program provides:

- Specialized clinical consulting services to Employees and enrolled Dependents to educate on obesity treatment options.
- Access to specialized Network facilities and Physicians for obesity surgery services.

**Benefits** - Plan payments for Covered Health Services, subject to the terms and conditions of the Plan and any Addendums and/or Amendments.

**BMI** - see Body Mass Index (BMI).

**Body Mass Index (BMI)** - a calculation used in obesity risk assessment which uses a person's weight and height to approximate body fat.

**Cancer Resource Services (CRS)** - a program administered by UnitedHealthcare or its affiliates made available to you by UT-Battelle, LLC. The CRS program provides:

- Specialized consulting services, on a limited basis, to Employees and enrolled Dependents with cancer.
- Access to cancer centers with expertise in treating the most rare or complex cancers.
- Education to help patients understand their cancer and make informed decisions about their care and course of treatment.

**Cellular Therapy** - administration of living whole cells into a patient for the treatment of disease.

**CHD** - see Congenital Heart Disease (CHD).

**Claims Administrator** - UnitedHealthcare (also known as United HealthCare) and its affiliates, who provide certain claim administration services for the Plan.

**Clinical Trial** - a scientific study designed to identify new health services that improve health outcomes. In a Clinical Trial, two or more treatments are compared to each other and the patient is not allowed to choose which treatment will be received.

**COBRA** - see Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

**Coinsurance** - the charge, stated as a percentage of Eligible Expenses, that you are required to pay for certain Covered Health Services as described in *How the Plan Works*.

**Company** - UT-Battelle, LLC.

**Congenital Anomaly** - a physical developmental defect that is present at birth and is identified within the first twelve months of birth.

**Congenital Heart Disease (CHD)** - any structural heart problem or abnormality that has been present since birth. Congenital heart defects may:

- Be passed from a parent to a child (inherited).
- Develop in the fetus of a woman who has an infection or is exposed to radiation or other toxic substances during her Pregnancy.
- Have no known cause.

**Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)** - a federal law that requires employers to offer continued health insurance coverage to certain employees and their dependents whose group health insurance has been terminated.

**Cosmetic Procedures** - procedures or services that change or improve appearance without significantly improving physiological function, as determined by the Claims Administrator.

**Cost-Effective** - the least expensive equipment that performs the necessary function. This term applies to Durable Medical Equipment and prosthetic devices.

**Covered Health Services** - those health services, including services, supplies or Pharmaceutical Products, which the Claims Administrator determines to be:

- Medically Necessary.
- Described as a Covered Health Service in this SPD under *Plan Highlights and Additional Coverage Details*.
- Provided to a Covered Person who meets the Plan's eligibility requirements, as described under *Eligibility in Introduction*.
- Not otherwise excluded in this SPD under *Exclusions and Limitations*.

**Covered Person** - either the Employee or an enrolled Dependent, but this term applies only while the person is enrolled and eligible for Benefits under the Plan. References to "you" and "your" throughout this SPD are references to a Covered Person.

**CRS** - see Cancer Resource Services (CRS).

**Custodial Care** - services that are any of the following:

- Non-health-related services, such as assistance in activities of daily living (examples include feeding, dressing, bathing, transferring and ambulating).
- Health-related services that are provided for the primary purpose of meeting the personal needs of the patient or maintaining a level of function (even if the specific services are considered to be skilled services), as opposed to improving that function to an extent that might allow for a more independent existence.
- Services that do not require continued administration by trained medical personnel in order to be delivered safely and effectively.

**Deductible** - see Annual Deductible.

**Definitive Drug Test** - test to identify specific medications, illicit substances and metabolites and is qualitative or quantitative to identify possible use or non-use of a drug.

**Dependent** - an individual who meets the eligibility requirements specified in the Plan, as described in Chapter 1, *About Your Benefits*. A Dependent does not include anyone who is also enrolled as an Employee. No one can be a Dependent of more than one Employee.

**Designated Network Benefits** – for Benefit plans that have a Designated Network Benefit level, this is the description of how Benefits are paid for the Covered Health Services provided by a Physician or other provider that has been identified as a Designated Provider. Refer to Section 5, *Plan Highlights*, to determine whether or not your Benefit plan offers Designated Network Benefits and for details about how Designated Network Benefits apply.

**Designated Provider** - a provider and/or facility that:

- Has entered into an agreement with the Claims Administrator, or with an organization contracting on the Claims Administrator's behalf, to provide Covered Health Services for the treatment of specific diseases or conditions; or
- The Claims Administrator has identified through the Claims Administrator's designation programs as a Designated Provider. Such designation may apply to specific treatments, conditions and/or procedures.

A Designated Provider may or may not be located within your geographic area. Not all Network Hospitals or Network Physicians are Designated Providers.

You can find out if your provider is a Designated Provider by contacting the Claims Administrator at [www.myuhc.com](http://www.myuhc.com) or the telephone number on your ID card.

**Designated Virtual Network Provider** - a provider or facility that has entered into an agreement with UnitedHealthcare, or with an organization contracting on UnitedHealthcare's behalf, to deliver Covered Health Services via interactive audio and video modalities.

**DME** - see Durable Medical Equipment (DME).

**Domiciliary Care** - living arrangements designed to meet the needs of people who cannot live independently but do not require Skilled Nursing Facility services.

**Durable Medical Equipment (DME)** - medical equipment that is all of the following:

- Is used to serve a medical purpose with respect to treatment of a Sickness, Injury or their symptoms.
- Is not disposable.
- Is generally not useful to a person in the absence of a Sickness, Injury or their symptoms.
- Can withstand repeated use.
- Is not implantable within the body.
- Is appropriate for use, and is primarily used, within the home.

**Eligible Expenses** - for Covered Health Services, incurred while the Plan is in effect, Eligible Expenses are determined by UnitedHealthcare as stated below and as detailed in *How the Plan Works*.

Eligible Expenses are determined solely in accordance with UnitedHealthcare's reimbursement policy guidelines. UnitedHealthcare develops the reimbursement policy guidelines, in UnitedHealthcare's discretion, following evaluation and validation of all provider billings in accordance with one or more of the following methodologies:

- As indicated in the most recent edition of the Current Procedural Terminology (CPT), a publication of the American Medical Association, and/or the Centers for Medicare and Medicaid Services (CMS).
- As reported by generally recognized professionals or publications.
- As used for Medicare.
- As determined by medical staff and outside medical consultants pursuant to other appropriate source or determination that UnitedHealthcare accept.

**Emergency** - a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

- Placing the health of the Covered Person (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy.
- Serious impairment to bodily functions.
- Serious dysfunction of any bodily organ or part.

**Emergency Health Services** - with respect to an Emergency, both of the following:

- A medical screening examination (as required under section *1867 of the Social Security Act, 42 U.S.C. 1395dd*) that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such Emergency.
- Such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the Hospital, as are required under section *1867 of the Social Security Act (42 U.S.C. 1395dd(e)(3))*.

**Employee** – an Employee of the Employer who meets the eligibility requirements specified in the Plan, as described in Chapter 1, *About Your Benefits*.

**Employee Retirement Income Security Act of 1974 (ERISA)** - the federal legislation that regulates retirement and employee welfare benefit programs maintained by employers and unions.

**Employer** - UT-Battelle, LLC.

**EOB** - see Explanation of Benefits (EOB).

**ERISA** - see *Employee Retirement Income Security Act of 1974 (ERISA)*.

**Experimental or Investigational Services** - medical, surgical, diagnostic, psychiatric, mental health, substance-related and addictive disorders or other health care services, technologies, supplies, treatments, procedures, drug therapies, medications or devices that, at the time the Claims Administrator makes a determination regarding coverage in a particular case, are determined to be any of the following:

- Not approved by the *U.S. Food and Drug Administration (FDA)* to be lawfully marketed for the proposed use and not identified in the *American Hospital Formulary Service* or the *United States Pharmacopoeia Dispensing Information* as appropriate for the proposed use.
- Subject to review and approval by any institutional review board for the proposed use. (Devices which are *FDA* approved under the *Humanitarian Use Device* exemption are not considered to be Experimental or Investigational.)
- The subject of an ongoing Clinical Trial that meets the definition of a Phase I, II or III Clinical Trial set forth in the *FDA* regulations, regardless of whether the trial is actually subject to *FDA* oversight.

**Exceptions:**

- Clinical Trials for which Benefits are available as described under *Clinical Trials in Additional Coverage Details*.
- If you are not a participant in a qualifying Clinical Trial as described under *Additional Coverage Details*, and have a Sickness or condition that is likely to cause death within one year of the request for treatment, the Claims Administrator may, at its discretion, consider an otherwise Experimental or Investigational Service to be a Covered Health Service for that Sickness or condition. Prior to such consideration, the Claims Administrator must determine that, although unproven, the service has significant potential as an effective treatment for that Sickness or condition.

**Explanation of Benefits (EOB)** - a statement provided by UnitedHealthcare to you, your Physician, or another health care professional that explains:

- The Benefits provided (if any).

- The allowable reimbursement amounts.
- Deductibles.
- Coinsurance.
- Any other reductions taken.
- The net amount paid by the Plan.
- The reason(s) why the service or supply was not covered by the Plan.

**Freestanding Facility** - an outpatient, diagnostic or ambulatory center or independent laboratory which performs services and submits claims separately from a Hospital.

**Gender Dysphoria** - A disorder characterized by the following diagnostic criteria classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*:

- Diagnostic criteria for adults and adolescents:
  - A marked incongruence between one's experienced/expressed gender and assigned gender, of at least six months' duration, as manifested by at least two of the following:
    - A marked incongruence between one's experienced/expressed gender and primary and/or secondary sex characteristics (or in young adolescents, the anticipated secondary sex characteristics).
    - A strong desire to be rid of one's primary and/or secondary sex characteristics because of a marked incongruence with one's experienced/expressed gender or in young adolescents, a desire to prevent the development of the anticipated secondary sex characteristics).
    - A strong desire for the primary and/or secondary sex characteristics of the other gender.
    - A strong desire to be of the other gender (or some alternative gender different from one's assigned gender).
    - A strong desire to be treated as the other gender (or some alternative gender different from one's assigned gender).
    - A strong conviction that one has the typical feelings and reactions of the other gender (or some alternative gender different from one's assigned gender).
  - The condition is associated with clinically significant distress or impairment in social, occupational or other important areas of functioning.
- Diagnostic criteria for children:
  - A marked incongruence between one's experienced/expressed gender and assigned gender, of at least six months' duration, as manifested by at least six of the following (one of which must be criterion as shown in the first bullet below):
    - A strong desire to be of the other gender or an insistence that one is the other gender (or some alternative gender different from one's assigned gender).
    - In boys (assigned gender), a strong preference for cross-dressing or simulating female attire; or in girls (assigned gender), a strong preference for wearing only typical masculine clothing and a strong resistance to the wearing of typical feminine clothing.
    - A strong preference for cross-gender roles in make-believe play or fantasy play.
    - A strong preference for the toys, games or activities stereotypically used or engaged in by the other gender.
    - A strong preference for playmates of the other gender.
    - In boys (assigned gender), a strong rejection of typically masculine toys, games and activities and a strong avoidance of rough-and-tumble play; or in girls (assigned gender), a strong

- rejection of typically feminine toys, games and activities.
- A strong dislike of ones' sexual anatomy.
- A strong desire for the primary and/or secondary sex characteristics that match one's experienced gender.
- The condition is associated with clinically significant distress or impairment in social, school or other important areas of functioning.

**Gene Therapy** - therapeutic delivery of nucleic acid (DNA or RNA) into a patient's cells as a drug to treat a disease.

**Genetic Counseling** - counseling by a qualified clinician that includes:

- Identifying your potential risks for suspected genetic disorders;
- An individualized discussion about the benefits, risks and limitations of Genetic Testing to help you make informed decisions about Genetic Testing; and
- Interpretation of the Genetic Testing results in order to guide health decisions.

Certified genetic counselors, medical geneticists and physicians with a professional society's certification that they have completed advanced training in genetics are considered qualified clinicians when Covered Health Services for Genetic Testing require Genetic Counseling.

**Genetic Testing** - exam of blood or other tissue for changes in genes (DNA or RNA) that may indicate an increased risk for developing a specific disease or disorder, or provide information to guide the selection of treatment of certain diseases, including cancer.

**Gestational Carrier** - a Gestational Carrier is a female who becomes pregnant by having a fertilized egg (embryo) implanted in her uterus for the purpose of carrying the fetus to term for another person. The carrier does not provide the egg and is therefore not biologically (genetically) related to the child.

**Health Statement(s)** - a single, integrated statement that summarizes EOB information by providing detailed content on account balances and claim activity.

**Home Health Agency** - a program or organization authorized by law to provide health care services in the home.

**Hospital** - an institution, operated as required by law and that meets both of the following:

- It is primarily engaged in providing health services, on an inpatient basis, for the acute care and treatment of sick or injured individuals. Care is provided through medical, mental health, substance-related and addictive disorders, diagnostic and surgical facilities, by or under the supervision of a staff of Physicians.
- It has 24-hour nursing services.

A Hospital is not primarily a place for rest, Custodial Care or care of the aged and is not a nursing home, convalescent home or similar institution.

**Hospital-based Facility** - an outpatient facility that performs services and submits claims as part of a Hospital.

**Infertility** - A disease (an interruption, cessation, or disorder of body functions, systems, or organs) of the reproductive tract which prevents the conception of a child or the ability to carry a pregnancy to delivery. It is defined by the failure to achieve a successful pregnancy after 12 months or more of appropriate, timed unprotected intercourse or Therapeutic Donor Insemination. Earlier evaluation and treatment may be justified based on medical history and physical findings and is warranted after 6 months for women age 35 years or older.

**Injury** - bodily damage other than Sickness, including all related conditions and recurrent symptoms.

**Inpatient Rehabilitation Facility** - a long term acute rehabilitation center, a Hospital (or a special unit of a Hospital designated as an Inpatient Rehabilitation Facility) that provides rehabilitation services

(including physical therapy, occupational therapy and/or speech therapy) on an inpatient basis, as authorized by law.

**Inpatient Stay** - an uninterrupted confinement, following formal admission to a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility.

**Intensive Behavioral Therapy (IBT)** - outpatient behavioral/educational services that aim to reinforce adaptive behaviors, reduce maladaptive behaviors and improve the mastery of functional age appropriate skills in people with Autism Spectrum Disorders. Examples include *Applied Behavior Analysis (ABA)*, *The Denver Model*, and *Relationship Development Intervention (RDI)*.

**Intensive Outpatient Treatment** - a structured outpatient mental health or substance-related and addictive disorders treatment program that may be freestanding or Hospital-based and provides services for at least three hours per day, two or more days per week.

**Intermittent Care** - skilled nursing care that is provided or needed either:

- Fewer than seven days each week.
- Fewer than eight hours each day for periods of 21 days or less.

Exceptions may be made in special circumstances when the need for additional care is finite and predictable.

**Lower Limb Rehabilitation Classification Levels** - A clinical assessments of member rehabilitation potential must be based on the following classification levels:

- K-Level 0: Does not have the ability or potential to ambulate or transfer safely with or without assistance and prosthesis does not enhance their quality of life or mobility.
- K-Level 1: Has the ability or potential to use prosthesis for transfers or ambulation on level surfaces at fixed cadence. Typical of the limited and unlimited household ambulator.
- K-Level 2: Has the ability or potential for ambulation with the ability to traverse low level environmental barriers such as curbs, stairs or uneven surfaces. Typical of the limited community ambulator.
- K-Level 3: Has the ability or potential for ambulation with variable cadence. Typical of the community ambulator who has the ability to traverse most environmental barriers and may have vocational, therapeutic, or exercise activity that demands prosthetic utilization beyond simple locomotion.
- K-Level 4: Has the ability or potential for prosthetic ambulation that exceeds basic ambulation skills, exhibiting high impact, stress, or energy levels. Typical of the prosthetic demands of the child, active adult, or athlete.

**Microprocessor Controlled Ankle Foot Prosthesis** - (e.g., Proprio Foot) is able to actively change the ankle angle and to identify sloping gradients and ascent or descent of stairs as the result of microprocessor-control and sensor technology.

**Microprocessor Controlled Lower Limb Prostheses** - Microprocessor controlled knees offer dynamic control through sensors in the Device. Microprocessor controlled knees attempt to simulate normal biological knee function by offering variable resistance control to the swing or stance phases of the gait cycle. The swing-rate adjustments allow the knee to respond to rapid changes in cadence.

Microprocessor controlled knee flexion enhances the stumble recovery capability. Prosthetic knees such as the microprocessor controlled knee that focus on better control of flexion abilities without reducing stability have the potential to improve gait pattern, wearer confidence, and safety of ambulation. Available devices include but are not limited to Otto-Bock C-Leg device®, the Ossur RheoKnee® or the Endolite Intelligent Prosthesis®.

**Manipulative Treatment** - the therapeutic application of chiropractic and/or osteopathic manipulative treatment with or without ancillary physiologic treatment and/or rehabilitative methods rendered to restore/improve motion, reduce pain and improve function in the management of an identifiable neuromusculoskeletal condition.

**Medicaid** - a federal program administered and operated individually by participating state and territorial governments that provides medical benefits to eligible low-income people needing health care. The federal and state governments share the program's costs.

**Medically Necessary** - health care services provided for the purpose of preventing, evaluating, diagnosing or treating a Sickness, Injury, Mental Illness, substance-related and addictive disorders, condition, disease or its symptoms, that are all of the following as determined by the Claims Administrator or its designee, within the Claims Administrator's sole discretion. The services must be:

- In accordance with Generally Accepted Standards of Medical Practice.
- Clinically appropriate, in terms of type, frequency, extent, service site and duration, and considered effective for your Sickness, Injury, Mental Illness, substance-related and addictive disorders, disease or its symptoms.
- Not mainly for your convenience or that of your doctor or other health care provider.
- Not more costly than an alternative drug, service(s), service site or supply that is at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of your Sickness, Injury, disease or symptoms.

*Generally Accepted Standards of Medical Practice* are standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, relying primarily on controlled clinical trials, or, if not available, observational studies from more than one institution that suggest a causal relationship between the service or treatment and health outcomes.

If no credible scientific evidence is available, then standards that are based on Physician specialty society recommendations or professional standards of care may be considered. The Claims Administrator reserves the right to consult expert opinion in determining whether health care services are Medically Necessary. The decision to apply Physician specialty society recommendations, the choice of expert and the determination of when to use any such expert opinion, shall be within the Claims Administrator's sole discretion.

The Claims Administrator develops and maintains clinical policies that describe the *Generally Accepted Standards of Medical Practice* scientific evidence, prevailing medical standards and clinical guidelines supporting its determinations regarding specific services. These clinical policies (as developed by the Claims Administrator and revised from time to time), are available to Covered Persons on [www.myuhc.com](http://www.myuhc.com) or by calling the number on your ID card, and to Physicians and other health care professionals on [www.UnitedHealthcareOnline.com](http://www.UnitedHealthcareOnline.com).

**Medicare** - Parts A, B, C and D of the insurance program established by Title XVIII, *United States Social Security Act*, as amended by 42 U.S.C. Sections 1394, et seq. and as later amended.

**Mental Health Services** - services for the diagnosis and treatment of those mental health or psychiatric categories that are listed in the current edition of the *International Classification of Diseases section on Mental and Behavioral Disorders* or the *Diagnostic and Statistical Manual of the American Psychiatric Association*. The fact that a condition is listed in the current edition of the *International Classification of Diseases section on Mental and Behavioral Disorders* or *Diagnostic and Statistical Manual of the American Psychiatric Association* does not mean that treatment for the condition is a Covered Health Service.

**Mental Health/Substance-Related and Addictive Disorders Administrator** - the organization or individual designated by UT-Battelle, LLC who provides or arranges Mental Health Services and Substance-Related and Addictive Disorder Services under the Plan.

**Mental Illness** - mental health or psychiatric diagnostic categories listed in the current *Diagnostic and Statistical Manual of the American Psychiatric Association*.

**Myoelectric Prosthetic**: A myoelectric prosthesis uses electromyography signals or potentials from voluntarily contracted muscles within a person's residual limb via the surface of the skin to control the movements of the prosthesis, such as elbow flexion/extension, wrist supination/pronation or hand

opening/closing of the fingers. Prosthesis of this type utilizes the residual neuro-muscular system of the human body to control the functions of an electric powered prosthetic hand, wrist or elbow. This is as opposed to a traditional electric switch prosthesis, which requires straps and/or cables actuated by body movements to actuate or operate switches that control the movements of a prosthesis or one that is totally mechanical. It has a self-suspending socket with pick up electrodes placed over flexors and extensors for the movement of flexion and extension respectively.

**Network** - when used to describe a provider of health care services, this means a provider that has a participation agreement in effect (either directly or indirectly) with the Claims Administrator or with its affiliate to participate in the Network; however, this does not include those providers who have agreed to discount their charges for Covered Health Services by way of their participation in the Shared Savings Program. The Claims Administrator's affiliates are those entities affiliated with the Claims Administrator through common ownership or control with the Claims Administrator or with the Claims Administrator's ultimate corporate parent, including direct and indirect subsidiaries.

A provider may enter into an agreement to provide only certain Covered Health Services, but not all Covered Health Services, or to be a Network provider for only some products. In this case, the provider will be a Network provider for the Covered Health Services and products included in the participation agreement, and a non-Network provider for other Covered Health Services and products. The participation status of providers will change from time to time.

**Network Benefits** - for Benefit Plans that have a Network Benefit level, this is the description of how Benefits are paid for Covered Health Services provided by Network providers. Refer to *Plan Highlights* to determine whether or not your Benefit plan offers Network Benefits and *How the Plan Works*, for details about how Network Benefits apply.

**Non-Medical 24-Hour Withdrawal Management** - An organized residential service, including those defined in *American Society of Addiction Medicine (ASAM)*, providing 24-hour supervision, observation, and support for patients who are intoxicated or experiencing withdrawal, using peer and social support rather than medical and nursing care.

**Non-Network Benefits** - for Benefit Plans that have a Non-Network Benefit level, this is the description of how Benefits are paid for Covered Health Services provided by non-Network providers. Refer to the *Plan Highlights* to determine whether or not your Benefit plan offers Non-Network Benefits and *How the Plan Works*, for details about how Non-Network Benefits apply.

**Open Enrollment** - the period of time, determined by UT-Battelle, LLC, during which eligible Employees may enroll themselves and their Dependents under the Plan. UT-Battelle, LLC determines the period of time that is the Open Enrollment period.

**Out-of-Pocket Maximum** - for Benefit plans that have an Out-of-Pocket Maximum, this is the maximum amount you pay every calendar year. Refer to the *Plan Highlights* for the Out-of-Pocket Maximum amount. See *How the Plan Works* for a description of how the Out-of-Pocket Maximum works.

**Partial Hospitalization/Day Treatment** - a structured ambulatory program that may be a freestanding or Hospital-based program and that provides services for at least 20 hours per week.

**Personal Health Support** - programs provided by the Claims Administrator that focus on prevention, education, and closing the gaps in care designed to encourage an efficient system of care for you and your covered Dependents.

**Personal Health Support Nurse** - the primary nurse that UnitedHealthcare may assign to you if you have a chronic or complex health condition. If a Personal Health Support Nurse is assigned to you, this nurse will call you to assess your progress and provide you with information and education.

**Pharmaceutical Product(s)** - *U.S. Food and Drug Administration (FDA)*-approved prescription pharmaceutical products administered in connection with a Covered Health Service by a Physician or other health care provider within the scope of the provider's license, and not otherwise excluded under the Plan.

**Physician** - any *Doctor of Medicine* or *Doctor of Osteopathy* who is properly licensed and qualified by law.

Please note: Any podiatrist, dentist, psychologist, chiropractor, optometrist or other provider who acts within the scope of his or her license will be considered on the same basis as a Physician. The fact that a provider is described as a Physician does not mean that Benefits for services from that provider are available to you under the Plan.

**Plan** - The UT-Battelle, LLC Medical Plan.

**Plan Administrator** - UT-Battelle, LLC or its designee.

**Plan Sponsor** - UT-Battelle, LLC.

**Pregnancy** - includes all of the following:

- Prenatal care.
- Postnatal care.
- Childbirth.
- Any complications associated with the above.

**Prescription Drug List (PDL) Management Committee** - the committee that UnitedHealthcare designates for, among other responsibilities, classifying Pharmaceutical Products into specific tiers.

**Presumptive Drug Test** - test to determine the presence or absence of drugs or a drug class in which the results are indicated as negative or positive result.

**Private Duty Nursing** - nursing care that is provided to a patient on a one-to-one basis by licensed nurses in an inpatient or home setting when any of the following are true:

- Services exceed the scope of Intermittent Care in the home.
- Skilled nursing resources are available in the facility.
- The skilled care can be provided by a Home Health Agency on a per visit basis for a specific purpose.
- The service is provided to a Covered Person by an independent nurse who is hired directly by the Covered Person or his/her family. This includes nursing services provided in an inpatient or home-care basis, whether the service is skilled or non-skilled independent nursing.

**Prosthetic Device** - An external device that replaces all or part of a missing body part.

**Prosthetist** - A person, who measures, designs, fabricates, fits, or services a prosthesis as prescribed by a licensed physician, and who assists in the formulation of the prosthesis prescription for the replacement of external parts of the human body lost due to amputation or congenital deformities or absences. A Prosthetist is a person that has been certified to fit prostheses to residual limbs of the upper and lower extremities.

**Reconstructive Procedure** - a procedure performed to address a physical impairment where the expected outcome is restored or improved function. The primary purpose of a Reconstructive Procedure is either to treat a medical condition or to improve or restore physiologic function. Reconstructive Procedures include surgery or other procedures which are associated with an Injury, Sickness or Congenital Anomaly. The primary result of the procedure is not changed or improved physical appearance. The fact that a person may suffer psychologically as a result of the impairment does not classify surgery or any other procedure done to relieve the impairment as a Reconstructive Procedure.

**Residential Treatment** - treatment in a facility which provides Mental Health Services or Substance-Related and Addictive Disorders Services treatment. The facility meets all of the following requirements:

- It is established and operated in accordance with applicable state law for Residential Treatment programs.

- It provides a program of treatment under the active participation and direction of a Physician and approved by the Mental Health/Substance-Related and Addictive Disorders Services Administrator.
- It has or maintains a written, specific and detailed treatment program requiring full-time residence and full-time participation by the patient.
- It provides at least the following basic services in a 24-hour per day, structured milieu:
  - Room and board.
  - Evaluation and diagnosis.
  - Counseling.
  - Referral and orientation to specialized community resources.

A Residential Treatment facility that qualifies as a Hospital is considered a Hospital.

**Retired Employee** - an Employee who retires while covered under the Plan.

**Semi-private Room** - a room with two or more beds. When an Inpatient Stay in a Semi-private Room is a Covered Health Service, the difference in cost between a Semi-private Room and a private room is a benefit only when a private room is necessary in terms of generally accepted medical practice, or when a Semi-private Room is not available.

**Shared Savings Program** - a program in which UnitedHealthcare may obtain a discount to a non-Network provider's billed charges. This discount is usually based on a schedule previously agreed to by the non-Network provider. When this happens, you may experience lower out-of-pocket amounts. Plan coinsurance and any applicable deductible would still apply to the reduced charge. Sometimes Plan provisions or administrative practices supersede the scheduled rate, and a different rate is determined by UnitedHealthcare. This means, when contractually permitted, the Plan may pay the lesser of the Shared Savings Program discount or an amount determined by the Claims Administrator, such as a percentage of the published rates allowed by the *Centers for Medicare and Medicaid Services (CMS)* for the same or similar service within the geographic market, an amount determined based on available data resources of competitive fees in that geographic area, a fee schedule established by a third party vendor or a negotiated rate with the provider. In this case the non-Network provider may bill you for the difference between the billed amount and the rate determined by UnitedHealthcare. If this happens you should call the number on your ID Card. Shared Savings Program providers are not Network providers and are not credentialed by UnitedHealthcare.

**Sickness** - physical illness, disease or Pregnancy. The term Sickness as used in this SPD includes Mental Illness or substance-related and addictive disorders, regardless of the cause or origin of the Mental Illness or substance-related and addictive disorder.

**Skilled Care** - skilled nursing, teaching, and rehabilitation services when:

- They are delivered or supervised by licensed technical or professional medical personnel in order to obtain the specified medical outcome and provide for the safety of the patient.
- A Physician orders them.
- They are not delivered for the purpose of assisting with activities of daily living, including dressing, feeding, bathing or transferring from a bed to a chair.
- They require clinical training in order to be delivered safely and effectively.
- They are not Custodial Care, as defined in this section.

**Skilled Nursing Facility** - a Hospital or nursing facility that is licensed and operated as required by law. A Skilled Nursing Facility that is part of a Hospital is considered a Skilled Nursing Facility for purposes of the Plan.

**Spouse** - an individual to whom you are legally married.

**Substance-Related and Addictive Disorder Services** - services for the diagnosis and treatment of alcoholism and substance-related and addictive disorders that are listed in the current edition of the *International Classification of Diseases section on Mental and Behavioral Disorders* or *Diagnostic and Statistical Manual of the American Psychiatric Association*. The fact that a disorder is listed in the edition of the *International Classification of Diseases section on Mental and Behavioral Disorders* or *Diagnostic and Statistical Manual of the American Psychiatric Association* does not mean that treatment of the disorder is a Covered Health Service.

**Surrogate** - a female who becomes pregnant usually by artificial insemination or transfer of a fertilized egg (embryo) for the purpose of carrying the fetus for another person. The surrogate provides the egg and is therefore biologically (genetically) related to the child.

**Therapeutic Donor Insemination (TDI)** - Insemination with a donor sperm sample for the purpose of conceiving a child.

**Transitional Living** - Mental health services and substance-related and addictive disorder services that are provided through facilities, group homes and supervised apartments that provide 24-hour supervision that are either:

- Sober living arrangements such as drug-free housing or alcohol/drug halfway houses. These are transitional, supervised living arrangements that provide stable and safe housing, an alcohol/drug-free environment and support for recovery. A sober living arrangement may be utilized as an adjunct to ambulatory treatment when treatment doesn't offer the intensity and structure needed to assist the Covered Person with recovery.
- Supervised living arrangements which are residences such as facilities, group homes and supervised apartments that provide members with stable and safe housing and the opportunity to learn how to manage their activities of daily living. Supervised living arrangements may be utilized as an adjunct to treatment when treatment doesn't offer the intensity and structure needed to assist the Covered Person with recovery.

**Unproven Services** - health services, including medications that are determined not to be effective for treatment of the medical condition and/or not to have a beneficial effect on health outcomes due to insufficient and inadequate clinical evidence from well-conducted randomized controlled trials or cohort studies in the prevailing published peer-reviewed medical literature.

- Well-conducted randomized controlled trials are two or more treatments compared to each other, with the patient not being allowed to choose which treatment is received.
- Well-conducted cohort studies from more than one institution are studies in which patients who receive study treatment are compared to a group of patients who receive standard therapy. The comparison group must be nearly identical to the study treatment group.

UnitedHealthcare has a process by which it compiles and reviews clinical evidence with respect to certain health services. From time to time, UnitedHealthcare issues medical and drug policies that describe the clinical evidence available with respect to specific health care services. These medical and drug policies are subject to change without prior notice. You can view these policies at [www.myuhc.com](http://www.myuhc.com).

Please note:

- If you have a life threatening Sickness or condition (one that is likely to cause death within one year of the request for treatment), UnitedHealthcare may, at its discretion, consider an otherwise Unproven Service to be a Covered Health Service for that Sickness or condition. Prior to such a consideration, UnitedHealthcare must first establish that there is sufficient evidence to conclude that, albeit unproven, the service has significant potential as an effective treatment for that Sickness or condition.

**Upper Limb Prosthetic Categories** - Upper limb prostheses are classified into 3 categories depending on the means of generating movement at the joints: passive, body-powered, and electrically powered movement:

- **Body-powered prosthesis** utilizes a body harness and cable system to provide functional manipulation of the elbow and hand. Voluntary movement of the shoulder and/or limb stump extends

the cable and transmits the force to the terminal device. Prosthetic hand attachments, which may be claw-like devices that allow good grip strength and visual control of objects or latex-gloved devices that provide a more natural appearance at the expense of control, can be opened and closed by the cable system.

- **Hybrid system**, a combination of body-powered and myoelectric components, may be used for high-level amputations (at or above the elbow). Hybrid systems allow control of two joints at once (i.e., one body-powered and one myoelectric) and are generally lighter and less expensive than a prosthesis composed entirely of myoelectric components.
- **Myoelectric prostheses** use muscle activity from the remaining limb for the control of joint movement. Electromyographic (EMG) signals from the limb stump are detected by surface electrodes, amplified, and then processed by a controller to drive battery-powered motors that move the hand, wrist, or elbow. Although upper arm movement may be slow and limited to one joint at a time, myoelectric control of movement may be considered the most physiologically natural. Myoelectric hand attachments are similar in form to those offered with the body-powered prosthesis, but are battery powered. Member dissatisfaction with myoelectric prostheses includes the increased lack of proprioception, cost, maintenance and weight.
- **Passive prosthesis** is the lightest of the three types and is described as the most comfortable. Since the passive prosthesis must be repositioned manually, typically by moving it with the opposite arm, it cannot restore function.

**Urgent Care** - Care that requires prompt attention to avoid adverse consequences, but does not pose an immediate threat to a person's life. Urgent care is usually delivered in a walk-in setting and without an appointment. Urgent care facilities are a location, distinct from a hospital emergency department, an office or a clinic. The purpose is to diagnose and treat illness or injury for unscheduled, ambulatory patients seeking immediate medical attention.

**Urgent Care Center** - a facility that provides Covered Health Services that are required to prevent serious deterioration of your health, and that are required as a result of an unforeseen Sickness, Injury, or the onset of acute or severe symptoms.

# On-Site Medical Services: Occupational Medical Division

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## Introduction

The ORNL Occupational Medical Division (“ORNL Medical”) manages ORNL’s occupational medical program to help provide for the safety and health of workers at ORNL facilities through the delivery of medical and other occupational health-related services by qualified personnel who possess appropriate licensing, certification, and training. The scope and nature of these medical services rendered are based on regulatory requirements for occupational medical monitoring and surveillance necessary to support the diverse research and operational activities of ORNL. All components of the occupational medical program are evaluated and prioritized with respect to regulatory compliance, their impact on our workers’ health and safety at the site, and their benefit/effectiveness in relation to cost to help contain health care expenditures and to allocate funds in the most judicious manner. For purposes of the reporting and disclosure obligations of the Employee Retirement Income Security Act of 1974, it is a component of the Medical Plan.

## Eligibility

You are eligible to receive occupational medical services from ORNL Medical if you are employed and paid as a Regular Full-Time Employee of the Company working on a regular basis, a Regular Part-Time Employee working a fixed schedule, a Full-Time Temporary Employee or a Casual Employee working on an ad hoc or intermittent basis. Casual Retirees are not eligible to participate receive occupational medical services.

Individuals who are paid as independent contractors or who are leased from another employer are not employees and are not eligible to participate in the benefit plans described in this Summary Plan Description.

The terms “Regular Full-Time Employee,” “Regular Part-Time Employee,” “Full-Time Temporary Employee,” “Casual Employee,” and “Casual Retiree” are defined in the Glossary.

## Enrollment

Benefits and programs that are offered through ORNL Medical are provided as long as you are an eligible employee.

## Cost of Services

There is no cost to you when you access any of the services available through ORNL Medical.

## Services Provided

Employee fitness for duty is a foremost objective of ORNL Medical’s occupational medical program, and the performance of health evaluations is essential to the process. ORNL Medical provides job-required evaluations, including evaluations for preplacement (health status and fitness for duty), medical surveillance (jobs involving specific physical, chemical, or biological hazards), qualification (job assignments with specific medical qualifications standards), return to work (ensure that the employee may return to work without undue health risk to self or others), job transfer (determine whether the employee’s health status and fitness for the newly assigned duties can be performed in a safe and reliable manner), and termination (health status review).

ORNL Medical also provides occupational medical services for all UT-Battelle employees with an on-the-job illness or injury (including x-ray services), physical therapy<sup>1</sup>, and emergency services. ORNL Medical is available to provide emergency response (stabilization) medical services to anyone at the ORNL main campus.

1. Due to COVID-19, physical therapy services have been suspended at this time.

For every UT-Battelle employee, ORNL Medical is responsible to provide or ensure the assessment of all on-the-job injury/illnesses as well as the documentation of injury and follow-up treatment, including all referrals to board-certified specialists as needed.

## Accessing Services

ORNL Medical is open Monday through Friday, 7:00 a.m. to 4:30 p.m. The telephone number is 574-7431, email address is [medical@ornl.gov](mailto:medical@ornl.gov), and website is <https://portal09.ornl.gov/sites/hrd/onsitemed/medical.html>. If you need care after hours, call 911 (land line only) or the Laboratory Shift Supervisor (LSS) at 576-4LSS or 574-6606.

## How Changes Affect Your Benefits

If your employment with ORNL is terminated, you will no longer have access to ORNL Medical as of your last day of employment.

## Claims and Appeal Procedures

Claims for services will be processed by ORNL Medical. If you disagree with the outcome of a claim or feel you have been denied a service you are eligible to receive from the Health Services Division, you may file an appeal.

For appeal procedures, see “Claims Review and Appeals” in the “Administrative Information” chapter.

## Glossary

### Employee

An individual who is employed by UT-Battelle, LLC. The following are the different employee classifications:

- **Casual Employee**—An employee who works on an intermittent or on-call basis.
- **Full-Time Temporary Employee**—An employee who is scheduled to work on a full-time basis not to exceed 3 years.
- **Regular Full-Time Employee**—A non-exempt employee who is scheduled to work at least 40 hours per week on a regular basis or an exempt employee who is scheduled to work at least 173.3 hours per month on a regular basis.
- **Regular Part-Time Employee**—A Regular Part-Time employee must work a declared schedule equal to or greater than 50% of a regular, full-time schedule. Schedules are declared in 10% increments (50%, 60%, 70%, 80%, or 90%). Certain benefits are prorated based on the declared schedule, not the actual hours worked.

# On-Site Medical Services: The WellOne Clinic

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<b>How Changes Affect Your Benefits .....</b>	<b>2-98</b>
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## Introduction

The WellOne Clinic assists in achieving and maintaining the highest physical and emotional health of all employees so that optimal job performance may be achieved with minimal stress. This will reduce absenteeism, enhance productivity, and prolong the employee's productive years. The WellOne Clinic is a self-insured, self-administered workplace-based medical services facility that provides outpatient health care to those with access to ORNL facilities. For purposes of the reporting and disclosure obligations of the Employee Retirement Income Security Act of 1974, it is a component of the Medical Plan.

## Eligibility

You are eligible to receive benefits and services from the WellOne Clinic if you are authorized to access ORNL facilities. No enrollment is necessary for employees.

You are eligible to receive telehealth services from TeleOne if you are a UT-Battelle employee, TN based DOE employee, on-site subcontractor, or a dependent of a UT-Battelle employee. Dependents must be at least two (2) years of age or older, enrolled in UT-Battelle's Consumer Choice or Prime Select Plan, and reside in Tennessee.

## Cost of Services

The WellOne Clinic is a freestanding clinic operated on site to bring you convenient access to health and wellness services with new benefits for continuing treatment, management, and prevention. Just like visits to an external primary care provider, visits to the WellOne Clinic do incur costs. The services are offered at competitive, affordable rates that vary according to insurance plans. WellOne accepts most insurance plans. Please check with your carrier to determine network status.

At WellOne Clinic, no payments are made at the time of service. All services are billable to insurance plans or directly to you if you are not insured. All patients, regardless of insurance status, will be billed for services, including office visits.

When you use telehealth services through TeleOne, no payments are made at the time of service. All services are billable to insurance plans or directly to you if you are not insured. All patients, regardless of insurance status, will be billed for telehealth services.

## Services Provided

The WellOne Clinic provides care and services for non-occupational illness and injury. The ORNL Occupational Medical Division provides care for occupational injuries (please see that section of this Summary for additional details).

The WellOne Clinic provides a variety of primary and acute care services. In many ways, the WellOne Clinic can act as your primary care physician relationship. The specific services provided by the Clinic are listed below.

### Primary Care Services

Primary care identifies health risks, manages chronic or episodic conditions, and offers preventive screening and physicals. The WellOne Clinic provides a number of wellness and preventive care services, including:

- Annual physical exams,
- Preoperative exams,
- Health care screenings,
- Well-woman exams (including breast exams and pap smears),
- Well-man exams,
- Biometric (wellness) screenings,

- Blood pressure screenings,
- Cholesterol screenings,
- Complete health screenings,
- Diabetes screenings,
- HPV and STD screenings,
- Smoking cessation, and
- Flu vaccinations and allergy shots.

The WellOne Clinic also provides ongoing treatment and care for the following health conditions:

- Allergies,
- Asthma,
- Chronic obstructive pulmonary disease (COPD),
- Depression and/or anxiety,
- Diabetes,
- Gastroesophageal reflux disease (GERD),
- Heart disease,
- High blood pressure, and
- High cholesterol.

## Acute Care Services

Acute care addresses non-work-related urgent care needs for illness, minor injury, and minor surgical procedures. The WellOne Clinic provides treatment for the following minor illnesses and injuries:

- Colds, flu, and other viral illnesses;
- Bronchitis, pneumonia, and asthma;
- Ear, throat, and sinus infections;
- Poison ivy and other rashes;
- Nausea, vomiting, diarrhea, and dehydration;
- Fractures, sprains, strains, and dislocations;
- Minor surgical procedures and stiches;
- Cuts, scrapes, and splinters;
- Urinary tract infections; and
- Other medical services such as non-work-related immunizations, EKGs, and medical evaluations.

## Telehealth Services

TeleOne provides many of the same types of services as you would receive through a visit to the WellOne clinic, only virtually. TeleOne is a scheduled clinician appointment, just like making an appointment with a doctor or nurse practitioner. While the visit is conducted through a secure virtual video platform, your TeleOne doctor or nurse practitioner can order imaging, labs and set you up for referrals when necessary. TeleOne provides treatment for the following types of issues:

- Diabetes management
- Hypertension management
- Sore throat
- Cough without shortness of breath
- Mental health concerns
- Medical weight loss
- Allergies
- Review of imaging and laboratory results
- Pre-screening for COVID-like illnesses (fever, body aches, cough, shortness of breath)
- Routine management and follow-up for chronic disease management
- Sinus congestion
- Dysuria, urinary frequency
- Insect bite, rash, first-degree burn (without blisters)

**NOTE: Some services are more appropriately provided in-person. As such, TeleOne staff will only provide those services which may be appropriately provided via telehealth in their professional judgment and may ask you to visit the WellOne clinic in-person and/or to seek in-person**

## **Accessing Services**

The WellOne Clinic, located in Building 4500-North, Room I-112, is open Monday through Friday, 8 a.m.–4:30 p.m. Their telephone number is (865) 574-WELL or (865) 574-9355.

If you need care after hours or if you have an emergency, call 911 (land line only) or the Laboratory Shift Supervisor (LSS) at 576-4LSS or 574-6606.

TeleOne is open the same hours as the WellOne clinic and may be accessed by calling the same number as the clinic, (865) 574-WELL or (865) 574-9355.

## **How Changes Affect Your Benefits**

If your access to ORNL is terminated, you will no longer have access to the WellOne Clinic.

## **Claims and Appeal Procedures**

Claims for services will be processed by the WellOne Clinic. If you disagree with the outcome of a claim or feel you have been denied a service you are eligible to receive from the WellOne Clinic, you may file an appeal. For appeal procedures, see “Claims Review and Appeals” in the “Administrative Information” chapter.

### 3. Prescription Drug Plan

Your Prescription Drug benefits are included as part of your Medical Plan coverage and are designed to help you manage the costs of drugs prescribed by your health care provider for you and your family.

For more information on ...	See Page ...
<b>How the Prescription Drug Benefit Works .....</b>	<b>3—3</b>
<b>Summary of Benefits .....</b>	<b>3—6</b>
<b>Other Important Information .....</b>	<b>3—7</b>

# Highlights

## Your Prescription Drug Benefits ...

### Allow You the Flexibility to Use a Network Pharmacy or Any Pharmacy You Choose

Benefits are higher when you use a network pharmacy, but you can go to any pharmacy you choose and still receive prescription benefits.

- Call Express Scripts at 1-866-749-0097 for assistance with locating a network pharmacy. This number is listed on your Express Scripts identification (ID) card.
- No claim form is required when you use a network pharmacy. When you fill a prescription at an out-of-network pharmacy or file a direct claim, you might have to pay the out-of-network deductible and then your coinsurance of the approved cost for up to a 30 day supply of most Prescription Drugs.
- Call Accredo at 1-800-803-2523 for your Specialty Medications.

### Offer a Convenient Home Delivery Option

The home delivery option, designed for maintenance drugs, provides up to a 90 day supply of a drug. You will pay the required coinsurance. You can have your doctor send a 90 day prescription to Express Scripts electronically, or new prescriptions can be ordered by mail by completing an order form and mailing it with your prescription.

Mail: Express Scripts Health Solutions of Fort Worth  
PO Box 650322  
Dallas, TX 75265-0322

Fax: Your doctor may fax your prescription to Express Scripts. Have your doctor call  
1-888-327-9791 for information on how to fax to Express Scripts.

Internet Refills: [www.Express-Scripts.com](http://www.Express-Scripts.com)

Telephone Refills: 1-800-473-3455. Have your ID card and your refill bottle with the prescription information ready.

# How the Prescription Drug Benefit Works

## Prescription Drug Benefits

Prescription Drug benefits are managed by Express Scripts.

Your out-of-pocket costs are based on one of three tiers: generic, brand preferred, and brand non-preferred. The preferred drug formulary includes over 1,800 drugs that may cost less than the non-preferred drugs that are not included in the formulary.

There are minimum and maximum limits on coinsurance, which help protect you from the high cost of some drugs. If the cost of a drug is less than the minimum amount, you will pay the actual cost of the drug.

For short-term prescriptions such as antibiotics, you may fill up to a 30 day supply at a retail pharmacy. For long-term or maintenance drugs, use the Express Scripts mail-order pharmacy to get up to a 90 day supply and typically pay less for your prescription.

## Quantity Limits

Some prescriptions are subject to additional supply limits based on Express Scripts Pharmacy & Therapeutics Committee's recommendation. The limit may restrict the amount dispensed per prescription order or the amount dispensed per month's supply.

## Prior Authorization

Certain prescription drugs may require a prior authorization to receive the prescription or full quantity that your doctor prescribes. If your drug requires this step, your doctor may need to provide additional information to Express Scripts before the drug may be covered under your insurance plan. These programs ensure that members get the right drug in the right dosage at the right time. They also encourage appropriate drug use and drug selection and support the plan's provision of coverage. To obtain a prior authorization your doctor can call 1-800-753-2851 or they can use the electronic prior authorization form.

Express Scripts criteria and rules are determined by an independent Pharmacy & Therapeutics Committee composed of nationally recognized medical and clinical pharmacy experts.

## Step Therapy: The Right Medication at the Right Cost

This program is designed for people who have certain conditions, like high cholesterol, that require them to take medications regularly.

Step Therapy is all about value and about getting the most effective medication for your money. Most simply, that means getting a tried-and-true medication that has proven safe and effective for your condition and getting it at the lowest possible cost.

## Member Pays the Difference

This program encourages members to select less expensive generic equivalents when available. If you choose to stay on the brand name drug, whether doctor or patient requested, you will pay for the difference between the gross costs of the brand name drug and the generic drug, in addition to the generic coinsurance. These charges will not apply towards the deductible or out-of-pocket maximum. If there is a clinical reason why you cannot take the generic drug, there is an Express Scripts appeal process for approval to pay only the brand name coinsurance.

## Retail Refill Allowance

This program encourages members to use the mail-order pharmacy for maintenance drugs. You may receive up to three fills of the same maintenance drug at retail before having to move to the mail-order pharmacy. If you continue to purchase the maintenance prescription at retail, you will pay the total cost of the prescription. These charges will not apply towards the deductible or out-of-pocket maximum.

## Extended Payment Program

This program allows you to pay for your mail-order medications in 3 monthly installments, or payments. Enrollment in the Extended Payment Program requires a credit or debit card. Flexible spending account cards or any other forms of payment are not acceptable for this program.

If you order several prescriptions at the same time, you may not get all of your medications together with one invoice. Your credit or debit card will be charged only when each medication ships.

Expedited shipping costs cannot be paid in installments. If you select expedited shipping for your order, the total shipping cost will be billed with your first payment.

You may disenroll from the Extended Payment Program at any time; however, any remaining balance under the program must be paid in full before your disenrollment can be completed.

## Automatic Refills

This program gives you the peace of mind of knowing Express Scripts takes care of refilling your eligible prescriptions and sends your medicine to you before you run out. The prescription must be written for more than a 56 day-supply.

Express Scripts reminds you about 2 weeks before it begins processing your refills. The reminder lets you make any updates to your delivery date, shipping address, or other details. If you prefer to see your full medicine name in your reminder, make sure you have your medication names turned on in your communication preference settings found in "My Account."

Because doctors write most long-term medicine prescriptions for 1 year only, Express Scripts also takes care of calling your doctor when it's time to renew your prescription. However, your doctor might change your dose or medicine at an annual checkup, so you can always contact Express Scripts if you need to let them know about any changes.

Certain drugs aren't eligible for automatic refills. Examples of medicine Express Scripts can't automatically refill include controlled substances, over-the-counter medicines, medicines used as needed for acute conditions, and specialty drugs used to treat complex conditions.

## Specialty Medications

Express Scripts manages specialty medicine coverage through a pharmacy called Accredo. If your doctor prescribes a specialty medicine, call Accredo at 1-800-803-2523 to confirm your coverage and buy your medicine directly through Accredo.

You will pay the full retail cost for any specialty medicine you don't buy through Accredo. If you buy your specialty medicine at a retail pharmacy, you'll need to show your regular prescription plan ID card. The pharmacist will receive a message indicating the drug is not covered at a retail pharmacy, along with instructions for you to contact Accredo. If you complete the prescription fill at a retail pharmacy, you will be responsible for 100% of the pharmacy cost for that medicine—and it will not apply to your deductible and out-of-pocket maximum.

## Copayment/Patient Assistance Programs and Accredo

If you qualify for a copayment/patient assistance for your specialty medication, the assistance from these programs is not applied toward your deductible or your out-of-pocket maximum. Only your actual out-of-pocket expenses will apply towards your deductible and out-of-pocket maximum accumulators.

### Assumes the Deductible has not been met:

Cost of medication	\$3500
Copayment Assistance	\$2500
Deductible	\$1000
Plan Pays	\$0
Applied to Out-of-Pocket	\$1000

## Preventive Care Drugs

The Affordable Care Act requires non-grandfathered plans to cover certain preventive items and services at a zero dollar cost share to their members. Express Scripts has developed a standard list of the required preventive medications having an “A” or “B” rating based on the recommendations of the US Preventive Services Task Force (USPSTF). These items and services are covered at no cost to the member by ensuring that no deductible or other cost sharing is applied.

The list is subject to change based on USPSTF recommendations. Drug categories required to be covered by the USPSTF include:

- Aspirin
- Oral Fluoride
- Folic Acid
- Immunizations
- Tobacco Cessation
- Bowel Preps
- Breast Cancer Prevention
- Contraceptives
- Statins
- HIV Pre-exposure Prophylaxis

## Livongo Diabetes Program

The Livongo for Diabetes program was designed to support you in your diabetes management. The program is offered at no cost to you through a partnership between Livongo Health and ORNL. Please contact Member Support at 800-945-4355 for any questions.

### What's Included?

The Livongo for Diabetes program includes:

- Livongo Welcome Kit: Get a Livongo meter, a lancing device, 150 test strips, 100 lancets, and a carrying case.
- Unlimited supplies: Have test strips and lancets shipped to you whenever you need them.
- Personal coaching: Interact with coaches by phone, by text message, and through the Livongo mobile app
- Online access: Access your readings, along with graphs and insights, online or on your mobile device.

### Who Is Eligible to Register?

Employees, spouses, and dependents are eligible as long as the employee, spouse, and/or dependents are covered by one of our partner companies, health providers, or health plans and meet any additional eligibility requirements these organizations have. Members looking to enroll in the program must be diagnosed by their physician with type 1 or type 2 diabetes. Contact Member Support at 800-945-4355 for registration details.

#### Administrative Information

Information about the administration of your Prescription Drug benefits can be found in the chapter titled “Administrative Information.”

#### What happens to your benefits when ...

For more information about what happens to your Prescription Drug benefits when certain changes or events occur, see “How Changes Affect Your Benefits” in the “About Your Benefits” chapter.

## Summary of Benefits

Covered Services	Consumer Choice In-Network	Consumer Choice Out-of-Network
Retail Prescription Drugs (Up to a 30 day supply)	<p>Member pays 100% until the plan deductible<sup>1</sup> of \$1,500 is met for individual coverage and \$3,000 all other for coverage levels</p> <p>Then 20% coinsurance</p> <p><b>Generic:</b> minimum \$10 maximum \$75</p> <p><b>Preferred Brand:</b> minimum \$25 maximum \$150</p> <p><b>Non-Preferred Brand:</b> minimum \$40 maximum \$250</p> <p>If actual cost is under the minimum, you pay actual cost</p> <p>Plan out-of-pocket maximum<sup>2</sup> is \$2500 for individual coverage and \$5000 for all other coverage levels</p>	<p>Member pays 100% until the plan deductible<sup>1</sup> of \$2,500 is met for individual coverage and \$5,000 all other for coverage levels</p> <p>50% after plan deductible is met</p> <p>Plan out-of-pocket maximum<sup>2</sup> is \$5,000 for individual coverage and \$10,000 for all other coverage levels</p>
Mail Order—Home Delivery (Up to a 90 day supply)	<p>Member pays 100% until the plan deductible<sup>3</sup> of \$1,500 is met for individual coverage and \$3,000 for all other coverage levels</p> <p>Then 20% coinsurance</p> <p><b>Generic:</b> minimum \$20 maximum \$150</p> <p><b>Preferred Brand:</b> minimum \$60 maximum \$300</p> <p><b>Non-Preferred Brand:</b> minimum \$100 maximum \$500</p> <p><b>Specialty Medications:</b> minimum \$60 maximum \$300</p> <p>If actual cost is under the minimum, you pay actual cost</p> <p>Plan out-of-pocket maximum<sup>4</sup> is \$2500 for individual coverage and \$5000 for all other coverage levels</p>	Not covered

<sup>1</sup> The Plan Deductible consists of medical and prescription expenses.

<sup>2</sup> The Plan Out-of-Pocket Maximum consists of medical and prescription expenses.

<sup>3</sup> The Plan Deductible consists of medical and prescription expenses.

<sup>4</sup> The Plan Out-of-Pocket Maximum consists of medical and prescription expenses.

Examples of Prescription Drug costs		
CONSUMER CHOICE with HSA: Retail Brand Preferred Coinsurance Examples After the Deductible is Met		
Drug Cost	20% Coinsurance	Member Pays
\$60	\$12	\$25 (minimum payment)
\$150	\$30	\$30 (20% of covered cost)
\$800	\$160	\$150 (maximum payment)

## Other Important Information

### Prescription Drug Claims Review and Appeal Procedures

#### Coverage Review

##### Description

You have the right to request that a medication be covered or be covered at a higher benefit (e.g. lower copay, higher quantity, etc). The first request for coverage is called an initial coverage review. Express Scripts reviews both clinical and administrative coverage review requests:

**Clinical coverage review request:** A request for coverage of a medication that is based on clinical conditions of coverage that are set by the Plan. For example, medications that require a prior authorization.

**Administrative coverage review request:** A request for coverage of a medication that is based on the Plan's benefit design.

##### How to Request an Initial Coverage Review

To request an initial clinical coverage review, also called prior authorization, the prescriber submits the request electronically. Information about electronic options can be found at [www.express-scripts.com/PA](http://www.express-scripts.com/PA).

To request an initial administrative coverage review, you or your representative must submit the request in writing. A Benefit Coverage Request Form, used to submit the request, is obtained by calling the Customer Service phone number on the back of your prescription card. Complete the form and mail or fax it to Express Scripts Attn: Benefit Coverage Review Department PO Box 66587 St Louis, MO 63166-6587. Fax 877 328-9660

If the patient's situation meets the definition of urgent under the law, an urgent review may be requested and will be conducted as soon as possible, but no later than 72 hours from receipt of request. In general, an urgent situation is one which, in the opinion of the patient's provider, the patient's health may be in serious jeopardy or the patient may experience severe pain that cannot be adequately managed without the medication while the patient waits for a decision on the review. If the patient or provider believes the patient's situation is urgent, the expedited review must be requested by the provider by phone at 1 800-753-2851.

##### How a Coverage Review is Processed

In order to make an initial determination for a clinical coverage review request, the prescriber must submit specific information to Express Scripts for review. For an administrative coverage review request, you must submit information to Express Scripts to support their request. The initial determination and notification to patient and prescriber will be made within the specified timeframes as follows:

Type of claim	Decision Timeframe Decisions are completed as soon as possible from receipt of request but no later than:	Notification of Decision	
		Approval	Denial
Standard Pre-Service*	15 days (Retail) 5 days (home delivery)	Patient: automated call (letter if call not successful)	Patient: letter
Standard Post-Service*	30 days	Prescriber: Electronic or Fax (letter if fax not successful)	Prescriber: Electronic or Fax (letter if fax not successful)
		Patient: automated call and letter	Patient: live call and letter
Urgent	72 hours**	Prescriber: Electronic or Fax (letter if fax not successful)	Prescriber: Electronic or Fax (letter if fax not successful)

\*If the necessary information needed to make a determination is not received from the prescriber within the decision timeframe, a letter will be sent to the patient and prescriber informing them that the information must be received within 45 days or the claim will be denied.

\*\*Assumes all information necessary is provided. If necessary information is not provided within 24 hours of receipt, a 48 hour extension will be granted.

If your claim is denied, in whole or in part, the denial notice will include information to identify the claim involved, the specific reasons for the decision, the plan provisions on which the decision is based, a description of applicable internal and external review processes and contact information for an office of consumer assistance or ombudsman (if any) that might be available to assist you with the claims and appeals processes, and any additional information needed to perfect your claim. You have the right to a full and fair impartial review of your claim. You have the right to review your file and the right to receive, upon request and at no charge, the information used to review your claim. If you do not speak English well and require assistance in your native language to understand the letter or your claims and appeals rights, please call 800-753-2851.

### How to Request a Level 1 Appeal or Urgent Appeal after an Initial Coverage Review has been Denied

When an initial coverage review has been denied (adverse benefit determination), a request for appeal may be submitted by you or your authorized representative within 180 days from receipt of notice of the initial adverse benefit determination. To initiate an appeal, the following information must be submitted by mail or fax to the appropriate department for clinical or administrative review requests:

- Name of patient
- Member ID
- Phone number
- The drug name for which benefit coverage has been denied
- Brief description of why the claimant disagrees with the initial adverse benefit determination
- Any additional information that may be relevant to the appeal, including prescriber statements/letters, bills or any other documents

**Clinical appeal requests:** Express Scripts Attn: Clinical Appeals Department, PO Box 66588, St Louis, MO 63166-6588. Fax 1 877- 852-4070

**Administrative appeal requests:** Express Scripts Attn: Administrative Appeals Department, PO Box 66587 St Louis, MO 63166-6587. Fax 1 877- 328-9660

If the patient's situation meets the definition of urgent under the law, an urgent appeal may be requested and will be conducted as soon as possible, but no later than 72 hours from receipt of request. In general, an urgent situation is one which, in the opinion of the patient's provider, the

patient's health may be in serious jeopardy or the patient may experience severe pain that cannot be adequately managed without the medication while the patient waits for a decision on the review. If the patient or provider believes the patient's situation is urgent, the expedited review must be requested by phone or fax:

**Clinical appeal requests:** phone 1 800-753-2851 fax 1 877- 852-4070

**Administrative appeal requests:** phone 1 800-946-3979 fax 1 877- 328-9660

Urgent claims and appeals submitted by mail will not be considered for urgent processing unless a subsequent phone call or fax identifies the appeal as urgent.

#### **How a Level 1 Appeal or Urgent Appeal is Processed**

Express Scripts completes appeals per business policies that are aligned with state and federal regulations. Depending on the type of appeal, appeal decisions are made by a Pharmacist, Physician, or trained prior authorization staff member.

Appeal decisions and notifications are made as follows:

Type of Appeal	Decision Timeframe Decisions are completed as soon as possible from receipt of request but no later than:	Notification of Decision	
		Approval	Denial
Standard Pre-Service*	15 days	<u>Patient:</u> automated call (letter if call not successful)	<u>Patient:</u> letter
Standard Post-Service*	30 days	<u>Prescriber:</u> Electronic or Fax (letter if fax not successful)	<u>Prescriber:</u> Electronic or Fax (letter if fax not successful)
Urgent**#	72 hours	<u>Patient:</u> automated call and letter	<u>Patient:</u> live call and letter
		<u>Prescriber:</u> Electronic or Fax (letter if fax not successful)	<u>Prescriber:</u> Electronic or Fax (letter if fax not successful)

\*If new information is received and considered or relied upon in the review of the appeal, such information will be provided to the patient and prescriber together with an opportunity to respond prior to issuance of any final adverse determination.

#The decision made on an urgent appeal is final and binding. In the urgent care situation, there is only one level of appeal prior to an external review.

If your appeal is denied, the denial notice will include information to identify the claim involved; the specific reasons for the decision; new or additional evidence, if any, considered by the plan in relation to your appeal; the plan provisions on which the decision is based; a description of applicable internal and external review processes and contact information for an office of consumer assistance or ombudsman (if any) that might be available to assist you with the claims and appeals processes; and any additional information needed to perfect your claim. You have the right to a full and fair impartial review of your claim. You have the right to review your file and the right to receive, upon request and at no charge, the information used to review your appeal. You also have the right to request the diagnosis code and treatment code and their corresponding meanings, which will be provided to you if available (i.e., if the information was submitted, relied upon, considered, or generated in connection with the determination of your claim).

## How to Request a Level 2 Appeal After a Level 1 Appeal has been Denied

When a level 1 appeal has been denied (adverse benefit determination), a request for a level 2 appeal may be submitted by you or your authorized representative within 90 days from receipt of notice of the level 1 appeal adverse benefit determination. To initiate a level 2 appeal, the following information must be submitted by mail or fax to the appropriate department for clinical or administrative review requests:

- Name of patient
- Member ID
- Phone number
- The drug name for which benefit coverage has been denied
- Brief description of why the claimant disagrees with the adverse benefit determination
- Any additional information that may be relevant to the appeal, including prescriber statements/letters, bills or any other documents

**Clinical appeal requests:** Express Scripts Attn: Clinical Appeals Department, PO Box 66588, St Louis, MO 63166-6588. Fax 1 877- 852-4070

**Administrative appeal requests:** Express Scripts Attn: Administrative Appeals Department, PO Box 66587, St Louis, MO 63166-6587 Fax 1 877-328-9660

## How a Level 2 Appeal is Processed

Express Scripts completes appeals per business policies that are aligned with state and federal regulations. Appeal decisions are made by a Pharmacist or Physician.

Appeal decisions and notifications are made as follows:

Type of Appeal	Decision Timeframe Decisions are completed as soon as possible from receipt of request but no later than:	Notification of Decision	
		Approval	Denial
Standard Pre-Service*	15 days	Patient: automated call (letter if call not successful)	Patient: letter
Standard Post-Service*	30 days	Prescriber: Electronic or Fax (letter if fax not successful)	Prescriber: Electronic or Fax (letter if fax not successful)

\*If new information is received and considered or relied upon in the review of the appeal, such information will be provided to the patient and prescriber together with an opportunity to respond prior to issuance of any final adverse determination.

If the appeal is denied, the denial notice will include information to identify the claim involved; the specific reasons for the decision; new or additional evidence, if any, considered by the plan in relation to your appeal; the plan provisions on which the decision is based; and a description of applicable external review processes and contact information for an office of consumer assistance or ombudsman (if any) that might be available to assist you with the claims and appeals processes. You have the right to a full and fair impartial review of your claim. You have the right to review your file; the right to receive, upon request and at no charge, the information used to review your second-level appeal; and the right to present evidence and testimony as part of your appeal.

## When and How to Request an External Review

The right to request an independent external review may be available for an adverse benefit determination involving medical judgment, rescission, or a decision based on medical information, including determinations involving treatment that is considered experimental or investigational. Generally, all internal appeal rights must be exhausted prior to requesting an external review. The external review will be conducted by an independent review organization with medical experts that were not involved in the prior determination of the

claim. The request must be received within 4 months of the date of the final Internal adverse benefit determination (If the date that is 4 months from that date is a Saturday, Sunday or holiday, the deadline will be the next business day).

To submit an external review, the request must be mailed or faxed to Express Scripts.

Express Scripts  
Attn: External Appeals Department  
PO Box 66588  
St. Louis, MO 63166-6588  
Phone: 1 800-753-2851  
Fax: 1 877-852-4070

#### **How an External Review is Processed**

Standard External Review: Express Scripts will review the external review request within 5 business days to determine if it is eligible to be forwarded to an Independent Review Organization (IRO) and the patient will be notified within 1 business day of the decision.

If the request is eligible to be forwarded to an IRO, the request will randomly be assigned to an IRO and the appeal information will be compiled and sent to the IRO within 5 business days of assigning the IRO. The IRO will notify the claimant in writing that it has received the request for an external review and if the IRO has determined that the claim involves medical judgment or rescission, the letter will describe the claimant's right to submit additional information within 10 business days for consideration to the IRO. Any additional information the claimant submits to the IRO will also be sent back to the claims administrator for reconsideration. The IRO will review the claim within 45 calendar days from receipt of the request and will send the claimant, the plan and Express Scripts written notice of its decision. If the IRO has determined that the claim does not involve medical judgment or rescission, the IRO will notify the claimant in writing that the claim is ineligible for a full external review.

Urgent External Review: Once an urgent external review request is submitted, the claim will immediately be reviewed to determine if it is eligible for an urgent external review. An urgent situation is one where in the opinion of the attending provider, the application of the time periods for making non-urgent care determinations could seriously jeopardize the life or health or the ability for the patient to regain maximum function or would subject the patient to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

If the claim is eligible for urgent processing, the claim will immediately be reviewed to determine if the request is eligible to be forwarded to an IRO, and the claimant will be notified of the decision. If the request is eligible to be forwarded to an IRO, the request will randomly be assigned to an IRO and the appeal information will be compiled and sent to the IRO. The IRO will review the claim within 72 hours from receipt of the request and will send the claimant written notice of its decision.

#### **Direct Reimbursement Claims and Appeals**

Your plan provides for reimbursement of prescriptions when you pay 100 percent of the prescription price at the time of purchase. The claim will be processed based on your plan benefit. To request reimbursement, send your claim to: Express Scripts Attn: Benefit Coverage Review Department PO Box 66587 St Louis, MO 63166-6587. Fax 877 328-9660

You will be notified of the decision within 30 days of receipt of the claim, as long as all needed information was provided with the claim.

If your claim does not provide sufficient information for the claim to be processed, you will be notified that more information is needed within 30 days of receipt of the claim. If your claim provides sufficient information to determine the last day that your plan allows you to submit the claim for reimbursement (i.e., plan's stale date), then you will be notified that more information is needed and you will have until that date to submit the missing information. If you do not submit the information by the required date, your claim is deemed denied and the appeal rights discussed below apply. If you do submit the information by the required date, you will be notified of the decision within 15 days after the information is received. If your claim is missing information, and without the information, the claim's stale date cannot be determined, your claim will be denied and you have the right to appeal the decision as described below.

If your claim is denied, the denial notice will include information to identify the claim involved, the specific reasons for the decision, the plan provisions on which the decision is based, a description of applicable internal and external review processes, and contact information for an office of consumer assistance or ombudsman (if any) that might be available to assist you with the claims and appeals processes and any additional information needed to perfect your claim. You have the right to a full and fair impartial review of your claim. You have the right to review your file and the right to receive, upon request and at no charge, the information used to review your claim.

If you are not satisfied with the decision on your claim or if your claim is deemed denied, you have the right to appeal this decision. See below for appeal instructions.

### **Appeals Procedure**

To appeal a denied claim or a claim that is deemed denied, you must submit your request within 180 days of receipt of notice of the decision. An appeal may be initiated by you or your authorized representative (such as your physician). To initiate an appeal, the following information must be submitted by mail or fax to the appropriate department for clinical or administrative review requests:

- Name of patient
- Member ID
- Phone number
- The drug name for which benefit coverage has been denied
- Brief description of why the claimant disagrees with the initial adverse benefit determination
- Any additional information that may be relevant to the appeal, including prescriber statements/letters, bills or any other documents

Clinical appeal requests: Express Scripts Attn: Clinical Appeals Department, PO Box 66588, St Louis, MO 63166-6588. Fax 1 877- 852-4070

Administrative appeal requests: Express Scripts Attn: Administrative Appeals Department, PO Box 66587 St Louis, MO 63166-6587. Fax 1 877- 328-9660

A decision regarding your appeal will be sent to you within 30 days of receipt of your written request. If your appeal is denied, the denial notice will include information to identify the claim involved; the specific reasons for the decision; the plan provisions on which the decision is based; a description of applicable internal and external review processes and contact information for an office of consumer assistance or ombudsman (if any) that might be available to assist you with the claims and appeals processes; and any additional information needed to perfect your claim. You have the right to a full and fair impartial review of your claim. You have the right to review your file and the right to receive, upon request and at no charge, the information used to review your appeal. You also have the right to request the diagnosis code and treatment code and their corresponding meanings, which will be provided to you if available (i.e., if the information was submitted, relied upon, considered, or generated in connection with the determination of your claim).

If you are not satisfied with the decision made on the appeal, you may request in writing, within 90 days of the receipt of notice of the decision, a second-level appeal. A second-level appeal may be initiated by you or your authorized representative (such as your physician). To initiate a second-level appeal, the following information must be submitted by mail or fax to the appropriate department for clinical or administrative review requests:

- Name of patient
- Member ID
- Phone number
- The drug name for which benefit coverage has been denied
- Brief description of why the claimant disagrees with the initial adverse benefit determination

- Any additional information that may be relevant to the appeal, including prescriber statements/letters, bills or any other documents

**Clinical appeal requests:** Express Scripts Attn: Clinical Appeals Department, PO Box 66588, St Louis, MO 63166-6588. Fax 1 877- 852-4070

**Administrative appeal requests:** Express Scripts Attn: Administrative Appeals Department, PO Box 66587 St Louis, MO 63166-6587. Fax 1 877- 328-9660

A decision regarding your request will be sent to you in writing within 30 days of receipt of your written request. If your appeal is denied, the denial notice will include information to identify the claim involved; the specific reasons for the decision; new or additional evidence, if any, considered by the plan in relation to your appeal; the plan provisions on which the decision is based; a description of applicable external review processes; and contact information for an office of consumer assistance or ombudsman (if any) that might be available to assist you with the claims and appeals processes. You have the right to a full and fair impartial review of your claim. You have the right to review your file; the right to receive, upon request and at no charge, the information used to review your second-level appeal; and the right to present evidence and testimony as part of your appeal.

You also have the right to request the diagnosis code and treatment code and their corresponding meanings, which will be provided to you if available (i.e., if the information was submitted, relied upon, considered, or generated in connection with the determination of your claim). If new information is received and considered or relied upon in the review of your second-level appeal, such information will be provided to you together with an opportunity to respond prior to issuance to any final adverse determination of this appeal. The decision made on your second-level appeal is final and binding.

If your second-level appeal is denied and you are not satisfied with the decision of the second-level appeal (i.e., your “final adverse benefit determination”) or your initial benefit denial notice or any appeal denial notice (i.e., any “adverse benefit determination notice” or “final adverse benefit determination”) does not contain all of the information required under ERISA, you may have the right to an independent review by an external review organization if the case involves medical judgment or rescission. Details about the process to appeal your claim and initiate an external review will be described in any notice of an adverse benefit determination and are also described below.

### **External Review Procedures**

The right to an independent external review is available only for claims involving medical judgment or rescission. You can request an external review by an IRO as an additional level of appeal prior to, or instead of, filing a civil action with respect to your claim under Section 502(a) of ERISA. Generally, to be eligible for an independent external review, you must exhaust the internal plan claim review process described above, unless your claim and appeals were not reviewed in accordance with all of the legal requirements relating to pharmacy benefit claims and appeals.

To file for an independent external review, your external review request must be received within 4 months of the date of the adverse benefit determination. (If the date that is 4 months from that date is a Saturday, Sunday, or holiday, the deadline is the next business day.) Your request should be mailed or faxed to:

Express Scripts  
Attn: External Appeals Department  
PO Box 66588  
St. Louis, MO 63166-6588  
Phone: 1 800-753-2851  
Fax: 1 877-852-4070

Once you have submitted your external review request, your claim will be reviewed within 5 business days to determine if it is eligible to be forwarded to an IRO, and you will be notified within 1 business day of the decision.

If your request is eligible to be forwarded to an IRO, your request will be assigned randomly to an IRO, and your appeal information will be compiled and sent to the IRO within 5 business days. The IRO will notify you in writing that it has received the request for an external review, and if the IRO has determined that your claim involves medical judgment or rescission, the letter will describe your right to submit

additional information within 10 business days for consideration to the IRO. Any additional information you submit to the IRO will also be sent back to the claims administrator for reconsideration. The IRO will review your claim within 45 calendar days and send you, the plan, and Express Scripts written notice of its decision. If you are not satisfied or you do not agree with the decision, you have the right to bring civil action under ERISA Section 502(a). If the IRO has determined your claim does not involve medical judgment or rescission, the IRO will notify you in writing that your claim is ineligible for a full external review and you have the right to bring civil action under ERISA Section 502(a).

## 4. Vision Care

Your Vision Care benefits are designed to provide you and your family with coverage for routine eye care.

For more information on ...	See Page ...
<b>How Vision Service Plan Works .....</b>	<b>4—3</b>
<b>Summary of Benefits .....</b>	<b>4—3</b>
<b>Other Important Information .....</b>	<b>4—4</b>

# Highlights

## Your Benefits ...

### **Provide Vision Care Regardless of the Medical Plan You Select**

Vision Care benefits provided by Vision Service Plan (VSP) are the same under each Medical Plan option. You are covered automatically for vision benefits when you enroll in a Medical Plan.

### **Offer Coverage for Both You and Your Eligible Dependents**

You may enroll your eligible dependents for coverage under the same plan in which you are enrolled.

# How Vision Service Plan Works

**VSP offers increased benefits when you see an in-network provider. A list of VSP in-network providers is available on the provider directories at [www.vsp.com](http://www.vsp.com) or by calling VSP at 1-800-877-7195.**

You do not need a referral from a primary care physician to see an optometrist for a routine eye exam. You use your vision benefit, not your medical benefit, for routine eye care.

See the Summary of Benefits for a summary of the co-payments, deductibles, coinsurance, and related limits under the plan.

## Administrative Information

Information about the administration of your Vision Care benefits can be found in the chapter titled "Administrative Information."

## What happens to your benefits when ...

For more information about what happens to your Vision Care benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

# Summary of Benefits

## Provided by VSP through the VSP Choice Network

Covered Services	In-Network	Out-of-Network
Vision Services	<p>No charge for yearly exam</p> <p>No charge for lenses every 12 months: single vision, bifocal, trifocal, or polycarbonate (for dependent children)</p> <p>Frames allowance of up to \$120 plus 20% off excess of \$120 every 24 months;</p> <p><b>OR</b></p> <p>Contact lens every 12 months covered up to \$120 allowance; allowance applies to cost of contacts.</p> <p>Contact lens exam (evaluation and fitting fee) subject to nor more than \$60 patient copay.</p>	<p>Allowance of up to:</p> <ul style="list-style-type: none"><li>• Exam: \$45</li><li>• Single vision: \$30</li><li>• Bifocals: \$50</li><li>• Trifocals: \$65</li><li>• Frames: \$70</li></ul> <p><b>OR</b></p> <ul style="list-style-type: none"><li>• Elective contacts: \$105</li></ul>
Lens Enhancements	20–25% discount on lens enhancements and upgrades. Standard progressive lenses no charge.	
Additional Discounts	20% discount on additional prescription glasses and sunglasses including lens enhancements from any VSP provider within 12 months of your last eye exam.	
	Laser vision correction services at reduced cost through VSP network doctors and contracted laser surgery centers	

## Necessary Contact Lenses

Necessary contact lenses are a plan benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's Member Doctor or Non-Member Provider. Prior review and approval by VSP are required for Covered Person to be eligible for necessary contact lenses.

- In-Network Provider Benefit—Professional fees and materials covered in full
- Out-of-Network Provider Benefit—Professional fees and materials covered up to \$210

## Low Vision Benefit

The Low Vision benefit is available to Covered Persons who have severe visual problems that are not correctable with regular lenses.

- In-Network Provider Benefit—Supplementary testing covered in full
- Out-of-Network Provider Benefit—Supplementary testing covered up to \$125
- In-Network Provider Benefit—Supplemental care aids covered 75% of cost
- Out-of-Network Provider Benefit—Supplemental care aids covered 75% of cost

Benefit maximum available is \$1,000 every two years.

## Out-of-Network Provider Benefit

Low Vision benefits secured from a Non-Member Provider are subject to the same time limits and co-payment arrangements as described above for a Member Doctor. The Covered Person should pay the Non-Member Provider his full fee. The Covered Person will be reimbursed in accordance with an amount not to exceed what VSP would pay a Member Doctor in similar circumstances. NOTE: There is no assurance that this amount will be within the 25% co-payment feature.

## Diabetic Eyecare Benefit

The VSP Diabetic Eyecare Program provides coverage of additional eyecare services specifically for members with diabetic eye disease, glaucoma or age-related macular degeneration including medical follow-up exams, visual fields and acuity tests, specialized screenings and diagnostic tests, diagnostic imaging of the retina and optic nerve, and retinal screening for eligible members with diabetes. The program provides secondary coverage to your medical plan's primary coverage for non-surgical medical eye conditions at participating VSP Providers. Members can self-refer, visit their VSP Provider as often as needed, and pay a \$20 copay for services.

## TruHearing Hearing Aid Discount Program

VSP members can save up to 60% on the latest brand-name hearing aids. Dependents and even extended family members are eligible for exclusive savings, too. Contact TruHearing at 877-396-7194 and mention that you are a VSP member. They will schedule an appointment with a local provider. For more information, contact TruHearing or visit their website at [truhearing.com/vsp](http://truhearing.com/vsp).

## Other Important Information

### Vision Services Claims Review and Appeal Procedures

#### Your Provider Submits a Claim

You pay your provider any applicable co-pays, taxes, and any amount over the coverage allotment. Your provider then submits a claim to VSP, and VSP pays the provider directly for your services and eyewear. Not all providers will submit a claim to VSP; ask the provider before you receive services.

#### Out-of-Network Claims Procedures

When you see a provider other than a VSP doctor, you must submit a claim to VSP for reimbursement. You have 6 months from the date of service to submit a claim for reimbursement. There are two ways to submit a claim to VSP.

## Submitting a Claim

You can submit a claim online by logging on to [www.vsp.com](http://www.vsp.com) and clicking on “file a claim to request reimbursement” on the home page. Complete the form, scan receipts, and submit the claim.

Pay the provider in full for services and eyewear received, including taxes. Submit your receipt with an itemized list of services and eyewear using the VSP Member Reimbursement Form. VSP then reimburses you the allotted amount based on your coverage. Log on to [www.vsp.com](http://www.vsp.com) to access the form. For questions about submitting a claim, contact Member Services or call VSP at 800-877-7195.

Mail the completed claim, including form and receipts, to:

**VSP**  
**PO Box 385018**  
**Birmingham, AL 35238-5018**

## Claim Denial Appeals

If, under the terms of this plan, a claim is denied in whole or in part, a request may be submitted to VSP by the Covered Person or Covered Person’s authorized representative for a full review of the denial. The Covered Person may designate any person, including his/her provider, as the authorized representative. References in this section to “Covered Person” include the Covered Person’s authorized representative, where applicable.

### Initial Appeal

The request must be made within 180 days following denial of a claim and should contain sufficient information to identify the Covered Person for whom the claim was denied, including the VSP enrollee’s name, the VSP enrollee’s Member Identification Number, the Covered Person’s name and date of birth, the provider of services, and the claim number. The Covered Person may review, during normal working hours, any documents held by VSP pertinent to the denial. The Covered Person also may submit written comments or supporting documentation concerning the claim to assist in VSP’s review. Mail the appeal to:

**VSP**  
**Member Appeals**  
**3333 Quality Drive**  
**Rancho Cordova, CA 95670**  
**800-877-7195**

VSP’s response to the initial appeal, including specific reasons for the decision, shall be provided and communicated to the Covered Person as follows:

**Denied Claims for Services Rendered:** within 30 calendar days after receipt of a request for an appeal from the Covered Person.

### Second-Level Appeal

If the Covered Person disagrees with the response to the initial appeal of the claim, the Covered Person has a right to a second-level appeal. Within 60 calendar days after receipt of VSP’s response to the initial appeal, the Covered Person may submit a second appeal to VSP along with any pertinent documentation. VSP shall communicate its final determination to the Covered Person in compliance with all applicable state and federal laws and regulations and shall include the specific reasons for the determination.

### Other Remedies

When the Covered Person has completed the appeals process stated herein, additional voluntary alternative dispute resolution options may be available, including mediation, or Group should advise the Covered Person to contact the US Department of Labor or the state insurance regulatory agency for details. Additionally, under the provisions of the Employee Retirement Income Security Act of 1974 [Section 502(a)(1)(B)] [29 U.S.C. 1132(a)(1)(B)], the Covered Person has the right to bring a civil action when all available levels of review of denied claims, including the appeals process, have been completed, the claims were not approved in whole or in part, and the Covered Person disagrees with the outcome.

**Time of Action**

No action in law or in equity shall be brought to recover on the plan prior to the Covered Person exhausting his grievance rights as described above and/or prior to the expiration of 60 days after the claim and any applicable invoices have been filed with VSP. No such action shall be brought after the expiration of 6 years from the last date that the claim and any applicable invoices may be submitted to VSP, in accordance with the terms of this plan.

## 5. Dental Plans

You have two Dental Plans to choose from—the Metropolitan Life Insurance Plan (MetLife) and the Delta Dental Plan of Ohio (Delta Dental). You may elect either plan, but not both.

The Dental Plans pay benefits to you and your covered dependents for a wide range of dental services and supplies, including preventive, diagnostic, restorative, prosthodontic, and orthodontic care.

For more information on ...	See Page ...
<b>MetLife Dental Plan</b> .....	<b>5—3</b>
<b>Delta Dental Plan</b> .....	<b>5—11</b>
<b>Glossary</b> .....	<b>5—21</b>

# Highlights

## Your Dental Plans ...

### Encourage Preventive Care

The Dental Plans promote regular dental care by covering preventive and diagnostic services, such as routine checkups, cleanings, and X-rays, at 100% of reasonable and customary charges with no deductible.

### Offer Protection for More Extensive Treatment

Oral surgery and restorative and prosthodontic services are covered after you meet the annual deductible.

### Provide Orthodontic Benefits for Your Children

Coverage for orthodontic treatment is available for your eligible dependent children under age 26.

### What Happens to Your Benefits When ...

For more information about eligibility and what happens to your dental benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

For more information about coverage you and your eligible dependents may be eligible to continue in certain cases when coverage would otherwise end, refer to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) in the "Administrative Information" chapter.

## Some Facts to Remember About Your Dental Plans ...

- Dependents in military service are not eligible for dental coverage.
- Dental coverage may not be converted to individual coverage.
- This information is a summary of the dental benefits under the plans. Should there be a conflict between the summary and the group contract, the group contract will control.
- A predetermination of benefits is recommended for costs that are expected to exceed \$100.

### Administrative Information

Information about the administration of your Dental Plans can be found in the chapter titled "Administrative Information."

# MetLife Dental Plan

For more information on ...	See Page ...
<b>How the MetLife Dental Plan Works .....</b>	<b>5—4</b>
<b>Summary of Benefits .....</b>	<b>5—5</b>
<b>Covered Expenses.....</b>	<b>5—6</b>
<b>Predetermination of Benefits.....</b>	<b>5—7</b>
<b>Alternative Course of Treatment .....</b>	<b>5—7</b>
<b>Exclusions.....</b>	<b>5—8</b>
<b>Extended Dental Care Benefits.....</b>	<b>5—8</b>
<b>Treatment in Progress.....</b>	<b>5—8</b>
<b>Claiming Benefits .....</b>	<b>5—9</b>
<b>Coordination of Benefits .....</b>	<b>5—9</b>
<b>Other Company Benefits.....</b>	<b>5—9</b>
<b>Claims Review and Appeal Procedures .....</b>	<b>5—9</b>

# How the MetLife Dental Plan Works

You select and schedule an appointment with the provider of your choice. You are not required to use a network provider. There is a difference in how network providers and non-network providers bill for their services.

## Network Provider

MetLife has a Preferred Dentist Program (PDP Plus) network. Participating dentists agree to accept a discounted fee schedule as full payment for covered service. You will not be billed for any covered charges that are greater than the contracted fee schedule if you use a PDP provider.

## Non-Network Provider

If you use a provider that is not part of the contracted PDP Plus network, the plan pays benefits toward covered dental expenses on the basis of "reasonable and customary charges."

If you incur charges that exceed what is considered reasonable and customary, the plan covers the reasonable and customary charge, and you are responsible for paying the balance. Charges beyond reasonable and customary will not count toward the deductible.

Briefly, the plan covers four types of dental services:

- Type A—Preventive and diagnostic services
- Type B—Oral surgery and restorative services
- Type C—Prosthodontic services
- Type D—Orthodontic services

The plan pays different benefits for each of these types of coverage—with one annual deductible required for Type B and Type C services only.

## Annual Deductible

You and each covered dependent must satisfy a \$50 individual deductible each calendar year before benefits become payable toward Type B (oral surgery and restorative) services and Type C (prosthodontic) services covered by the plan. The deductible does not apply to Type A (preventive and diagnostic) or Type D (orthodontic) services.

## Maximum Benefits

The plan pays up to a maximum of \$1,500 per year for each covered person for Type A, Type B, and Type C expenses combined. For Type D (orthodontic) services, there is a separate lifetime maximum of \$1,500 in benefits for each covered person.

# Summary of Benefits

## MetLife Dental Plan Summary of Benefits

Refer to the "Covered Expenses" section, provided on the following page, for details.

Services Covered	Amount of Coverage Per Member*
Calendar Year Maximum	\$1,500
Lifetime Orthodontic Maximum	\$1,500
Lifetime Maximum	NA
Annual Deductible (applies to Type B and Type C services)	\$50 per member
TYPE A—Preventive and Diagnostic Services	Covered 100%
• Oral Examinations	Two in a calendar year
• Prophylaxis (cleanings)	Two in a calendar year
• Periodontal Maintenance	If approved, treatment is covered in addition to routine oral exams
• Full Mouth X-rays	Once every 24 months
• Bite-wing X-rays	Two in a calendar year
• Fluoride	Under age 19, two in a calendar year
• Space Maintainers	No age limit
TYPE B—Oral Surgery and Restorative Services	
• Restorative (fillings, including composites on posterior teeth) • General anesthesia • Occlusal guards (TMJ appliances are excluded) • Extractions • Oral surgery (extractions and dental surgery) • Periodontics • Endodontics (root canal therapy)	Covered 80% after deductible
• Sealants	Covered 80% after deductible, under age 16; chewing surfaces for permanent first and second molars only—one benefit per tooth
TYPE C—Prosthodontic Services	Covered 50% after deductible
• Crowns, Inlays, and Onlays (includes porcelain crowns on molar teeth) • Bridges, Partial Dentures, and Full Dentures • Implants (Subject to Benefit Consultant Review)	Covered once every 60 months, no age limit Covered once every 60 months per tooth

## MetLife Dental Plan Summary of Benefits

Refer to the "Covered Expenses" section, provided on the following page, for details.

Services Covered	Amount of Coverage Per Member*
TYPE D—Orthodontic Services for dependents up to age 26: <ul style="list-style-type: none"><li>Braces, surgical repositioning to correct malocclusion, surgical extractions, x-rays, retention checking</li></ul>	\$300 initial payment and \$49.50 for each month following (paid quarterly) up to the lifetime orthodontic maximum

\*Reasonable and customary charges apply for non-network providers. The PDP network fee schedule applies for PDP providers.

## Covered Expenses

### Type A—Preventive and Diagnostic Services

The Dental Plan pays 100% of covered expenses for Type A (preventive and diagnostic) services, with no deductible required.

Covered expenses for preventive and diagnostic services include reasonable and customary charges for:

- oral examinations (two in a calendar year)
- cleaning and scaling of teeth (two in a calendar year)
- bitewing x-rays (two in a calendar year)
- full mouth x-rays (one set every 24 months)
- topical fluoride applications for children under age 19 (two in a calendar year)
- space maintainers
- emergency treatment

### Type B—Oral Surgery and Restorative Services

After the deductible has been satisfied, the plan pays 80% of covered expenses for Type B (oral surgery and restorative) services.

Covered expenses for oral surgery and restorative services include reasonable and customary charges for:

- amalgam fillings
- composite fillings on teeth
- treatment of gum disease (periodontics)
- endodontic treatment, including root canal services
- extractions (except in connection with orthodontic treatment)
- oral surgery
- general anesthesia when determined necessary under the plan's dental provisions
- repair or re-cementing of crowns, inlays, onlays, dentures, or bridgework

### Type C—Prosthodontic Services

After the deductible has been satisfied, the plan pays 50% of covered expenses for Type C (prosthodontic) services.

Covered expenses for prosthodontic services include reasonable and customary charges for:

- inlays, onlays, crowns (including porcelain crowns on molar teeth), and gold fillings
- fixed bridgework installed for the first time to replace missing natural teeth, including inlays and crowns as abutments, but excluding periodontal splinting, once in 60 months

- full or partial dentures installed for the first time to replace missing natural teeth and adjacent structures and any adjustments required during the 6 month period following installation, once in 60 months
- implants—once in 60 months per tooth, subject to benefit consultant review
- replacement or modifications of dentures or bridgework if required:
  - to replace one or more teeth extracted after the existing denture or bridgework was installed
  - to replace an existing appliance which is at least 60 months old and cannot be made serviceable
  - to replace a temporary denture that cannot be made permanent and has been in place 12 months or less.

## Type D—Orthodontic Services

No deductible applies to Type D covered expenses.

All covered children through age 25 are eligible to receive benefits for orthodontic services. At age 26, all coverage under the plan ends, even if a course of orthodontic treatment is ongoing.

The plan payment for covered expenses (initial and monthly) is based on a schedule. This schedule is available from the ORNL Benefits Office.

Covered expenses for orthodontic services include charges for:

- braces
- surgical repositioning of the jaw, facial bones, and/or teeth to correct malocclusion
- surgical extractions
- x-rays
- retention checking

## Predetermination of Benefits

When you or your covered eligible dependents require dental care and treatment, you should discuss in advance with your dentist what needs to be done and how much it will cost. If treatment is expected to cost \$100 or more, you should ask your dentist to file for predetermination of benefits. This helps you avoid surprises by letting you know how much is payable for the proposed treatment before it begins.

Here is how it works:

- Your dentist submits the proposed course of treatment to MetLife by itemizing services and charges on a regular claim form.
- MetLife then determines the amount the plan will pay and informs you and your dentist by sending each of you a “Notice of Benefits Allowable” statement.
- You are free to pursue any treatment; however, the plan may pay only for the treatment that is indicated on the “Notice of Benefits Allowable.”

Whether or not you request predetermination of benefits, MetLife will pay the claim based on whatever information it has about your treatment.

## Alternative Course of Treatment

If, according to generally accepted professional standards of dental practice, there is more than one suitable procedure for the treatment of a dental condition, the plan will pay benefits for the least expensive procedure that can be used for the effective treatment of that condition. MetLife determines the benefit reimbursement amount when alternative courses of treatment are available.

If you and your dentist elect to use a more expensive procedure or material than the one determined by MetLife to be appropriate, you will be required to pay the difference between the dentist's bill and the costs covered by the plan.

## Exclusions

The MetLife Dental Plan does not cover certain expenses, including but not limited to charges for:

- services provided before plan coverage becomes effective
- services other than those specifically covered by the plan
- services and supplies that are not provided by a legally licensed dentist or physician (or a licensed hygienist for the scaling or cleaning of teeth and topical application of fluoride under the dentist's supervision)
- services or supplies that are cosmetic in nature, including charges for personalization or characterization of dentures
- replacement of a lost, missing, or stolen prosthetic device
- services covered by any Workers' Compensation laws or employer's liability laws, or services which an employer is required by law to furnish in whole or in part
- services rendered through a medical department, clinic, or similar facility provided or maintained by the patient's employer
- services or supplies for which a covered person would not legally have to pay if there were no coverage
- services or supplies which do not meet accepted standards of dental practices, including charges for services or supplies which are unnecessary or experimental in nature
- services or supplies received as a result of dental disease, defect, or injury due to an act of war, whether declared or not
- dental services or supplies that are payable by any government
- any duplicate prosthetic devices or sealants (material, other than fluorides, painted on the grooves of the teeth in an attempt to prevent future decay), oral hygiene, and dietary instruction
- plaque control programs
- periodontal splinting
- myofunctional therapy

Expenses incurred for any of the services or supplies listed above may not be used to satisfy your deductible.

## Extended Dental Care Benefits

If your coverage ends because your employment terminates, you retire, or you lose eligibility, benefits for covered expenses incurred before your plan terminates remain payable under the plan.

If you are undergoing a course of treatment when your coverage ends, benefits are payable for most covered charges related to that treatment and incurred up to 30 days after your plan terminates.

Exceptions to this 30 day extension include treatment involving:

- **prosthetic devices**—impressions and tooth preparation must be completed before coverage ends, and the device must be installed or delivered within 2 calendar months following the end of coverage
- **crowns**—tooth preparation must be completed before the coverage ends and the crowns installed within 2 calendar months following the end of coverage
- **root canal therapy**—the tooth must be opened before coverage ends and treatment completed within 2 calendar months following the end of coverage
- **orthodontia**—not extended under any circumstance

## Treatment in Progress

The plan does not cover treatment received before your insurance becomes effective. However, if a course of treatment is started before the effective date and completed after the effective date, part of the cost may be covered. MetLife will determine whether a portion of the dentist's fee can be allocated to treatment received after the effective date and covered under the plan.

## Claiming Benefits

Your dentist will usually file a claim whenever you and your covered eligible dependents incur covered dental expenses. Claims must be filed no later than 90 days after the plan year in which the services were rendered.

If you need to file a claim, you may obtain a claim form from the MetLife website. Completed forms should be mailed to MetLife at the address listed on the form.

MetLife will send an explanation of payment with the benefit check. If you have authorized MetLife to pay your dentist directly, the dentist will receive an explanation of payment with the check, and you will receive a copy of the explanation if your claim was not paid in full.

## Coordination of Benefits

The Dental Plan has a Coordination of Benefits (COB) provision that is designed to prevent duplication of payments when a person can collect benefits from more than one employer group Dental Plan.

Under this provision, when coverage is provided by both the Company and another employer group plan, you can receive up to 100% of your covered expenses from both plans, but no more than that.

## Other Company Benefits

If you have an accidental injury, seek recommended care through your Medical Plan's primary care physician to receive in-network benefits. Treatment of injuries to your natural teeth by a dentist, physician, or surgeon is covered under your medical coverage as long as services are provided within 12 months of the accident.

File your medical claim with your Medical Plan. A claim must be filed no later than 90 days after the plan year in which services were rendered.

Dental benefits payable under a Company Medical Plan will reduce your benefits otherwise payable under the Dental Plan. After you receive notice of payment from the Medical Plan, you should submit the notice of payment to MetLife.

## Claims Review and Appeal Procedures

### Initial Determination

After you submit a claim for Dental Insurance benefits to MetLife, MetLife will review your claim and notify you of its decision to approve or deny your claim. Such notification will be provided to you within a 30 day period from the date you submitted your claim, except for situations requiring an extension of time of up to 15 days because of matters beyond the control of MetLife. If MetLife needs such an extension, MetLife will notify you prior to the expiration of the initial 30 day period, state the reason why the extension is needed, and state when it will make its determination.

If an extension is needed because you did not provide sufficient information or filed an incomplete claim, the time from the date of MetLife's notice requesting further information and an extension until MetLife receives the requested information does not count toward the time period MetLife is allowed to notify you as to its claim decision. You will have 45 days to provide the requested information from the date you receive the notice requesting further information from MetLife.

If MetLife denies your claim in whole or in part, the notification of the claims decision will state the reason why your claim was denied and reference the specific Plan provision(s) on which the denial is based. If the claim is denied because MetLife did not receive sufficient information, the claims decision will describe the additional information needed and explain why such information is needed. Further, if an internal rule, protocol, guideline, or other criterion was relied upon in making the denial, the claims

decision will state the rule, protocol, guideline, or other criteria or indicate that such rule, protocol, guideline, or other criteria was relied upon and that you may request a copy free of charge.

## Appeals Procedure

If MetLife denies your claim, you may take two appeals of the initial determination. Upon your written request, MetLife will provide you free of charge with copies of documents, records, and other information relevant to your claim. You must submit your appeal to MetLife at the address indicated on the claim form within 180 days of receiving MetLife's decision. Appeals must be in writing and must include at least the following information:

- Name of employee
- Name of the plan
- Reference to the initial decision
- Whether the appeal is the first or second appeal of the initial determination
- An explanation why you are appealing the initial determination.

As part of each appeal, you may submit any written comments, documents, records, or other information relating to your claim.

After MetLife receives your written request appealing the initial determination or determination on the first appeal, MetLife will conduct a full and fair review of your claim. Deference will not be given to initial denials, and MetLife's review will look at the claim anew. The review on appeal will take into account all comments, documents, records, and other information that you submit relating to your claim without regard to whether such information was submitted or considered in the initial determination.

The person who will review your appeal will not be the same person as the person who made the initial decision to deny your claim. In addition, the person who is reviewing the appeal will not be a subordinate of the person who made the initial decision to deny your claim.

If the initial denial is based in whole or in part on a medical judgment, MetLife will consult with a health care professional with appropriate training and experience in the field of dentistry involved in the judgment. This health care professional will not have consulted on the initial determination and will not be a subordinate of any person who was consulted on the initial determination.

MetLife will notify you in writing of its final decision within 30 days of MetLife's receipt of your written request for review, except that under special circumstances MetLife may have up to an additional 30 days to provide written notification of the final decision. If such an extension is required, MetLife will notify you prior to the expiration of the initial 30 day period, state the reason(s) why such an extension is needed, and state when it will make its determination.

If MetLife denies the claim on appeal, MetLife will send you a final written decision that states the reason(s) why the claim you appealed is being denied and references any specific Plan provision(s) on which the denial is based. If an internal rule, protocol, guideline, or other criterion was relied upon in denying the claim on appeal, the final written decision will state the rule, protocol, guideline, or other criterion or indicate that such rule, protocol, guideline, or other criterion was relied upon and that you may request a copy free of charge. Upon written request, MetLife will provide you free of charge with copies of documents, records, and other information relevant to your claim.

# Delta Dental Plan

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# How the Delta Dental Plan Works

## Eligibility and Enrollment

The general eligibility and enrollment provisions can be found in the chapter titled “About Your Benefits.”

A subscriber or dependent who drops coverage but still meets all eligibility requirements of the plan may re-enroll during the first Open Enrollment period after having been out of the plan for 12 consecutive months.

**For further definitions of Eligible Employees, Eligible Dependents, and Child(ren), refer to the “Glossary” and “About Your Benefits” chapters.**

## Choosing a Dentist

Delta Dental has contracted with Participating Dentists in two networks: Delta Dental PPO and Delta Dental Premier. These dentists are independent contractors who have agreed to accept certain fees for the services they provide to you. Dentists who have not contracted with Delta Dental are referred to as “Nonparticipating Dentists.”

Although you are free to choose any dentist, your out-of-pocket expenses are likely to be lowest if you choose a dentist in the Delta Dental PPO network. This is because PPO dentists have agreed to accept fees that are typically lower than those that Delta Dental Premier or Nonparticipating Dentists will accept. But if you don’t choose a Delta Dental PPO dentist, you can still save money if you go to a dentist who participates in Delta Dental Premier. Therefore, before receiving dental treatment, you should always verify if your dentist participates in one of these networks by calling the dentist’s office, calling Delta Dental’s Customer Service department at (800) 524-0149, or checking the online dentist directories at [www.deltadentaloh.com](http://www.deltadentaloh.com).

## Participating vs. Nonparticipating

PPO Dentists are paid based on Delta Dental’s PPO fee schedule, and Premier Dentists are paid based on Delta Dental’s maximum approved fees. Participating providers agree to accept these fees, with no balance billing, as payment in full. You will be responsible only for any applicable copayments and deductibles. If you go to a Nonparticipating Dentist, you will be responsible for the difference between Delta Dental’s payment and the amount that the Nonparticipating Dentist charges, in addition to your copayment and deductible.

The Nonparticipating Dentist may require that you pay the full amount up front, and you may have to fill out and file your own claim forms. Delta Dental will send reimbursement to you, and you will be responsible for making full payment to the Nonparticipating Dentist.

PPO fee schedule amounts and maximum approved fees are based on fees charged in your geographic area.

## Annual Deductible

You and each covered dependent must satisfy a \$50 individual deductible each calendar year before benefits become payable toward Class II (basic) services and Class III (major) services covered by the plan. There is no deductible for Class I (diagnostic and preventive) services or Class IV (orthodontic) services.

## Maximum Benefits

The plan pays up to a maximum of \$1,500 per year for each covered person for all services except cephalometric film, photos, diagnostic casts, and orthodontics. For cephalometric film, photos, diagnostic casts and orthodontics, there is a separate lifetime maximum of \$1,500 for each covered person.

## Emergency Dental Care

If you require emergency dental care, you may seek services from any dentist. Your out-of-pocket expenses likely will be less if you choose a Participating Dentist.

## Limitations

All time limitations are measured from the last date of service in the Delta Dental claims system and include service through other Delta Dental plans.

## Types of Dental Services

The Delta Dental plan pays different benefits for each of the types of coverage—with an annual deductible required for Class II and Class III services only.

- Class I: Preventive and diagnostic benefits
- Class II: Basic services
- Class III: Major services
- Class IV: Orthodontic services

## Summary of Benefits

Delta Dental Plan Summary of Benefits	
Refer to the "Schedule of Benefits" section on the following pages for details.	
Services Covered	Amount of Coverage
Calendar Year Maximum (excludes diagnostic casts, cephalometric film, photos, and orthodontics)	\$1,500
Lifetime Orthodontic Maximum	\$1,500
Lifetime Maximum	NA
Annual Deductible (applies to Class II and Class III services only)	\$50
<b>CLASS I—Preventive and Diagnostic Services</b> <i>Note: Members with certain high-risk medical conditions, such as diabetes, heart conditions, and high-risk pregnancies, may be eligible for additional prophylaxes (cleanings) or fluoride treatment</i>	Covered 100%
• Oral Examinations	Two in a calendar year
• Prophylaxis (cleanings)—includes periodontal maintenance	Two in a calendar year
• Full Mouth X-rays	Once every 3 years
• Bite-wing X-rays	Two in a calendar year
• Fluoride	Two in a calendar year, under age 19
• Space Maintainers	Under age 14
<b>CLASS II—Basic Services:</b>	Covered 80% after deductible

## Delta Dental Plan Summary of Benefits

Refer to the "Schedule of Benefits" section on the following pages for details.	
Services Covered	Amount of Coverage
<ul style="list-style-type: none"> <li>● Restorative (fillings, including composites on posterior teeth)</li> <li>● General anesthesia</li> <li>● Occlusal guards (TMJ appliances are excluded)</li> <li>● Extractions</li> <li>● Oral surgery (extractions and dental surgery)</li> <li>● Periodontics</li> <li>● Endodontics (root canal therapy)</li> <li>● Emergency palliative treatment</li> </ul>	
<ul style="list-style-type: none"> <li>● Sealants</li> </ul>	Covered 80% after deductible, under age 16, once per tooth per lifetime. Chewing surfaces for permanent first and second molars only. The surface must be free from decay and restorations.
<b>CLASS III—Major Services (no age limit for bridges, partial dentures, or full dentures)</b>	Covered 50% after deductible
<ul style="list-style-type: none"> <li>● Crowns, Inlays, and Onlays (includes porcelain crowns on molar teeth)</li> </ul>	Porcelain, gold, or veneer crowns for children under age 12 are not a benefit
<ul style="list-style-type: none"> <li>● Bridges, Partial Dentures, and Full Dentures</li> </ul>	Fixed bridges or cast partials for children under age 16 are not a benefit
<ul style="list-style-type: none"> <li>● Implants</li> </ul>	Covered 50% after deductible, once every 60 months per tooth
<b>CLASS IV—Orthodontic Services: for dependents up to age 26 (services, treatment, and procedures to correct malposed teeth, including braces)</b>	Covered 50% up to the lifetime orthodontic maximum

## Schedule of Benefits

### Class I—Preventive and Diagnostic Services

- Preventive—prophylaxis (cleaning), topical application of fluoride, and space maintainers
- Diagnostic—oral examination and x-rays to aid the dentist in planning required dental treatment

### Class II—Basic Services

- Oral Surgery—extractions and other surgical procedures (including pre- and postoperative care)
- General Anesthesia and Intravenous Sedation—only when administered by a properly licensed dentist in a dental office in conjunction with covered surgery procedures or when necessary due to concurrent medical conditions
- Endodontia—treatment of the dental pulp (root canal procedures)
- Periodontia—treatment of the gums and bones that surround the tooth
- Denture Repairs—services to repair complete or partial dentures

- Basic Restorations—amalgams (silver fillings), composites (white fillings), and prefabricated stainless steel crown restorations for the treatment of decay
- Sealants—resin filling used to seal grooves and pits on the chewing surface of permanent molar teeth
- Occlusal guards (TMJ appliances are excluded)

### **Class III—Major Services**

- Cast Restorations—Crowns and onlays are benefits for the treatment of visible decay and fractures of hard tooth structure when teeth are so badly damaged that they cannot be restored with amalgam or composite restorations
- Prosthodontics—Procedures for construction of fixed bridges, partial or complete dentures, and repair of fixed bridges
- Complete or Partial Denture Reline—Chair-side or laboratory procedure to improve the fit of the appliance to the tissue (gums)
- Complete or Partial Denture Rebase—Laboratory replacement of the acrylic base of the appliance
- Implants and implant-related services are payable once per tooth in any 5 year period

### **Class IV—Orthodontic Services**

Delta Dental will pay benefits for procedures using appliances to treat poor alignment of teeth and/or jaws. Such poor alignment must significantly interfere with function to be a benefit.

#### **Orthodontic Payment Method**

- The initial payment (initial banding fee) made by Delta Dental for comprehensive treatment will be 33% of the total fee for treatment subject to your copayment percentage and lifetime maximum.
- Subsequent payments will be issued on a regular basis for continuing active orthodontic treatment. Payments will begin in the month following the appliance placement date and are subject to your copayment and lifetime maximum.

## **Predetermination of Benefits**

When a proposed treatment plan will cost more than \$200, it is recommended that the dentist submit it to Delta Dental for predetermination. You may have your dentist send Delta Dental a claim form detailing the projected treatment, and Delta Dental will give an estimate of the benefits to be paid. This will let you know approximately how much the work will cost and what your share of the costs will be.

A predetermination is not a guarantee of payment. Actual benefit payments will be based upon procedures completed and will be subject to continued eligibility along with plan limitations and maximums. It is important to note that Delta Dental never dictates treatment—only payment. Delta Dental's payment can be applied toward the treatment the dentist and patient choose.

## **Optional Services**

If you select a more expensive service than is customarily provided or for which Delta Dental does not determine a valid dental need is shown, Delta Dental will make an allowance based on the fee for the customarily provided service.

This determination is not intended to reflect negatively on the dentist's treatment plan or to recommend which treatment should be provided. It is a determination of benefits under the terms of the subscriber's coverage. The dentist and subscriber or dependent should decide the course of treatment.

## **Exclusions and Limitations**

**Delta Dental will make no payment for the following services unless otherwise specified in the Summary of Dental Plan Benefits. All charges for the following services will be the responsibility of the Subscriber (though the Subscriber's payment obligation may be satisfied by insurance or**

**some other arrangement for which the Subscriber is eligible). This is a partial listing; please see your Dental Care Certificate for all exclusions and limitations. The Certificate was mailed to your home address when you enrolled. Contact Delta Dental for additional copies.**

### **Limitations and Exclusions on Preventive and Diagnostic Benefits**

- a) Two oral exams and cleanings, to include periodontal maintenance procedures, in any 12 month period. Members with certain high-risk medical conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.
- b) Full mouth x-rays are covered once within 3 years, unless special need is shown.
- c) Two sets of bite-wing x-rays in a 12 month period
- d) Topical application of fluoride for members up to 19 years of age
- e) Adult prophylaxis for members under 14 years of age is not allowed.
- f) Space maintainers for members age 14 and older are not allowed.

### **Limitations and Exclusions on Basic Benefits**

- a) Restorative benefits are allowed once per surface in a 24 month period, regardless of the number or combinations of procedures requested or performed.
- b) Payment for root canal treatment includes charges for x-rays and temporary restorations. Root canal treatment is limited to once in a 24 month period of the original root canal treatment by the same dentist or dental office.
- c) Payment for periodontal surgery shall include charges for 3 months of postoperative care and any surgical re-entry for a 3 year period. Root planning, curettage, and osseous surgery are not a benefit for members under 14 years of age.
- d) The replacement, by the same dentist or dental office, of amalgam or composite restorations within 24 months is not a benefit.
- e) The replacement of a stainless steel crown on a primary tooth by the same dentist or dental office within a 24-month period of the initial placement is not a benefit.
- f) The replacement of a stainless steel crown on a permanent tooth by the same dentist or dental office within a 60 month period of the initial placement is not a benefit.
- g) Gold foil restorations are an Optional Service.
- h) metal inlays are Optional Services.
- i) A sealant is a benefit only on the unrestored, decay-free chewing surface of the maxillary (upper) and mandibular (lower) permanent first and second molars. Sealants are only a benefit on members under 16 years of age. Only one benefit will be allowed for each tooth within a lifetime.
- j) Appliances, restorations, or services for the diagnosis or treatment of disturbances of the temporomandibular joint (TMJ).

### **Limitations and Exclusions on Major Benefits**

- a) Replacement of crowns or cast restorations received in the previous 5 years is not a benefit. Payment for cast restorations shall include charges for preparations of tooth and gingiva, crown buildup, impression, temporary restoration, and any re-cementation by the same dentist within a 12 month period.
- b) A cast restoration on a tooth that can be restored with an amalgam or composite restoration is not a benefit.
- c) Procedures for purely cosmetic reasons are not benefits.
- d) Porcelain, gold, or veneer crowns for children under 12 years of age are not a benefit.

- e) Specialized implant surgical techniques are excluded.
- f) Replacement of any fixed bridges, or partial or complete dentures, that the member received in the previous 5 years is not a benefit.
- g) Payment for a complete or partial denture shall include charges for any necessary adjustment within a 6 month period. Payment for a reline or rebase of a partial or complete denture is limited to once in a 3 year period and includes all adjustments required for 6 months after delivery.
- h) Payment for standard dentures is limited to the maximum allowable fee for a standard partial or complete denture. A standard denture means a removable appliance to replace missing natural, permanent teeth. A standard denture is made by conventional means from acceptable materials. If a denture is constructed by specialized techniques and the fee is higher than the fee allowable for a standard denture, the patient is responsible for the difference.
- i) Payment for fixed bridges or cast partials for children under 16 years of age is not a benefit.
- j) A posterior bridge where a partial denture is constructed in the same arch is not a covered benefit.
- k) Temporary partial dentures are a benefit only when upper anterior teeth are missing.

### **Limitations and Exclusions on Orthodontic Benefits**

- a) Orthodontic benefits are limited to eligible dependent children to age 26.
- b) Delta Dental shall make regular payments for orthodontic benefits.
- c) If orthodontic treatment began prior to enrolling in this plan, Delta Dental will begin benefits with the first payment due the orthodontist after the subscriber or covered eligible dependent becomes eligible.
- d) Benefits end with the next payment due the dentist after loss of eligibility or immediately if treatment stops.
- e) Benefits are not paid to repair or replace any orthodontic appliance received.
- f) Orthodontic benefits do not pay for extractions or other surgical procedures. However, these additional services may be covered under Preventive and Diagnostic or Basic Benefits.

## **General Provisions**

***This is a partial listing; please see your Dental Care Certificate for all exclusions and limitations. The Certificate was mailed to your home address when you enrolled. Contact Delta Dental for copies.***

- a) Claims: Participating Dentists (PPO and Premier) will file your claim with Delta Dental. If you need a claim form for services provided by a Nonparticipating Dentist, you can print one from Delta Dental's website. Delta Dental will make no payment for services if a claim for those services has not been received by Delta Dental within 1 year following the date the services were completed.
- b) Emergency Dental Care: If you require emergency dental care, you may seek services from any dentist. Your out-of-pocket expenses will likely be less if you choose a Participating Dentist (PPO or Premier).
- c) Subrogation and Right of Reimbursement: This provision applies when Delta Dental pays benefits for personal injuries and you have a right to recover damages from another.
- d) Reimbursement: If you or your eligible dependent recovers damages from any party or through any coverage named above, you must reimburse Delta Dental from that recovery to the extent of payments made under the Plan.
- e) Actions: No action on a legal claim arising out of or related to this Plan will be brought until the claims review and appeal process has been exhausted and 30 days after notice of the legal claim has been given to Delta Dental. A summary of the Claims Review and Appeal Procedures can be found in the

chapter titled “Administrative Information.” In addition, no action can be brought more than 3 years after the legal claim first arose. Any person seeking to do so will be deemed to have waived his or her right to bring suit on such legal claim.

f) Coordination of Benefits: Coordination of Benefits (COB) is used to pay health care expenses when you are covered by more than one plan. Delta Dental follows rules established by Ohio law to decide which plan pays first and how much the other plan must pay. The objective of coordination of benefits is to make sure the combined payments of the plans are no more than your actual bills.

## Which Plan is Primary?

To decide which plan is primary, Delta Dental will consider both the coordination provisions of the other plan and which member of your family is involved in a claim. The primary plan will be determined by the first of the following rules that applies:

1. Employee
  - The plan that covers you as an employee (neither laid off nor retired) is always primary.
2. Children (parents divorced or separated)
  - If a court decree makes one parent responsible for health care expenses, that parent's plan is primary.
  - If a court decree gives joint custody and does not mention health care, Delta Dental follows the birthday rule.
  - If neither of those rules applies, the order will be determined in accordance with the Ohio Insurance Department rule on Coordination of Benefits.
3. Children and the Birthday Rule
  - When your children's health care expenses are involved, Delta Dental follows the “birthday rule.” Under this rule, the plan of the parent with the first birthday in a calendar year is always primary for the children. If your birthday is in January and your spouse's birthday is in March, your plan will be primary for all of your children. However, if your spouse's plan has some other coordination rule (for example, a “gender rule” that says the father's plan is always primary), Delta Dental will follow the rules of that plan.
4. Other situations
  - For all other situations not described above, the order of benefits will be determined in accordance with the Ohio Insurance Department rule on Coordination of Benefits.

## Extended Dental Care Benefits

Coverage for any subscriber or eligible dependent terminates when he/she no longer is eligible for benefits as a member of the group.

Specific state or federal laws or group policies may allow an extension of benefits for a limited time.

## Claims Review and Appeal Procedures

If you believe that Delta Dental has not paid a claim properly, you should first attempt to resolve the problem by contacting Delta Dental.

Delta Dental will notify you or your authorized representative if you receive an adverse benefit determination after your claim is filed. An adverse benefit determination is any denial, reduction, or termination of the benefit for which you filed a claim, or a failure to provide or to make payment (in whole or in part) of the benefit you sought. This includes any such determination based on eligibility, application of any utilization review criteria, or a determination that the item or service for which benefits are otherwise provided was experimental or investigational or was not medically necessary or appropriate.

If Delta Dental informs you that the Plan will pay the benefit you sought but will not pay the total amount of expenses incurred, and you must make a copayment to satisfy the balance, you also may treat that as an adverse benefit determination.

If you receive notice of an adverse benefit determination, and if you think that Delta Dental incorrectly denied all or part of your claim, you can take the following steps:

First, you or your Dentist should contact Delta Dental's Customer Service department at their toll-free number, (800) 524-0149, and ask them to check the claim to make sure it was processed correctly. You also may mail your inquiry to:

**Delta Dental  
Customer Service Department  
PO Box 9089  
Farmington Hills, MI 48333-9089**

When writing, please enclose a copy of your Explanation of Benefits and describe the problem. Be sure to include your name, your telephone number, the date, and any information you would like considered about your claim. This inquiry is not required and should not be considered a formal request for review of a denied claim. Delta Dental provides this opportunity for you to describe problems and submit information that might indicate that your claim was improperly denied and allow Delta Dental to correct this error quickly.

### **Appeals Procedure**

Whether or not you have asked Delta Dental informally, as described above, to recheck its initial determination, you can submit your claim to a formal review through the Claims Appeal Procedure described here. To request a formal appeal of your claim, you must send your request in writing to:

**Dental Director  
Delta Dental  
PO Box 30416  
Lansing, MI 48909-7916**

You must include your name and address, the Subscriber's Member ID number, the reason you believe your claim was wrongly denied, and any other information you believe supports your claim, and you also must indicate in your letter that you are requesting a formal appeal of your claim. You also have the right to review the Plan and any documents related to it. If you would like a record of your request and proof that it was received by Delta Dental, you should mail it certified mail, return receipt requested.

You or your authorized representative should seek a review as soon as possible, but you must file your appeal within 180 days of the date on which you receive your notice of the adverse benefit determination you are asking Delta Dental to review. If you are appealing an adverse determination of a Concurrent Care Claim, you will have to do so as soon as possible so that you may receive a decision on review before the course of treatment you are seeking to extend terminates.

The Dental Director or any other person(s) reviewing your claim will not be the same as, nor will they be subordinate to, the person(s) who initially decided your claim. The Dental Director will grant no deference to the prior decision about your claim. Instead, he will assess the information, including any additional information that you have provided, as if he were deciding the claim for the first time.

The Dental Director will make his decision within 30 days of receiving your request for the review of Pre-Service Claims and within 60 days for Post-Service Claims. If your claim is denied on review (in whole or in part), you will be notified in writing. The notice of any adverse determination by the Dental Director will:

- a) inform you of the specific reason(s) for the denial;
- b) list the pertinent Plan provision(s) on which the denial is based;
- c) contain a description of any additional information or material that is needed to decide the claim and an explanation of why such information is needed;

- d) reference any internal rule, guideline, or protocol that was relied on in making the decision on review and inform you that a copy can be obtained upon request at no charge;
- e) contain a statement that you are entitled to receive, upon request and at no cost, reasonable access to and copies of the documents, records, and other information relevant to the Dental Director's decision to deny your claim (in whole or in part); and
- f) contain a statement that you may seek to have your claim paid by bringing a civil action in court if it is denied again on appeal.

If the Dental Director's adverse determination is based on an assessment of medical or dental judgment or necessity, the notice of his adverse determination will explain the scientific or clinical judgment on which the determination was based or include a statement that a copy of the basis for that judgment can be obtained upon request at no charge. If the Dental Director consulted medical or dental experts in the appropriate specialty, the notice will include the name(s) of those expert(s).

If your claim is denied in whole or in part after you have completed this required Claims Appeal Procedure, or if Delta Dental fails to comply with any of the deadlines contained therein, you have the right to seek to have your claim paid by filing a civil action in court. However, you will not be able to do so unless you have completed the review described above. If you wish to file your claim in court, you must do so within 1 year of the date on which you receive notice of the final denial of your claim.

If you are still not satisfied, you may contact the Ohio Department of Insurance for instructions on filing a consumer complaint by calling (614) 644-2673 or (800) 686-1526. You may also write to:

**Consumer Services Division**  
**Ohio Department of Insurance**  
**50 W. Town St., Third Floor, Suite 300**  
**Columbus, OH, 43215**

# Glossary

## **Child**

- your own child,
- your legally adopted child (or an individual who is lawfully placed with you for legal adoption),
- a child of the person who is recognized under applicable law as your spouse (i.e., your stepchild), or
- an eligible foster child (an individual who is lawfully placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction).

A child who is an alternate recipient under a Qualified Medical Child Support Order will be considered a "child" for purposes of eligibility for medical or dental coverage regardless of whether such individual otherwise meets the definition of a "child." Such individual will be subject to the conditions of eligibility set forth in the definition of an eligible dependent.

## **Crown**

A restoration which replaces enamel, covering the entire crown of a tooth, usually made of porcelain or acrylic.

## **Eligible Dependents**

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and
- a child who is less than 26 years old.

## **Eligible Employee**

With respect to a benefit plan, an employee who has satisfied the eligibility and waiting period requirements, if any, for such a benefit plan.

## **Fixed Bridgework**

Permanently inserted artificial teeth joined to inlaid or crowned natural teeth on either side called abutments. A fixed bridgework for anterior teeth often requires two abutments on either side.

## **Full Denture**

Upper or lower; artificial teeth in replacement of all teeth in an arch.

## **Orthodontic Treatment**

Science of the movement of teeth in the correction of malocclusion.

## **Partial Denture**

An appliance supporting artificial teeth less than the full number of teeth in one jaw.

## **Periodontics**

The treatment of disease of the gum and tissues surrounding the teeth.

## **Prosthodontic Services**

The making of artificial devices for replacement of missing teeth and structures in the mouth.

## **Space Maintainers**

Appliances to prevent adjacent teeth from moving into space left by a lost tooth.



## 6. Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential service designed to help you and your family solve personal problems that may affect your health, family life, or job performance.

For more information on ...	See Page ...
<b>How the EAP Works</b> .....	<b>6—3</b>
<b>Cost of Treatment</b> .....	<b>6—3</b>
<b>Confidentiality</b> .....	<b>6—3</b>

# Highlights

## The EAP ...

### **Offers Services at No Cost to You and Your Eligible Dependents**

Consultations with program counselors are provided free of charge, and you may have up to five sessions per personal problem or concern per year.

### **Is Available 24 Hours a Day, 7 Days a Week**

In an emergency, you can call any time, day or night, on any day of the week. Otherwise, counselors are available for appointments during normal business hours. Appointments are also available during evening hours and Saturdays.

### **Ensures Complete Confidentiality**

Your discussions with counselors are strictly confidential. No information about you or your eligible dependents will be released unless you give written permission, or unless required by law.

## **What Happens to Your Benefits When ...**

For more information about what happens to your EAP coverage when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

## How the EAP Works

The EAP is administered by an outside firm. The provider offers confidential, professional assessment, referral, and counseling services on a one-on-one basis. The EAP can help you and your eligible dependents with:

- family or marital problems
- job-related issues
- drug or alcohol abuse
- stress, anxiety, depression, or other emotional problems

Program counselors are available for appointments during business hours and are on call for emergencies 24 hours a day, 7 days a week.

When you call the EAP, you will be encouraged to make an appointment to meet with a trained counselor in person. If you decide to meet face-to-face, you will be offered an appointment with a program counselor within 5 days. In an emergency, a counselor will be available to meet with you as soon as possible.

Together, you and the counselor will discuss your concerns and decide the appropriate course of action. You may decide that no additional services are needed, or you may choose to meet with a program counselor for up to four additional sessions (for a maximum of five sessions per personal problem per year). If necessary, the EAP can also help you identify specialized services.

## Cost of Treatment

Any consultation between a program counselor and you or your eligible dependents is free of charge.

If you are referred outside the program for treatment, you will be responsible for paying for the treatment. Treatment outside the program may be covered by your medical coverage.

### Continuing Treatment ...

If you require extended treatment after your EAP sessions end, you can use the behavioral health benefits available through your UnitedHealthcare Medical Plan. Be sure to ask your EAP provider if he or she also is a UnitedHealthcare provider so you can continue treatment with the same provider on an in-network basis. If your EAP provider is not a UnitedHealthcare provider, you may select an in-network UnitedHealthcare provider or continue to see your EAP counselor on an out-of-network basis.

## Confidentiality

Using the EAP is strictly confidential. The provider will never release any information about you or an eligible dependent unless you give your written permission or unless required by law.

### **Administrative Information**

Information about the administration of the EAP can be found in the chapter titled “Administrative Information.”

### **How to Contact the EAP**

If you or someone in your family needs help, contact the EAP directly at 1-800-888-2273.

## 7. Flexible Spending Accounts

Flexible Spending Accounts (FSAs) offer a convenient way to pay for health and dependent care expenses on a pre-tax basis.

For more information on ...	See Page ...
<b>How the FSAs Work</b> .....	<b>7—3</b>
<b>Changing your Contribution</b> .....	<b>7—4</b>
<b>Tax Savings</b> .....	<b>7—4</b>
<b>Health Care FSA</b> .....	<b>7—5</b>
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<b>Continuation of Coverage</b> .....	<b>7—9</b>
<b>Glossary</b> .....	<b>7—10</b>

# Highlights

## The FSAs...

### Give You Choices

You can contribute to the Health Care FSA, the Dependent Care FSA, or both per Internal Revenue Service (IRS) guidelines. Each year, you can contribute up to the limits set by the IRS for each account. You can use the Health Care FSA to pay for certain eligible out-of-pocket medical, dental, vision care, and prescription expenses, and you can use the Dependent Care FSA to pay for day care and elder care expenses for eligible dependents.

### Offer Convenience

Your FSA contributions are automatically deducted from each paycheck and credited to your FSAs.

### Save You Money in Taxes

The money in your accounts is not subject to federal income taxes, Social Security taxes, or Medicare taxes, and, in most places, state and local taxes also do not apply. This means that many of your routine health and dependent care services will cost you less.

### Require Careful Planning

You need to estimate your expenses for the upcoming year carefully, during the annual benefits Open Enrollment, when deciding how much to contribute to the FSAs. According to IRS rules, any money left in your account will be forfeited.

### What happens to your benefits when ...

For more information about what happens to your FSA participation when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

# How the FSAs Work

Use these guidelines to put the FSAs to work for you:

Estimate your expenses. Each year, you calculate these expenses for the upcoming year: any out-of-pocket medical, dental, vision care, or prescription drug expenses, and your dependent care expenses. You should estimate carefully because you will forfeit any unused funds.

Decide on your annual contributions to the Health Care FSA and the Dependent Care FSA based on the Plan limits. The two accounts are separate, and you may not transfer funds between the two. Once you begin contributing, you may not change or stop your contributions during the year unless you have a Qualifying Life Event as described in the “About Your Benefits” chapter.

When the accounts are effective. For new hires and newly eligible participants, you may use your accounts for expenses incurred beginning the day you first become eligible. For elections made during the annual Open Enrollment, the accounts are effective beginning the following January 1.

Using your account. The FSA administrator maintains a web-based participant portal that makes account information readily available. On the portal, you can do the following:

- Set up direct deposit for your reimbursements
- Get your account balance
- View payment card charges
- Enter claims and view claim status
- Submit required receipts
- View reimbursement schedule
- Find eligible and ineligible expenses, consumer tools, and frequently asked questions.

Incurring expenses. Expenses must be incurred in the plan year for which the election was made and while you were an active participant in the plan. The deadline for filing claims is March 31 following the plan year for which the election was made.

Receive reimbursement. Reimbursements from your accounts are made with pre-tax dollars.

## Should You Participate?

Here are some questions you may want to ask yourself before you decide to contribute to an FSA:

What do you expect your out-of-pocket health care expenses will be?

Start with your deductibles, and then add any medical, dental, vision care, or prescription drug expenses that are not covered, such as copayments, charges above the Medicare-based Maximum Reimbursable Charge charges, or charges above plan maximums.

**Note: If you are enrolled in a High Deductible Health Plan (HDHP), you are not eligible to participate in a Health Care FSA. (See the “Medical Plans” section.)**

What do you expect your dependent care expenses will be?

Consider any times of the year when you do not have these child care expenses, such as vacation periods. Also, if your child will turn 13 during the year, estimate your expenses only for the portion of the year before your child’s thirteenth birthday.

You may also want to use an FSA calculator to help determine how much you should contribute.

### Grace Period

IRS regulations provide for a 2½ month grace period for both Health and Dependent Care FSAs. Under this provision, you are allowed to file claims for expenses incurred through March 15 of the following plan year.

However, if you elect to participate in the Health Savings Account following a year you participated in the Health Care FSA, you will only be reimbursed during the grace period from the Health Care FSA for expenses incurred for vision care or dental care.

## Changing your Contribution

You may not change or stop your contributions to the FSAs during the year unless you have a Qualifying Life Event, such as a birth, a marriage, or a job loss by your spouse. The change in contributions must be consistent with the Qualifying Life Event. For example, with the birth of a child, you can increase your contributions but not decrease them, and the change must be made within 30 days of the Qualifying Life Event.

### Changes in Cost for Dependent Care

If you contribute to the Dependent Care FSA, and there is a significant increase or decrease in the cost of services by a day care provider who is not your relative, you may be able to make corresponding changes to your contribution election for your Dependent Care FSA by submitting a new election within 30 days of the change. For example, if mid-year, your mother will begin taking care of your child at no cost and you no longer need your current dependent care center, you can revoke your election to contribute to the Dependent Care FSA due to a significant change in coverage. However, if your mother wants to start receiving an income, you cannot increase your contributions to this account due to a change in cost because she is your relative.

See the “About Your Benefits” chapter for more information on Qualifying Life Events. If you stop contributing to the FSAs, you can be reimbursed only for eligible health and dependent care expenses incurred before you stopped contributing.

## Tax Savings

The health care and dependent care FSAs are designed for one purpose: to help you save on taxes. Your taxable income is reduced by the amount you contribute to the accounts.

### How Much Can You Save on Your Taxes?

Your participation in the FSAs may reduce your Social Security retirement benefits, but the current tax advantages generally offset any reduction in Social Security benefits.

To determine the amount of federal tax you will save, multiply the amount of your contribution by your federal tax bracket (percentage). You may also save on Social Security and Medicare taxes—and depending on where you live, state and local taxes.

## **Health Care FSA**—Only available to Salaried employees not enrolled in the Consumer Choice Plan.

### **Contributions**

You can contribute from \$100 up to the Plan limit to the Health Care FSA. Contributions are deducted from your pay each pay period and credited to FSA.

### **Limit for Highly Compensated Employees**

Certain highly compensated employees may be limited by the IRS as to how much they can contribute to the Health Care FSA each year. You will be notified if this limit applies to you.

### **Eligible Expenses and Dependents**

You can use the Health Care FSA to pay for eligible out-of-pocket medical, dental, vision care, and prescription drug expenses for you and your eligible dependents. (**The term “eligible dependents” is defined in the Glossary.**)

You and your eligible dependents do not have to be covered under the Company’s medical or dental plans to participate in the health care spending account. In general, you may be reimbursed for any health care expense that is not paid for by an insurance plan and is considered a deductible medical expense by the IRS, except health care insurance premiums. However, you cannot claim, as an income tax deduction, any expenses reimbursed or payable through the Health Care FSA.

Refer to IRS Publication 502 for a current list of eligible deductible expenses. To order a copy, call the IRS toll-free at 1-800-829-3676 or visit the IRS website at [www.irs.gov](http://www.irs.gov).

Examples of eligible expenses that currently are allowable by the IRS include medically necessary:

- fees for physicians, surgeons, dentists, ophthalmologists, optometrists, chiropractors, podiatrists, psychiatrists, psychologists, social workers, and Christian Scientist practitioners
- fees for hospital services; therapy; nursing services; ambulance fees; and laboratory, surgical, obstetrical, diagnostic, dental, and x-ray services
- rehabilitation services
- special equipment such as wheelchairs, special handicapped automotive controls, and special phone equipment for the deaf
- special items such as dentures, artificial limbs, contact lenses, eyeglasses, hearing aids, crutches, and guide dogs for the vision or hearing impaired
- prescription medicines, drugs, and insulin
- cost of vasectomies, hysterectomies, and birth control
- acupuncture
- radial keratotomy and laser vision correction
- non-elective cosmetic surgery
- smoking cessation programs
- over-the-counter drugs
- weight loss programs prescribed by a physician to treat a medical condition.

### **Expenses Not Eligible**

Examples of health care expenses that are ineligible for reimbursement through the Health Care FSA include:

- expenses incurred before your date of participation
- expenses reimbursed or reimbursable through any other policy, plan, or program
- expenses claimed as a deduction or credit on your federal income tax return
- elective cosmetic surgery
- orthodontia for cosmetic purposes
- tooth-whitening procedures

- marriage or family counseling fees
- household and domestic help, even if recommended by a doctor
- custodial care in an institution
- funeral and burial expenses
- illegal operations or treatments
- weight-loss programs, unless prescribed by a doctor to treat an existing disease/medical condition
- maternity clothes, diaper services, etc.
- vitamins or food supplements taken for general health purposes
- cosmetics, toiletries, etc.
- health care insurance premiums
- hair transplant or removal
- transportation expenses to and from work, despite a physical handicap
- expenses merely beneficial to health, such as vacations or fitness programs, even if recommended by a doctor
- any expenses incurred after you stop making contributions

### Filing Claims

When you incur an eligible medical, dental, vision care, or prescription drug expense, you may pay using your Healthcare Payment Card or pay out of pocket and request reimbursement. In all cases, you must save itemized receipts because the IRS requires that your charges be verified. You may submit claims on the plan administrator's website or submit paper forms, available on the Employee Benefits website.

If you have incurred eligible health care expenses, you may be reimbursed up to the total contribution amount you have elected for the plan year, regardless of your account balance.

Refer to IRS Publication 502 for a current list of eligible deductible expenses. To order a copy, call the IRS toll-free at 1-800-829-3676 or visit the IRS website at [www.irs.gov](http://www.irs.gov).

## Dependent Care FSA

### Contributions

You may contribute to the Dependent Care FSA if you have eligible dependent care expenses (that is, you incur expenses to enable you to work). If you are married, you may contribute to this account only if your spouse is:

- gainfully employed outside the home
- actively searching for a job
- enrolled as a full-time student at least 5 months of the year

or

- mentally or physically disabled and unable to provide care for himself or herself.

If your spouse's employment ends during the year, or your child turns age 13, you should contact the ORNL Benefit Service Center immediately because you may no longer be eligible to participate in this account.

You can contribute from \$100 up to the IRS annual limit in pre-tax dollars to your Dependent Care FSA. In some cases, however, the IRS limits the amount you can contribute, as shown in the following chart. Dependent care contributions are reported on your W-2, according to IRS rules.

### Limit for Highly Compensated Employees

Certain highly compensated employees may be limited by the IRS as to how much they can contribute to the Dependent Care FSA each year. You will be notified if this limit applies to you.

Special Dependent Care FSA Limits if You Are Married	
If this is your situation ...	You will be taxed on reimbursements that exceed ...
You or your spouse earn less than \$5,000	The amount the lower-paid spouse earns*
Your spouse also participates in a similar dependent care spending account	\$5,000 combined
You file separate federal income tax returns	\$2,500

\* If your spouse is a full-time student for at least 5 months of the year or is disabled, he or she will be treated as earning \$250 a month if you have one eligible dependent (\$500 a month if you have two or more eligible dependents), adjusted for future years as required by the IRS.

### Eligible Dependents

You may use the Dependent Care FSA to pay for the care of your eligible dependents so that you or, if you are married, you and your spouse, can work. Eligible dependents include:

- your children under age 13
- your spouse, if he or she is physically or mentally incapable of caring for himself or herself and has the same principal place of abode as you for more than one-half of the year
  - or
- a disabled dependent of any age (including parents) if he or she is physically or mentally incapable of caring for himself or herself and has the same principal place of abode as you for more than one-half of the year.

An eligible dependent is someone you can claim as a dependent on your federal income tax return.

If you are divorced or legally separated and have custody of your eligible child, you may use the Dependent Care FSA even though you have agreed to let your spouse claim the child as a dependent for tax purposes. If you have joint custody, you may also use the Dependent Care FSA provided you have custody of your child for a longer period during the year than your spouse does.

### Eligible Expenses

Expenses eligible for reimbursement are those incurred to enable you to work and include:

- services provided in your home by a babysitter or companion, including wages and related taxes
- services provided by a dependent care center that meets local regulations, cares for more than six nonresidents, and receives a fee for such services, whether or not for profit

- services provided outside your home, such as day camp, preschool tuition, or other outside dependent/child care services, such as before- and after-school programs, but only if the care is for a dependent under age 13 or other eligible dependent who regularly spends at least 8 hours a day in your home.

Generally, eligible child care costs include only those for the actual care of your child, not costs for education, supplies, or meals—unless those costs cannot be separated.

## Expenses Not Eligible

Expenses that are not eligible for reimbursement through the Dependent Care FSA include:

- dependent care provided by your child (or stepchild) who is under age 19 at the end of the taxable year or by another dependent whom you can claim as an exemption
- dependent care obtained for non-work-related reasons such as babysitting after your working hours
- dependent care provided while you are away from work because of illness or leave of absence
- dependent care that could be provided by your employed spouse whose work hours differ from yours
- expenses for overnight camp
- dependent care expenses incurred if your spouse does not work, unless your spouse is actively seeking employment, a full-time student, or disabled
- any expenses you claim for the dependent care tax credit on your federal income tax return
- expenses paid by another organization or provided without cost
- transportation to or from the dependent care location
- care provided in a group care center that does not meet state and local laws
- agency finder fees
- charges for referral to dependent care providers
- costs for after-school educational programs
- costs for clothing, entertainment, or food
- educational expenses (such as those for private school) for kindergarten or higher
- expenses incurred before you began contributing to the account or after you stop contributing.

## Dependent Care FSA vs. the Federal Tax Credit

Under the current tax law, you can save taxes on dependent care expenses either by claiming a tax credit on your federal income tax return or by participating in the Dependent Care FSA. Both are intended to offer you tax savings. The best method for you depends on your income, the number of eligible dependents you have, and other factors. However, for most people, using the Dependent Care FSA provides a greater tax advantage.

### Dependent Care Provider Identification

When you file a claim for reimbursement through the Dependent Care FSA, you must include an original receipt from your dependent care provider. You will have to provide the caregiver's name, address, and taxpayer identification number (or Social Security number) on IRS Form 2441 when you file your federal income tax return and when you submit a claim for reimbursement. If you cannot supply this information, you should not use the dependent care spending account.

To obtain IRS Form 2441, call the IRS at 1-800-829-3676 or visit the IRS website at [www.irs.gov](http://www.irs.gov).

You may use both approaches, but you may not “double deduct” the same expense. In addition, the expenses you apply toward the tax credit will be reduced dollar-for-dollar by the amount of expenses reimbursed from your account.

You should consult a personal financial or tax advisor to help you decide whether the tax credit or the Dependent Care FSA is more favorable for you.

Refer to IRS Publication 503 for a discussion of the tax credit. To order a copy, call the IRS toll-free at 1-800-829-3676 or visit the IRS website at [www.irs.gov](http://www.irs.gov).

## Filing Claims

When you have an eligible dependent care expense, you must pay the provider and then submit a claim, along with a bill or receipt, to the FSA administrator. Be sure to include the dependent care provider's Social Security or tax identification number. **Note: You may be reimbursed only up to the amount available in your account at the time you file a claim.** The annual deadline for filing prior year claims is March 31.

You will be reimbursed only for dependent care services you have already received. For example, if you pay in advance for 3 months of care, you cannot be reimbursed for the entire amount until after the end of the 3 month period. However, you can be reimbursed for a portion of the bill at a time.

You will be reimbursed for the lesser of your current account balance or the amount of the claim. If you submit a claim for an amount that exceeds your account balance, you will be reimbursed for the remainder of the claim after you have made sufficient additional contributions for that year to cover the expenses.

Payment of eligible expenses incurred, received, and processed will be made weekly.

FSA reimbursement request forms are available on the Benefits [Enrollment](#) website or from the account administrator.

## Remaining Funds

Estimate your FSA contributions carefully. You may continue to file claims for expenses incurred during the plan year until March 31 of the following year. According to IRS rules, you must "use up" amounts deducted from your pay by incurring and filing claims for eligible expenses up to the amount you have had deducted. Otherwise, you lose the money you have left in your account.

### No Transfers Allowed

Remember, you may not transfer money between FSAs. Money set aside in your health care spending account cannot be used to reimburse dependent care expenses or vice versa.

Any forfeited amounts will be used to offset the plan's administrative expenses.

## Account Statements

You may obtain account information any time by phone or by accessing the [FSA vendor](#) website.

In addition, each time you receive a reimbursement, the attached explanation provides a summary of year-to-date activity.

## Continuation of Coverage

You may be eligible to continue your Health Care FSA participation in certain cases when your participation would otherwise end. You may not, however, continue your participation in the Dependent Care FSA. Refer to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) in the "Administrative Information" chapter.

### Administrative Information

Information about the administration of the FSAs can be found in the chapter titled "Administrative Information."

# Glossary

## Eligible Dependents

### For Health Care Flexible Spending Accounts

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and
- a child who is less than 26 years old.

### For Dependent Care Flexible Spending Accounts

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse and who is mentally or physically disabled and unable to provide care for himself or herself
- a child who is less than 13 years old.

## 8. Disability Coverage

Your Disability benefits are designed to provide continuing income if you become ill, injured, or pregnant and are unable to work.

For more information on ...	See Page ...
<b>Short-Term Disability Plan</b> .....	<b>8—3</b>
<b>Long-Term Disability Plan</b> .....	<b>8—6</b>
<b>Glossary</b> .....	<b>8—12</b>

# Highlights

## Your Disability Benefits ...

### Provide Coverage at No Cost

Coverage under the Short-Term Disability Plan and Long-Term Disability Plan is provided automatically, at no cost to you.

### Continue Part of Your Pay for Up to 180 Calendar Days

The Short-Term Disability Plan continues part of your Pay for up to 180 calendar days of disability, based on your length of service and the duration of your disability. *NOTE: 6 months or 26 weeks of disability are administered as 180 days.*

### Replace Part of Your Pay for Disabilities that Continue Past 180 Calendar Days

The Long-Term Disability Plan continues part of your Pay after you have been disabled for 180 calendar days with benefits payable until you reach age 65 or until your disability ends, if earlier. If you become disabled on or after reaching age 60 but before age 69, benefits may continue for 5 years (starting with the date you begin long-term disability), or until you reach age 70, whichever comes first. If you become disabled on or after reaching age 69, benefits may continue for up to 12 months (starting with the date you begin long-term disability).

### Are Coordinated with Other Disability Income

Your short-term disability and long-term disability benefits may be reduced by other income benefits, such as Workers' Compensation and Social Security, you receive while disabled.

## What Happens to Your Benefits When ...

For more information about what happens to your disability benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

# Short-Term Disability Plan

The short-term disability plan is designed to protect your income if you are unable to work due to pregnancy or non-occupational illness or injury. Casual employees are not eligible for short-term disability benefits. Employees who are on a leave of absence without pay, including educational leave, personal leave, military leave, or family medical leave for bonding or to care for a family member with a serious health condition, are not eligible for short-term disability benefits.

## Short-Term Disability

A **short-term disability absence** is:

- an absence of 4 or more consecutive calendar days due to pregnancy or a non-occupational illness or injury. For example, you might have a 5 calendar day absence due to a surgery. Also, a case in which you are absent on a Friday and the following Monday is a short-term disability absence.
- an absence of less than 4 calendar days due to a reason that is related to a previous short-term disability absence of 4 or more days. For example, you might return to work after a 5 calendar day absence for a surgery and later have a 2 calendar day absence that is related to the surgery. Both absences would be considered short-term disability (**“Hour of Work” and “Disability” are defined in the Glossary**).

A **paid leave absence** is an absence of less than 4 calendar days due to pregnancy or a non-occupational illness or injury. For example, you might be absent for 2 calendar days due to a cold.

Also, paid leave absences include absences that are less than 4 consecutive calendar days for a chronic condition that has not resulted in a short-term disability absence of 4 or more days. For example, you might periodically be absent for a period of less than 4 days due to diabetes, but you have not been absent for 4 or more days for this condition during the 1 year period before your absence. See “Successive Disabilities” for more information about absences for chronic conditions.

Approved paid leave absences are paid at 100% of Pay, are not part of the short-term disability plan, and are not counted against the maximum short-term disability benefit duration.

## Successive Disabilities

Periods of disability are treated as separate occurrences if they are:

- due to unrelated causes and are separated by your return to active work for at least 1 full regularly scheduled workday (normally 8 consecutive hours for a full-time employee)  
*or*
- due to related causes and are separated by a return to active work of at least 520 hours or 3 calendar months, whichever is longer  
*or*
- due to related causes and are separated by a 1 year period from the initial date of disability.

If related short-term disability absences of less than 4 consecutive calendar days continue after a 1 year period from the initial date of absence and you have not exhausted your maximum short-term disability benefits eligibility within the 1 year period:

- The cause of these absences will be considered to be a chronic condition and will fall under the paid leave policy up to the calendar year maximum.
- These absences will not be counted against your maximum benefits eligibility, will be paid at 100% of pay up to the calendar year maximum, and will be considered paid leave absences rather than short-term disability absences as long as you are not absent for 4 or more consecutive calendar days. If you are absent 4 or more calendar days for the same reason as your initial absence, this is considered a short-term disability absence. You must contact the claims administrator to receive short-term disability benefits.
- Family and Medical Leave Act (FMLA) leave is unpaid job protection and can run concurrently with paid leave.
- Employees also may choose to make up time and/or use vacation time to cover this time away from work.

## Benefit Duration and Amount

If you are unable to work due to pregnancy or non-occupational illness or injury, the Short-Term Disability Plan provides continuing pay for up to 180 calendar days of disability. The short-term disability benefit payments you receive depend on your length of service and the duration of your disability. If you have been employed for 6 months or more, the following three tiers of benefit payments apply:

- Tier 1: 100% of Pay for the first 42 calendar days (6 weeks) of disability
- Tier 2: 80% of Pay for the next 42 calendar days (6 weeks) of disability
- Tier 3: 60% of Pay for the remaining 96 calendar days (14 weeks) of disability.

If you have been employed for less than 6 months, the plan provides continuing pay for 30 calendar days for each month of service you completed as of the first day of your disability, limited by the percentages above. Time you are absent for short-term disability does not count toward additional short-term disability eligibility.

The following examples show how the tiered benefit works (in each example, "day" means calendar day):

**Example 1:** If you have worked 6 months, you will receive 100% of Pay for days one through 42 of the short-term disability absence (6 weeks). Beginning on day 43 of the absence, you will receive 80% of Pay through day 84 of the absence (the second 6 weeks). Beginning on day 85, you will receive 60% of Pay through day 180 of the absence (the remaining 14 weeks) ("Pay" is defined in the Glossary).

**Example 2:** If you have worked 2½ months, you will have completed 2 months of work, for the purposes of determining your short-term disability benefit. You will receive 100% of Pay for days 1 through 42 of the short-term disability absence (6 weeks). Beginning on day 43 of the absence, you will receive 80% of Pay through day 60 of the absence, at which time short-term disability benefits will end based on your amount of Company Service as of your initial date of disability (i.e., 2 months times 30 calendar days).

## Supplementing Tier 2 and Tier 3 Benefit Payments with Vacation Pay

You may supplement the Tier 2 (80%) and Tier 3 (60%) benefit payments with vacation pay, up to the maximum amount of vacation available to you, to reach 100% of Pay by completing an authorization form after a short-term disability claim is initiated.

- The amount of vacation required to reach 100% of Pay is 6 days for the 42 days of benefit payments at Tier 2 (i.e., 1 day of vacation per week of disability) and 28 days for the 96 days of benefit payments at Tier 3 (i.e., 2 days of vacation per week of disability).
- Current year, banked, and deferred vacation may be used to supplement the benefit payments. If you accrue vacation, you may supplement the benefit payments with vacation pay up to the

amount you have accrued at the time of the payments. Additional supplementation may continue as additional vacation is accrued.

- To have benefit payments supplemented with vacation pay, you must complete a Vacation Supplement Authorization form and return the completed form to the ORNL Disability Administration Office at the address on the form. You will receive the form from the third-party claims administrator for the Company after you file a short-term disability claim. The form is also available on the ORNL Benefits Forms web page.
- Vacation may be used to supplement the benefit payments in 1 hour increments.
- If you do not complete and return the Vacation Supplement Authorization form or do not have vacation available to supplement the benefit payments, you will receive only the amount of the tiered benefit.

## Claiming Short-Term Disability Benefits

If you are unable to come to work because of a short-term disability absence, you must contact the claims administrator for the Company in order to receive benefits.

- As a Salaried employee, you must call on the fourth calendar day of your absence.
- You also must contact the claims administrator for anticipated absences related to pregnancy or a scheduled surgery or other procedure or treatment.

The claims administrator will give you further instructions, send you an information packet via US mail for your claim for benefits, and answer any questions you may have.

Also, you must furnish periodic medical evidence of your pregnancy, illness, or injury if requested by the Company or claims administrator; you must provide the requested information within the timeframe stated in the request, or your benefits may be suspended or denied. The Company and claims administrator reserve the right to confirm your disability with a physician and/or require a written statement from your attending physician at any time during your absence. Upon return to work, a physician's statement may be required indicating your fitness to resume work duties (**"Physician" is defined in the Glossary**).

In addition, during your disability, you may be required to undergo periodic evaluations in order for the Company to determine if you are able to return to light duty or a reduced work schedule. You may work a reduced schedule for up to 3 months, subject to the approval of the Company.

The claims administrator has the authority to interpret and administer the plan for the Company. The claims administrator will notify you of the decision regarding approval of your claim or if additional information is needed to make a decision on your claim.

If you take an unpaid leave of absence, you must return to active work for at least 1 full regularly scheduled work day (normally 8 consecutive hours) to resume eligibility for short-term disability benefits.

## Benefit Payments

Plan benefits will be reduced by income benefits you are eligible to receive from other sources because of your disability, such as Workers' Compensation or any state or federal disability or occupational disease laws or benefits.

If your absence extends beyond 180 calendar days, benefits may become payable according to the Company's long-term disability plan. Any short-term disability benefit overpayments you receive may be recovered by the Company from amounts owed to you when you go on long-term disability or from benefit payments you receive under the long-term disability plan. Your plan benefits will not be reduced by any private disability coverage that you have purchased.

## Exclusions

Short-term disability benefits are not payable for disabilities:

- if you are not under the appropriate care and treatment of a licensed practicing physician
- that result from working for yourself (in an income-producing capacity except for Company-approved arrangements) or an employer other than UT-Battelle

- due to willful misconduct, violation of Company rules, or refusal to use safety appliances
- due to any intentionally self-inflicted injury

or

- resulting from your attempt to commit or the commission of a crime under state or federal law.

## When Short-Term Disability Benefits End

Benefits for any absence will end on the first of the following days when:

- you refuse to contact your supervisor and the claims administrator to report your disability or to provide updates about your continuing disability
- you do not provide requested satisfactory evidence of or provide incorrect information about your disability
- you refuse to be examined by a physician, ignore a physician's appointment, or stop following a physician's prescribed course of treatment
- you refuse to follow any step related to the administration of the short-term disability plan
- you become self-employed or perform services for a third party without the prior written permission of the Company or claims administrator
- you are no longer considered eligible because of a change in your employment status
- you recover from your disability
- you return to work
- you do not return to work for light duty or a reduced work schedule if you are able
- you have received the maximum number of benefit payments
- your employment with the Company is terminated for any reason
- you are confined in a jail, prison, or other penal facility or correctional facility
- you are no longer an active employee
- you voluntarily decline the benefits

or

- the plan terminates.

## Appeal Procedures

You may file claims for plan benefits and appeal adverse claim decisions. For appeal procedures, see "Claims Review & Appeals" in the "Administrative Information" chapter.

# Long-Term Disability Plan

Your long-term disability benefits are designed to provide continuing income if you become ill or injured and are unable to work. You are eligible to participate in this plan as described in the "About Your Benefits" chapter. You are not eligible to participate in this plan if you are on leave without pay, including educational leave, personal leave, family medical leave, or military leave.

You become entitled to benefits after you have been totally disabled, as defined in the **Glossary**, for 180 calendar days. Long-term disability benefits pick up where short-term disability benefits leave off, after you have been disabled for 180 calendar days.

**NOTE:** 6 months or 26 weeks of disability are administered as 180 days.

## Benefit Amount

Your monthly Long-Term Disability Plan benefit equals 60% of your regular monthly Pay as of your last day of short-term disability, up to a maximum monthly benefit of \$15,000, reduced by income you are eligible to receive from other sources, as described under "Reduction of Benefits (**"Pay" is defined in the Glossary**).

## Duration of Benefits

Benefits under the Long-Term Disability Plan are payable to you once you have been totally disabled, as defined in the **Glossary**, for 180 calendar days, subject to approval by the claims administrator for the Company.

### Phase One

Under the Long-Term Disability Plan, you are considered totally disabled during your first 24 months of long-term disability if you are unable to perform the duties of your regular job with the Company due to illness or injury, and are under the appropriate care and treatment of a licensed practicing physician (“Appropriate Care and Treatment” is defined in the **Glossary**).

Should you recover from your illness/injury during the first 24 months of long-term disability leave, you must contact the Company Disability Administration Office to request a return-to-work medical evaluation.

The decision on whether you return to work will be based on the results of this medical evaluation and the availability of a position for which you qualify. The Disability Administration Office will verify that a position is available for you. If a position is available, a return-to-work medical evaluation will be completed.

### Phase Two

After you have received long-term disability benefits for 24 months, you are considered totally disabled if you remain under the appropriate care and treatment of a licensed practicing physician and you are unable to work at any job for which you might be qualified, based on your education, training, and experience.

You may be eligible for severance pay after receiving long-term disability benefits for 24 months. Severance pay benefits are calculated based on your last day worked. See the **“Severance Plan”** chapter for details.

While you are receiving long-term disability benefits under either Phase One or Two, you must furnish periodic medical evidence of your illness or injury if requested by the Company, and you may be required to undergo periodic evaluations in order for the Company to determine whether you are able to return to work. Failure to do so can result in your benefits being discontinued.

Normally, if you qualify for benefits under the provisions of the plan as stated above, long-term disability benefits are payable until you recover or until you reach age 65, if earlier (unless one of the events under “When Long-Term Disability Benefits End” occurs). However, special provisions apply if you are age 60 or older when you become totally disabled. If you become totally disabled:

- at age 60 but before age 69, benefits are payable for up to 5 years (starting with the date you begin long-term disability) or until age 70, whichever comes first
- at or after age 69, benefits are payable for up to 12 months (starting with the date you begin long-term disability).

### Determining Your Long-Term Disability Benefit

To calculate the amount you are eligible to receive under the Long-Term Disability Plan, follow these steps:

- Step 1:** Multiply your monthly Pay by 60% to determine your maximum monthly benefit from the plan, up to \$15,000.
- Step 2:** Subtract other income you are eligible to receive, except for family Social Security, to find your adjusted monthly benefit from the plan. Continue on to Step 3 only if you are eligible to receive family Social Security.
- Step 3:** Add your adjusted monthly benefit (from Step 2) to all other income you are eligible to receive, including family Social Security. If the resulting total of all income benefits you are eligible to receive is more than 75% of your monthly Pay, your monthly long-term disability benefit will be reduced by the excess of your total income benefits over 75% of your monthly Pay.

## Reduction of Benefits

Your long-term disability benefits are reduced by other sources of income that are payable to you because of your disability. Income that will reduce your long-term disability benefits includes but is not limited to:

- Workers' Compensation benefits or benefits provided under a similar law; state disability benefits; and other statutory benefits for disability, retirement, or unemployment
- benefits provided through Company benefit plans, including the pension and business travel accident insurance plans
- income you receive for working on a reduced-hour basis or for rehabilitative employment

or

- any Social Security disability benefits for which you are eligible (refer to the Social Security and long-term disability benefits chart that follows).

If you are receiving benefits for Social Security Retirement Income and/or pension, prior to the date of disability, benefits are not reduced.

If any of this income is paid as a lump sum and results in an overpayment of disability benefits to you, you must reimburse the Company for the amount of the overpayment. If you do not repay the Company, your long-term disability benefit will be calculated as if this income were paid monthly. The Company has the right to recover any overpayments you receive, and your monthly benefit payment will be reduced by the maximum amount possible, as determined by the claims administrator, to recover any overpayment you receive.

The claims administrator that pays the long-term disability benefits will instruct you on how to apply for Social Security benefits. If you do not exhaust the steps to obtain Social Security benefits, your long-term disability benefits will be reduced by your estimated Social Security benefits, as calculated by the claims administrator. See the following "Social Security and Long-Term Disability Benefits" chart for more information.

Your long-term disability benefits will not be reduced by any private disability coverage that you have purchased.

Disability Example	
Assume you earn \$3,000 a month.	
Monthly Pay.....	\$3,000
× long-term disability benefit percentage.....	× 60%
<b>Maximum monthly long-term disability benefit.....</b>	
<b>\$1,800</b>	
Assume you are eligible for primary Social Security disability benefits of \$800 a month.	
Maximum monthly long-term disability benefit.....	\$1,800
– Primary Social Security.....	– \$800
<b>Adjusted monthly long-term disability benefit.....</b>	
<b>\$1,000</b>	

## Disability Example

Assume you are eligible for family Social Security disability benefits of \$500 a month.	
Adjusted monthly long-term disability benefit.....	\$1,000
+ Primary Social Security.....	+ \$800
+ Family Social Security.....	+ \$500
= Total disability income.....	\$2,300
- 75% of monthly Pay.....	- \$2,250
= Benefit reduction.....	\$50
<b>Final monthly long-term disability benefit.....</b>	<b>\$950</b>

## Social Security and Long-Term Disability Benefits

You should apply for Social Security disability benefits within 90 days of the date your long-term disability leave becomes effective.

If you have not received a benefit determination from Social Security after you have been receiving long-term disability benefits for 12 months, or if your original claim is denied and you do not file an appeal within 30 days of your receipt of the denial, then your long-term disability benefits will be reduced by your estimated Social Security benefits, as calculated by the claims administrator.

If...	Then...
You later complete the Social Security appeals process and are denied benefits	Your long-term disability benefits will be retroactively reinstated, and you will receive a "catch-up" payment
You receive a cost of living increase to your Social Security disability income after your long-term disability benefit has been calculated	Your long-term disability benefits will not change
Your disability makes you eligible to receive family Social Security benefits	Your total disability income from all sources may not exceed 75% of your monthly Pay

## Claiming Long-Term Disability Benefits

Long-term disability benefits cannot begin until the claim forms sent to you by the claims administrator have been satisfactorily completed by you and your physician and received by the claims administrator.

The claims administrator and the Disability Administration Office will assist you in filing your claim.

You are required to apply for Social Security and any other income you may be eligible to receive as a result of your disability. If your initial application for Social Security is denied, you are required to pursue the entire Social Security benefits appeals process through the Social Security Office.

### Exclusions

Long-term disability benefits are not payable for disabilities:

## Example of Offset for Rehabilitative Income

Assume you begin receiving rehabilitative income of \$1,500 per month.	
Monthly rehabilitative income...	\$1,500
× 70%	
<b>Maximum rehabilitative income offset ...</b>	<b>\$1,050</b>
Assume your long-term disability benefit is \$2,500 per month.	
Monthly long-term disability benefit ...	\$2,500
- Monthly rehabilitative income offset...	- \$1,050
= Adjusted disability benefit...	\$1,450
+ Rehabilitative income...	+ \$1,500
<b>Final monthly income...</b>	<b>\$2,950</b>

- occurring during the first 12 months that your plan coverage is in effect if caused by any condition for which you received treatment during the 3-month period immediately before your plan coverage became effective
- if you are not under the appropriate care and treatment of a licensed practicing physician
- that result from working for yourself (in an income-producing capacity except for Company-approved arrangements) or an employer other than UT-Battelle
- due to willful misconduct, violation of Company rules, or refusal to use safety appliances
- due to any intentionally self-inflicted injury
- resulting from your attempt to commit or commission of a crime under state or federal law

or

- directly or indirectly due to war, declared or undeclared

## Taking a Job While Disabled

If you return to work at the Company in a full-time position your long-term disability benefits will end.

The claims administrator provides a rehabilitative employment program to assist you in pursuing other employment opportunities if it is determined that you will not be able to return to your job at the Company. If you participate in the rehabilitative employment program, you will be eligible to continue to receive part of your long-term disability income during your participation. Your monthly long-term disability benefits will be reduced by 70% of any income you receive from your rehabilitative employment. Your combined long-term disability benefit and rehabilitative employment income cannot exceed 100% of your regular monthly Pay as of your last day of short-term disability. Your participation in the rehabilitative employment program and the length of time you participate are subject to the discretion and approval by both the Company and the claims administrator.

## When Long-Term Disability Benefits End

- Long-term disability benefits will end on the first of the following days when:
  - you refuse to provide updates about your continuing disability
  - you do not provide requested satisfactory evidence of or provide incorrect information about your disability
  - you refuse to be examined by a physician, ignore a physician's appointment, or stop following a physician's prescribed course of treatment
  - you refuse to follow any step related to the administration of the long-term disability plan
  - you become self-employed or perform services for a third party without the prior written permission of the claims administrator
  - you recover from your disability
  - you return to work
  - you have received the maximum number of benefit payments
  - you are confined in a jail, prison, or other penal facility or correctional facility
  - you retire
  - you die
  - you voluntarily decline the benefits

or

- If your disability has not been approved for Phase 2 disability by the end of the Phase 1 period, your benefit will be terminated at the end of Phase 1, or at such earlier time if any of the above bullets apply. If your Phase 2 disability claim is later approved, your benefit will be retroactively reinstated to the beginning of Phase 2.
- the plan terminates.

## Successive Disabilities

If you receive long-term disability benefits, return to work for less than 520 hours or 90 calendar days (whichever is longer) and again become disabled due to the same illness or injury, long-term disability income will resume without a 6 month waiting period. However, if you have been working for at least 520 hours, or more than 90 calendar days (whichever is longer), you will need to satisfy the waiting period before long-term disability benefits begin.

Disabilities due to unrelated causes will be treated as separate disabilities requiring satisfaction of separate waiting periods if the disabilities are separated by your return to work for 8 consecutive hours.

## Administrative Information

Information about the administration of your Disability Coverage can be found in the chapter titled "Administrative Information."

## Appeal Procedures

You may file claims for plan benefits and appeal adverse claim decisions. For appeal procedures, see "Claims Review & Appeals" in the "Administrative Information" chapter.

# Glossary

## Appropriate Care and Treatment

During disability, medical care and treatment that is:

- received from a physician whose medical training and clinical experience are suitable for treating your disability;
- necessary to meet your basic health need and is of demonstrable medical value;
- consistent in type, frequency, and duration of treatment with relevant guidelines of national medical, research, and health care coverage organizations and government agencies;
- consistent with the diagnosis of your condition; and
- maximizing your medical improvement.

## Approved Rehabilitative Employment Program

During disability, a program of physical, mental, or vocational rehabilitation which:

- is expected to result in your return to your own occupation or to a reasonable occupation on a full-time basis and
- is approved, in writing, by the Company and the insurance company.

A rehabilitative employment program no longer will be considered approved on the earliest of these dates:

- the date you are able to perform the material duties of your own occupation;
- the date you are able to perform work at any other reasonable occupation;
- the date you return to work for the Company on a reduced-hour basis; or
- the date the insurance company or the Company withdraws, in writing, its approval of the program.

## Disability

Under UT-Battelle's Disability plans, you are determined to have a disability if you are unable to perform the duties of your regular job with the Company due to illness or injury and are under the appropriate care and treatment of a licensed practicing physician. The Company's Claims Administrator makes that determination.

## Hour of Work

Each hour of work for the Company for which you are paid, including straight time, overtime, holidays, and jury duty. However, vacations, personal leave, and time off for union business are not included in calculating your hours of work.

## Light Duty Assignments

Temporary modified duties assigned as the result of temporary physical limitations due to non-occupational injury or illness or pregnancy that prevent an employee from performing the full scope of duties of his or her regular assigned job.

## Long-Term Disability

Your long-term disability benefits are designed to provide continuing income if you become ill or injured and are unable to work. You become eligible for benefits after you have been totally disabled for 6 months.

## Pay

### For Short-Term Disability and Long-Term Disability

Your monthly basic rate of pay in effect just before your total disability begins and before any pre-tax salary reductions. Pay does not include overtime, bonuses, or any other form of extra compensation.

## **Physician**

A person who is licensed to prescribe and administer drugs or to perform surgery and who operates within the scope of his or her license.

## **Short-Term Disability**

The short-term disability plan is designed to protect your income if you are unable to work due to illness, injury, or pregnancy.

## **Total Disability or Totally Disabled**

### **For Long-Term Disability**

During the first 24 months you are absent from work under the long-term disability plan, you are considered **Totally Disabled** if you are unable to perform the duties of your regular job with the Company due to illness or injury and are under the regular care of a licensed practicing physician. After you have been absent from work for 24 months, you are considered **Totally Disabled** if you remain under the regular care of a licensed practicing physician and you are unable to work at any job for which you might be qualified based on your education, training, and experience.



## 9. Life and Accident Insurance

Your Life and Accident Insurance benefits are designed to provide financial security for your survivors in the event of your death, and for you, in case of accidental dismemberment, disability or, in the case of Special Accident, paralysis.

For more information on ...	See Page ...
<b>Basic Life Insurance</b> .....	<b>9—3</b>
<b>Supplemental Life Insurance</b> .....	<b>9—4</b>
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<b>Glossary For Business Travel and Special Accident</b> .....	<b>9—24</b>
<b>Other Important Information</b> .....	<b>9—25</b>

# Highlights

## Your Benefits ...

### Provide Security for Your Family Through Basic Life Coverage

Your Basic Life Insurance coverage pays a benefit of at least two times your Pay to your beneficiary in case of your death from any cause. You and the Company share the cost of this coverage.

### Offer the Opportunity for Added Protection through Supplemental, Spouse, and Dependent Life Coverage

You may purchase Supplemental Life Insurance coverage from one to eight times your Pay to a maximum of \$1,000,000 to provide greater security for your beneficiary in case of your death from any cause. You may also purchase spouse life insurance in amounts from \$10,000 to \$50,000 and Dependent Life Insurance in the amount of \$10,000.

### Automatically Provide Business Travel Accident Coverage

Business Travel Accident Insurance coverage pays a benefit of four times your Pay, up to \$500,000, to you or your beneficiary in case of accidental death, dismemberment, or Total and Permanent Disability (as defined in the Glossary) while you are traveling on a Business Trip (as defined in the Glossary). This coverage is provided automatically, at no cost to you.

### Give You Extra Security Through Special Accident Coverage

Special Accident Insurance coverage from \$20,000 to \$500,000 can provide extra financial security for you or your beneficiary in the event of accidental death, dismemberment, or paralysis. Family coverage is also available.

### What happens to your benefits when ...

For more information about what happens to your life and accident benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

# Basic Life Insurance

Basic Life Insurance is available on an optional contributory basis. This coverage pays benefits to your beneficiary in the event of your death from any cause while you are insured.

Evidence of Insurability will be required if Basic Life Insurance is elected more than 30 days after date of hire.

## Benefit Amounts

### During Active Service

If you are actively working at the Company, your Basic Life Insurance amount is equal to two times your annual Pay, rounded to the next higher \$1,000 if your annual Pay is not an even multiple of \$1,000. (The term "Pay" is defined in the Glossary.)

When your Pay increases enough to put you in a new insurance bracket, your insurance amount will automatically increase. If your Pay decreases, your insurance amount will be reduced if your new Pay rate puts you in a lower insurance bracket.

Any change will be effective immediately. If you are on leave of absence, long-term disability, or strike at that time, the increase or reduction in insurance will take place upon your return to work.

### During Disability

After you have been on Short-Term Disability continuously for 13 weeks, your Basic Life Insurance coverage will continue at the level in effect at the time your disability began, providing you pay any required cost.

If you transition to Long-Term Disability, you may continue your coverage, and you may apply for a waiver of premium. If approved, your coverage will continue at no cost.

If you become Totally Disabled (as defined in the Glossary) during active service and before age 63, your Basic Life Insurance coverage will continue at the level in effect at the time your disability began for as long as you remain Totally Disabled or until the last day of the month preceding your 65th birthday, whichever comes sooner. If your Total Disability begins after your 63rd birthday, however, your insurance will continue for 2 years, but not beyond age 70.

On the first day of the month in which you reach age 65, or at the expiration of the 2 year period if later, you may be eligible to continue a portion of your insurance amount, as described previously.

If you are a Casual employee, coverage may be continued by paying the necessary premiums through the billing process.

## About Your Basic Life Insurance Amount

If your annual Pay is not an even multiple of \$1,000, it is rounded up for purposes of determining your Basic Life Insurance amount. This rounding of your Pay means that insurance amounts are actually provided in \$2,000 steps as shown by the examples in the following chart.

If your annual Pay is:	Your Basic Life Insurance amount is:
\$34,000.01 to \$35,000	\$70,000
\$35,000.01 to \$36,000	\$72,000
\$49,000.01 to \$50,000	\$100,000
\$50,000.01 to \$51,000	\$102,000
\$74,000.01 to \$75,000	\$150,000
\$75,000.01 to \$76,000	\$152,000
\$90,000.01 to \$91,000	\$182,000
\$91,000.01 to \$92,000	\$184,000
in steps of \$1,000	in steps of \$2,000

## **Salaried Employees Hired Prior to 4/1/12**

### **During Retirement—At Age 65 and After**

If you retire at age 65 or later, a reduced amount of Basic Life Insurance coverage (described below) will continue for the rest of your life, provided you had Basic Life Insurance coverage for at least 1 year immediately preceding retirement. This reduced coverage is currently provided at no cost to you.

If you had Basic Life Insurance coverage for at least 1 year but less than 5 years immediately preceding your retirement, your reduced life insurance amount will be \$625.

If you had Basic Life Insurance coverage for at least 5 continuous years immediately preceding your retirement, the amount of your reduced insurance will be the greater of:

- 20% of your Basic Life Insurance just before retirement.  
*or*
- 1% of your Basic Life Insurance amount just before retirement multiplied by your years of service (including any fraction of a year), plus \$500, with a minimum of \$2,500 or 25% of your Basic Life Insurance just before retirement, up to a maximum of \$10,000

### **During Retirement—Before Age 65**

If you retire before age 65, are eligible for an immediate pension benefit, and had Basic Life Insurance coverage for at least 1 year immediately preceding retirement, you can:

- continue your full Basic Life Insurance amount until the last date of the month preceding your 65th birthday by continuing to make your regular premium payments  
*or*
- take the reduced Basic Life Insurance amount (as described under “During Retirement—At Age 65 and After”) immediately at no cost to you.

The reduced policy can be elected at retirement or any time after retirement until the last day of the month preceding your 65th birthday

On the first of the month in which you reach age 65, your life insurance will be automatically reduced.

The balance between your reduced amount and the original amount can be converted to an individual policy within 31 days of termination of coverage.

## **Salaried Employees Hired on or After 4/1/12**

Coverage ends the last day of the month upon termination from the company. Your coverage can be converted to an individual policy. Refer to “Conversion Privileges” at the end of this section for more information.

# **Supplemental Life Insurance**

Supplemental Life Insurance is available on an optional contributory basis. This coverage provides added protection to your beneficiary in the event of your death from any cause while you are insured. You must elect Basic Life Insurance in order to elect this coverage.

## **Benefit Amounts**

### **During Active Service**

If you are actively working, you can elect Supplemental Life Insurance equal to one to eight times your annual Pay (rounded to the next higher \$1,000 if not an even multiple of \$1,000), up to a maximum of \$1,000,000. (The term “Pay” is defined in the Glossary.)

Evidence of Insurability (EOI) is required for any insurance amount elected greater than five times salary. The amount of coverage in effect prior to the approval or after the denial of the requested insurance coverage will be five times salary.

If Supplemental Life Insurance is elected more than 30 days after date of hire, EOI will be required for the full elected amount.

When your Pay increases enough to put you in a new insurance bracket, your insurance amount will automatically increase. If your Pay decreases, your insurance will be reduced if your new Pay rate puts you in a lower insurance bracket.

Any change will be effective immediately. If you are on leave of absence, long-term disability, or strike at that time, the increase or reduction in insurance will take place upon your return to work.

### **During Disability**

After you have been on Short-Term Disability continuously for 13 weeks, your Supplemental Life Insurance coverage will continue at the level in effect at the time your disability began, providing you pay any required cost.

If you transition to Long-Term Disability, you may continue your coverage and apply for a waiver of premium. If approved, your coverage will continue at no cost.

If you become Totally Disabled (as defined in the Glossary) during active service and before age 63, your Supplemental Life Insurance coverage will continue at the level in effect at the time your disability began for as long as you remain Totally Disabled or until the last day of the month preceding your 65th birthday, whichever comes first.

If your Total Disability begins after your 63rd birthday, however, your insurance will continue for 2 years, but not beyond age 70. On the first day of the month in which you reach age 65, or at the expiration of the 2 year period, if later, you may be eligible to continue a portion of your insurance amount, as described in "Portability" at the end of this section.

If you are a Casual employee, coverage may be continued by paying the necessary premiums through the billing process.

### **During Retirement—At Any Age**

Your Supplemental Life Insurance coverage terminates unless you convert it to an individual policy or elect the portability option. Refer to "Conversion Privileges" at the end of this section if you would like to convert to an individual policy, or see "Portability" if you would like to elect the portability option.

#### **Payment of Benefits**

Basic and Supplemental Life death proceeds over \$5,000 are deposited into a Total Control Account (TCA), a settlement option or method used to pay claims in full. MetLife establishes an interest-bearing account that provides your beneficiary with immediate access to the entire amount of the insurance proceeds. MetLife pays interest on the balance in the TCA from the date the TCA is established, and the account provides for a guaranteed minimum rate. Your beneficiary can access the TCA balance at any time without charge or penalty, by writing drafts in an amount of \$250 or more. Your beneficiary may withdraw the entire amount of the benefit payment immediately if he or she wishes. Please note the TCA is not a bank account and not a checking, savings, or money market account.

### Accelerated Benefit Option

If you are diagnosed with a terminal illness with 6 months or less to live and have at least \$10,000 of Basic Life Insurance or Supplemental Life Insurance, you may make a one-time request to receive a portion of your life insurance benefit before you die. You must furnish satisfactory proof of your illness to the insurance company before any benefits can be paid.

You may receive up to 50% of the amount of your basic and Supplemental Life Insurance coverage, with a maximum living benefit of \$500,000 of your Basic Life Insurance coverage and \$500,000 of your Supplemental Life Insurance coverage. Benefits will be paid in a lump sum.

Living benefit payments may be taxable and may affect your eligibility for certain government benefits, such as Medicaid. In addition, the amount of benefits payable to your beneficiary upon your death will be reduced by the amount of the living benefit that you receive.

If you wish to apply for a living benefit, please contact the ORNL Benefits Office for information.

## Dependent Life Insurance

You may purchase Dependent Life Insurance coverage for your spouse and your eligible dependent children from the date of birth or adoption up to the last day of the month in which they turn age 26. Spouse and child life insurance is not available to those individuals on active duty in the military of any country or international authority; however, active duty for this purpose does not include weekend or summer training for the reserve forces of the United States, including the National Guard, or if they are insured under the Group Policy as an employee. You must elect Basic Life Insurance in order to elect this coverage.

Reminder: You cannot be enrolled in Basic Life Insurance as an employee and also be covered as a spouse or dependent under Dependent Life Insurance.

You may purchase \$10,000 to \$50,000 in increments of \$10,000 for your spouse and \$10,000 for each dependent child.

Evidence of Insurability is required for a spouse if you are enrolling for coverage after the first 30 days of becoming eligible.

Eligible Child Life Insurance coverage ends on the last day of the month in which they turn age 26 or the date of marriage, whichever is earlier.

UT-Battelle does not maintain a record of covered dependents for child life. It is the employee's responsibility to cancel coverage when appropriate. Otherwise premiums will continue to be taken.

All Dependent Life coverage ends on the last day of the month in which an active employee terminates employment or retires. It also ends on the last day of the month when an individual goes on long-term disability, upon divorce, or when a dependent is no longer eligible. Refer to "Conversion Privileges" at the end of this section if you would like to convert to an individual policy.

## Glossary For Life Insurance

### Dependent Child

For the purposes of Child Life Insurance, Child means Your unmarried Child(ren) and, those unmarried Child(ren) of Your legally married Spouse from birth until age 26.

## Pay

Your annual basic rate of pay, determined as described in the "Life and Accident Insurance" chapter, before any pre-tax salary reductions. Pay does not include overtime, bonuses, or any other form of extra compensation.

## Total Disability or Totally Disabled

### For Basic and Supplemental Life Insurance

You are considered Totally Disabled if, because of an illness or injury,

- you cannot do your job and
- you cannot do any other job for which you are qualified by your education, your training, or your experience.

## Business Travel Accident Insurance

Business Travel Accident Insurance pays benefits to you for a covered loss, if you should lose sight, speech, hearing, or limb, or become paralyzed or Totally and Permanently Disabled (See Accidental Dismemberment and Plegia Benefit). Benefits are also payable to your beneficiary in case of your death as a result of an accident that occurs while you are traveling on a Business Trip (as defined in the Glossary). This does not include commuting to or from work. If your spouse and/or eligible dependent children are authorized to travel with you, they will also be covered for accidental death or dismemberment.

Coverage is provided 24 hours a day during a Business Trip (as defined in the Glossary), starting when you leave your home or place of business (whichever is later) and continuing until you return to your home or place of business (whichever is earlier). Coverage is also provided while you are on a side trip or vacation that is taken in conjunction with a Business Trip not lasting longer than 336 hours, or on the Company premises to which you are permanently assigned in the event of a bomb scare, bomb search, bomb explosion, or felonious assault (committed by someone other than a fellow employee or family member).

Business Travel Accident Insurance benefits are paid in addition to any other life and accident insurance benefits you are eligible to receive.

### Benefit Amounts

While you are actively employed, and until age 70, your Business Travel Accident benefit amount equals four times your annual Pay, with a minimum benefit of \$100,000 and a maximum benefit of \$500,000. Aggregate Limit of Liability per Covered Accident: \$10,000,000

Your spouse's benefit amount is \$100,000, and the benefit amount for each eligible dependent child is \$25,000.

As an active employee age 70 and older, your benefit amount will be reduced as follows:

If you are at least this age:	Your benefit will be this percentage of your pre-age-70 benefit
70	82.5%
75	57.5%
80	37.5%
85	20%

## Accidental Death Benefit

If an Insured suffers a loss of life as a result of a Covered Injury, The Zurich American Insurance Company will pay the applicable Principal Sum. The death must occur within 365 days of the Covered Injury. Principal Sum is four times the employee's base annual earnings up to a maximum of \$500,000.

This benefit is subject to the limitations in General Limitations.

## Accidental Dismemberment and Plegia Benefit

If an Injury to an Insured results in any of the following Covered Losses, The Zurich American Insurance Company will pay the benefit amount shown. The Covered Loss must occur within 365 days of the Accident.

The benefit amounts are based on the Insured's Principal Sum.

Dismemberment Benefits	
For covered loss of	The plan pays
Both hands and both feet	Principle Sum
One hand and one foot	Principle Sum
One hand or one foot plus the loss of Sight of One Eye	Principle Sum
Sight of both eyes	Principle Sum
Speech and hearing	Principle Sum
Speech or hearing	50% of Principle Sum
One hand; one foot; or sight of one eye	50% of Principle Sum
Thumb and index finger of the same hand	25% of Principle Sum
Hearing in one ear	25% of Principle Sum

  

Dismemberment Benefits	
Plegia	
Quadriplegia (total paralysis of all four limbs)	Principle Sum
Triplegia (total paralysis of three limbs)	75% of Principle Sum
Paraplegia (total paralysis of both lower limbs)	75% of Principle Sum
Hemiplegia (total paralysis of upper and lower limbs on one side of the body)	50% of Principle Sum
Uniplegia (total paralysis of one limb)	25% of Principle Sum

For purposes of this benefit:

1. Covered Loss means:
  - a. For a foot or hand, actual severance through or above an ankle or wrist joint;
  - b. Actual severance through or above the metacarpophalangeal joint of a thumb or index finger;
  - c. Total and permanent loss of sight;
  - d. Total and permanent loss of speech;
  - e. Total and permanent loss of hearing.

2. Plegia must continue for twelve (12) consecutive months and be determined by Our competent medical authority to be permanent, complete and irreversible paralysis of one or more Limbs. A Limb means an arm or a leg. Proof of total paralysis may be required by Zurich American Insurance Company on a periodic basis. Benefits are not payable for paralysis caused by a stroke.

This benefit is subject to the limitations in General Limitations.

### **Coma Benefit**

If an Insured suffers an Injury resulting in a Covered Loss within 180 days of a Covered Accident, and such Injury causes the Insured to be in a Coma for at least thirty-one (31) consecutive days, the Zurich American Insurance Company will pay a Coma Benefit.

The Coma Benefit will be payable at 1% of the Insured's Principal Sum per month for the first 11 months the Insured remains in a Coma, following the initial thirty-one (31) day period. At the end of the 11 months of payment, if the Insured remains in a Coma, the Zurich American Insurance Company will pay a lump sum benefit equal to the Principal Sum payable under the Accidental Death Benefit less the amount of the 11 months of benefit already received.

Coma will be determined by the Zurich American Insurance Company 's duly licensed physician.

This benefit is subject to the limitations in General Limitations.

### **Permanent and Total Disability Benefit**

If an Insured becomes Permanently and Totally Disabled as a result of a Covered Injury, The Zurich American Insurance Company will pay a Permanent and Total Disability Benefit provided that he or she becomes Permanently and Totally Disabled within 365 days of the Injury; and the Permanent and Total Disability continues for twelve (12) months.

For purposes of this benefit, Permanently and Totally Disabled means that the Insured is totally and continually disabled and cannot work at any job that he or she is reasonably suited by education, training or experience to do as a gainful or meaningful occupation. Permanent and Total Disability must be verified by a competent medical authority, and must be expected to continue for the remainder of the Insured's life.

This benefit is subject to the limitations in General Limitations.

### **Additional Benefits**

#### **Carjacking Benefit**

If an Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Death or Accidental Dismemberment and Plegia Benefit, as a direct result of an Accident that occurs during a Carjacking of a private passenger automobile that the Insured was operating, getting into or out of, or riding in as a passenger, Zurich will pay an additional benefit equal to 10% of the Insured's Principal Sum to a maximum of \$25,000.

Verification of the Carjacking must be made part of an official police report within twenty-four (24) hours of the Carjacking or as soon as reasonably possible, or be certified in writing by the investigating officer(s) within twenty-four (24) hours or as soon as reasonably possible, and such verification must be provided to the Zurich American Insurance Company .

For purposes of this benefit, Carjacking means a person other than the Insured taking unlawful possession of a private passenger automobile by means of force or threats against the person(s) then rightfully occupying it.

#### **Day Care Center Benefit**

If an Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Death Benefit, Zurich American Insurance Company will pay an additional benefit for day care expenses to the individual who incurs the expense on behalf of each Dependent Child if:

1. on the date of the Accident, the Dependent Child was enrolled in an Accredited Child Care Facility, or enrolls in such facility within ninety (90) days from the date of loss; and
2. the Dependent Child is under age 13.

The Day Care Benefit will be equal to the lesser of:

1. the actual cost of the child care;
2. 10% of the Insured's Principal Sum; or
3. \$10,000.

The Day Care Benefit will be paid annually for four (4) consecutive years if:

1. the Dependent Child is under age 13 at the time of each annual payment; and
2. proof, acceptable to Zurich American Insurance Company, is received by Zurich American Insurance Company that verifies that the Dependent Child remains enrolled in an Accredited Child Care Facility.

An Accredited Child Care Facility means:

1. a child care facility that operates pursuant to state and local laws;
2. is licensed by the state for such child care facilities; and
3. has been provided with a Tax Identification Number by the Internal Revenue Service.

An Accredited Child Care Facility does not include a hospital; the child's home; a nursing or convalescent home; a facility for the treatment of mental disorders; an orphanage; or a treatment center for drug and alcohol abuse.

### **Hearing Aid or Prosthetic Appliance Benefit**

If an Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Dismemberment and Plegia Benefit, the Zurich American Insurance Company will pay an additional benefit provided:

1. the Insured is required to use a hearing aid or prosthetic appliance;
2. the Injury that caused the payment of the Accidental Dismemberment and Plegia Benefit is the same Injury that requires the Insured to use the Hearing Aid or Prosthetic Appliance; and
3. the Hearing Aid or Prosthetic Appliance was required within one (1) year of the Injury.

The amount the will pay will be equal to the one-time cost of the Hearing Aid or Prosthetic Appliance actually paid by the Insured.

This benefit will not be paid unless:

1. the Hearing Aid or Prosthetic Appliance was prescribed by a legally qualified physician or surgeon who is not the Insured's spouse, child, or relative; and
2. presentation of proof of payment is provided to the Zurich American Insurance Company.

For purposes of this benefit, Prosthetic Appliance will include an artificial limb or eye.

No payment will be made for ordinary living, traveling or clothing expenses.

The maximum amount payable under all provisions of this benefit combined will be the lesser of 10% of the Insured's Principal Sum or \$25,000.

### **Higher Education Benefit**

If the Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Death Benefit, the Zurich American Insurance Company will pay an additional benefit for higher education expenses to the individual who incurs the expense for each Dependent Child.

A Dependent Child is eligible for the Higher Education Benefit if on the date of the Accident:

1. he or she is enrolled as a full-time student in an accredited college, university or trade school; or
2. he or she is at the 12th grade level and enrolls in an accredited college, university or trade school within one (1) year from the date of the Accident.

The Higher Education Benefit will be equal to 10% of the Insured's Principal Sum, to a maximum of \$10,000. This amount will be paid annually for up to four (4) consecutive years if the Dependent Child continues his or her education. Before this benefit is paid each year, the Dependent Child must present written proof, acceptable to Zurich American Insurance Company, that he or she is attending an institution of higher learning on a full-time basis.

### **Home Alterations and Vehicle Modification Benefit**

If an Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Dismemberment and Plegia Benefit, Zurich American Insurance Company will pay an additional benefit for home alterations and/or vehicle modifications, provided:

1. the Insured is required to use a wheelchair to be ambulatory on a permanent basis; and
2. the Injury that caused the payment of the Accidental Dismemberment and Plegia Benefit is the same Injury that requires the Insured to need the wheelchair.

The amount will pay will be equal to:

1. the one-time cost of alterations to the Insured's primary residence to make it wheelchair accessible and habitable; and
2. the one-time cost of modifications necessary to his or her motor vehicle to make the vehicle accessible or drivable.

Benefits will not be payable unless:

1. alterations and/or modifications are made by a person or persons experienced in such alterations and/or modifications, and are recommended by a recognized organization providing support and assistance to wheelchair users; and
2. presentation of proof of payment is provided to Zurich American Insurance Company.

The maximum amount payable under all provisions of this benefit combined will be the lesser of 20% of the Insured's Principal Sum or \$50,000.

### **Rehabilitation Benefit**

If the Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Dismemberment and Plegia Benefit, Zurich American Insurance Company will pay an additional benefit for the Reasonable and Customary expenses actually incurred for Rehabilitation Training, in an amount equal to the lesser of:

1. the actual expenses that are incurred within two (2) years from the date of the Accident for the Rehabilitation Training;
2. \$25,000; or
3. 10% of the Insured's Principal Sum.

Rehabilitation Training means a treatment program that:

1. is prescribed by a licensed physician acting within the scope of his or her license that is approved by Zurich American Insurance Company prior to the provision of services;
2. is required due to the Insured's Injury; and
3. prepares the Insured for an occupation which he or she would not have engaged in except for the Injury.

Reasonable and Customary expenses means the common charges made by other health care providers in the same locality for the treatment furnished. If the common charges for a service cannot be

determined due to the unusual nature of such service, Zurich American Insurance Company will determine the amount based upon:

1. the complexity involved;
2. the degree of professional skill required; and
3. any other pertinent factors.

We reserve the right to make the final determination of what is Reasonable and Customary.

### **Seat Belt/Air Bag Benefit**

If an Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Death Benefit, and the Injury which caused the accidental death directly resulted from an automobile Accident, Zurich American Insurance Company will pay an additional benefit, which equals 10% of the Insured's Principal Sum up to a maximum of \$25,000, provided that the Insured was:

1. operating or riding as a passenger in any private passenger automobile designed for use primarily on public roads; and
2. wearing an original, equipped, factory installed or manufacturer authorized and unaltered seat belt, or lap and shoulder restraint at the time of the Injury.

Verification of the Insured's actual use of the seat belt or lap and shoulder restraints is required as follows:

1. in the official law enforcement report of the Accident, through certification by the investigating officers; or
2. by other reasonable proof, acceptable to Zurich American Insurance Company.

An additional benefit equal to 10% of the Insured's Principal Sum to a maximum of \$25,000, will be paid if the Insured was driving a private passenger automobile with a manufacturer equipped driver-side air bag or riding as a passenger in a private passenger automobile with a manufacturer equipped passenger-side air bag, provided the Insured's seat belt or lap and shoulder restraint was properly fastened at the time of the Accident. The proper functioning and/or deployment of the air bag must be certified in the official law enforcement report of the Accident, through certification by the investigating officers or by other reasonable proof, acceptable to Zurich American Insurance Company.

Zurich American Insurance Company will not pay a Seat Belt or Air Bag Benefit if the driver of the automobile in which the Insured was riding was either:

1. under the influence of alcohol;
  - a. A driver will be conclusively presumed to be under the influence of alcohol if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be under the influence of alcohol or intoxicating liquor if operating a motor vehicle.
  - b. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the driver's intoxication. Or,
2. under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.

### **Therapeutic Counseling Benefit**

If an Insured suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Dismemberment and Plegia Benefit, and the Insured requires Therapeutic Counseling, Zurich American Insurance Company will reimburse the charges for such counseling, provided:

1. all terms and conditions of the Policy are met;
2. Therapeutic Counseling begins within ninety (90) days of the Covered Accident;

3. Therapeutic Counseling must be received within one (1) year from the date of the Covered Loss.

Therapeutic Counseling means treatment or counseling provided by a licensed therapist or counselor who is registered or certified to provide psychological treatment or counseling.

The maximum amount payable under this benefit is \$25,000 for any one Covered Accident.

## General Exclusions

A loss will not be a **Covered Loss** if it is caused by, contributed to, or results from:

1. suicide or any attempt at suicide or intentionally self-inflicted **Injury** or any attempt at intentionally self-inflicted **Injury**;
2. war or any act of war, whether declared or undeclared;
3. involvement in any type of active military service;
4. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for **Accidental** ingestion of contaminated foods;
5. participation in the commission or attempted commission of any felony, an assault, insurrection or riot;
6. being intoxicated while operating a motor vehicle.
  - a. An **Insured** will be conclusively presumed to be intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the **Accident** occurred, to be intoxicated, if operating a motor vehicle.
  - b. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the **Insured's** intoxication.
7. being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage;
8. travel or flight in any aircraft except to the extent stated in the **Coverage** Section;

## General Limitations

**Limitation on Multiple Covered Losses.** If an Insured suffers more than one loss as a result of the same Accident, Zurich American Insurance Company will pay only one benefit, the largest benefit.

**Limitation on Multiple Benefits.** If an Insured can recover benefits under more than one of the following benefits: Accidental Death Benefit, Accidental Dismemberment and Plegia Benefit, Coma Benefit, Permanent and Total Disability Benefit, as a result of the same Accident, the most Zurich American Insurance Company will pay for these benefits in total is the Insured's Principal Sum.

**Limitation on Multiple Hazards.** If an Insured suffers a Covered Loss that is covered under more than one Hazard, Zurich American Insurance Company will pay only one benefit, the largest benefit unless there is a specific written exception in the Policy.

**Aggregate Limit.** Zurich American Insurance Company will not pay more than the Aggregate Limit of Liability stated in the Schedule or a specific Hazard(s).

## Enhanced Travel Assistance Plan Benefits

### Hospital Admission

If a Covered Person is Injured or Ill on a Covered Trip and incurs a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, Zurich Travel Assist will pay the actual expenses incurred for guarantee of payment to the hospital or the medical provider. The maximum amount Zurich Travel Assist will pay for the Hospital Admission/Medical Expenses Guarantee is \$10,000.

## **Medical Evacuation Benefit**

If a Covered Person is Injured or Ill on a Covered Trip and is being treated in a hospital, medical facility, clinic or by a medical provider which, based upon Our or Our Assistance Provider's evaluation, cannot provide medical care in accordance with Western Medical Standards, Zurich Travel Assist will arrange for, and cover the cost for, the transport of the Covered Person to the nearest hospital or medical facility which can provide such care. Zurich Travel Assist must be contacted prior to the transport and Zurich Travel Assist must authorize the transport for this Medical Evacuation Benefit to be payable. No transport will be arranged for and/or covered without the prior recommendation of the attending physician.

Based on all the circumstances, Zurich Travel Assist will determine the standard of care of a hospital or medical facility, clinic or medical provider for the limited purpose of determining Our liability

## **Medical Repatriation Benefit**

If a Covered Person is Injured or Ill on a Covered Trip and has sufficiently recovered to travel in a non-scheduled commercial air flight or a regularly scheduled air flight with special equipment and/or personnel with minimal risk to his or her health, Zurich Travel Assist will arrange for, and cover the cost for, the transport of the Covered Person to his or her Principal Residence, in such transportation. Zurich Travel Assist must be contacted prior to the transport and Zurich Travel Assist must authorize the transport for this Medical Repatriation Benefit to be payable. No transport will be arranged for and/or covered without the prior recommendation of the attending physician.

Based on all the circumstances, for the limited purpose of determining Our liability, Zurich Travel Assist will determine the appropriateness of the scheduling and the mode of transportation as well as what special equipment and/or personnel are covered.

## **Non-Medical Evacuation Benefit**

If a Covered Person is Injured or Ill on a Covered Trip and has sufficiently recovered to travel in a regularly scheduled economy class air flight without special equipment or personnel with minimal risk to his or her health, Zurich Travel Assist will arrange for, and cover the cost to change the travel date on the return air flight and/or for an upgrade in the seating, to his or her Principal Residence. Zurich Travel Assist must be contacted prior to the transport and Zurich Travel Assist must agree to the change in the travel date and/or upgrade for this Non-Medical Repatriation Benefit to be payable. No change or upgrade will be made without the prior recommendation of the attending physician.

## **Return of Remains Benefit**

If a Covered Person dies while on a Covered Trip, Zurich Travel Assist will make arrangements and pay for the local preparation of the body for transport including cremation, travel clearances and authorizations, standard shipping container (including urn or coffin) and transportation of the body or remains to its country of destination. Zurich Travel Assist must be contacted prior to the preparation and transportation of the body and Zurich Travel Assist must authorize the services and transportation for this Return of Remains Benefit to be payable.

## **Return of Child Benefit**

If a Covered Person is traveling with a Dependent Child(ren), who is under nineteen (19) years of age or a Dependent Child(ren) who prior to age nineteen (19) became incapable of self-sustaining employment by reason of mental or physical handicap and remains chiefly dependent upon the Covered Person for support and maintenance, while on a Covered Trip, and due to the Illness of or Injury to the Covered Person, such Dependent Child(ren) is left unattended, Zurich Travel Assist will arrange for, and cover the cost of, the transport of the Dependent Child(ren) by a regularly scheduled economy class air flight to the location chosen by the Covered Person, and for an attendant, if applicable. Zurich Travel Assist must authorize the transportation of the Dependent Child(ren) and attendant, if applicable, for this Return of Child Benefit to be payable.

## Return of Companion Benefit

If a **Covered Person** is traveling with a companion while on a **Covered Trip**, and due to the **Illness** or **Injury** to the **Covered Person** the **Covered Person** cannot complete the **Covered Trip** as scheduled, Zurich Travel Assist will arrange for, and pay for, the lesser of the change fee for the companion's return air flight or a one way economy class flight. Zurich Travel Assist must authorize such costs for this **Return of Companion Benefit** to be payable.

## Escort Services Benefit

If a **Covered Person** is traveling with a companion while on a **Covered Trip**, and due to **Illness** or **Injury** the **Covered Person** qualifies for medical evacuation, medical repatriation, non-medical repatriation or return of remains transportation and/or services, **Zurich Travel Assist** will arrange for, and cover the cost for, the companion to join the **Covered Person** during the **Covered Person's** transport. **Zurich Travel Assist** must authorize such costs for this **Escort Services Benefit** to be payable.

Based on all the circumstances, for the limited purpose of determining Our liability, Zurich Travel Assist will determine the appropriateness of the companion joining the **Covered Person** during the **Covered Person's** transport.

## Dispatch of a Physician or Specialist Benefit

If a **Covered Person** is Injured or Ill on a **Covered Trip** and, based on the information available, Zurich Travel Assist cannot adequately assess whether or not medical care can be provided in accordance with Western Medical Standards and/or medical evacuation, medical repatriation or non-medical repatriation transportation and/or services are necessary, Zurich Travel Assist will arrange for, and cover the cost of, a physician's or specialist's travel to the **Covered Person's** location, as well as the medical services provided on location by such physician or specialist, to make the assessment. Zurich Travel Assist must authorize such costs for this **Dispatch of a Physician or Specialist Benefit** to be payable.

## Travel Assistance Plan Exclusions

Zurich Travel Assist will not provide this Enhanced Travel Assistance Plan if:

1. the **Covered Trip** was undertaken for the specific purpose of securing medical treatment;
2. Zurich Travel Assist did not authorize the transportation and/or services;
3. the **Covered Trip** was undertaken against the advice of a physician or medical practitioner;
4. the costs incurred are not necessary and/or are excessive. Zurich Travel Assist will make that determination based on all the circumstances;
5. with respect to the **Medical Evacuation Benefit**, the medical care which is being provided is consistent with Western Medical Standards. Zurich Travel Assist will make that determination based on all the circumstances;
6. with respect to the **Medical Evacuation Benefit**, it is not medically necessary to transport the **Covered Person** to another hospital or medical facility. Zurich Travel Assist will make that determination based on all the circumstances;
7. based upon the medical condition of the **Covered Person** and/or the local conditions and circumstances, Zurich Travel Assist determines that the medical evacuation or repatriation or non-medical repatriation is not appropriate. Zurich Travel Assist will make that determination based on all the circumstances.

## Glossary for Enhanced Travel Assistance Plan

For purposes of this Enhanced Travel Assistance Plan only, the following additional definitions apply:

**Covered Trip** means travel more than 100 miles from outside the **Covered Person's Principal Residence**.

**Hospital Admission Guarantee Charge** means any charge or expense made by a hospital prior to and as a condition of a **Covered Person's** admission to that hospital.

**Ill or Illness** means a sickness or disease, which impairs the normal functions of the body and which first manifests itself during a **Covered Trip**.

**Injured, Injury or Injuries** means a bodily injury or injuries and is not limited to accidental bodily injuries.

**Medical Expense Guarantee Charge** means any charge or expense made by a medical provider other than a hospital prior to and as a condition of a **Covered Person** being provided with the medical service or treatment by that provider.

**Principal Residence** means the legal domicile of the **Covered Person**. If the **Covered Person** has dual citizenship, his or her country of citizenship is the country of the passport he or she used to enter the location in which he or she is traveling.

**Western Medical Standards** means generally accepted medical standards comparable to those in the United States, Canada or Western Europe.

For the purpose of this Enhanced Travel Assistance Plan, if there are any differences in the definition of a term between this Enhanced Travel Assistance Plan and the Policy, the definition in this Enhanced Travel Assistance Plan will govern.

## Special Accident Insurance

Special Accident Insurance is available on an optional contributory basis. This coverage provides extra financial security for you and your family in the event of accidental death, dismemberment, or paralysis.

Coverage is provided 24 hours a day anywhere in the world, on or off the job, on business or vacation, and at home.

Special Accident Insurance benefits are paid in addition to any other life and accident insurance benefits you are eligible to receive.

Benefit Amounts		
If you have these dependents at the time of loss,	Your spouse's benefit will be	Each child's benefit will be
Spouse and children	90%	20%
Spouse only	100%	n/a
Children only	n/a	30%

If you want to cover your spouse and eligible dependent children, you can elect family coverage. The benefit amount for family members is a percentage of your benefit amount and is based on the composition of your family at the time of loss, as follows:

You can elect Special Accident Insurance coverage for yourself from \$20,000 to \$500,000 in \$10,000 increments. You may elect coverage greater than \$250,000 only if the amount you choose does not exceed 10 times your Pay. In any case, your total coverage may not exceed \$500,000.

As an active employee age 70 and older, your benefit amount will be reduced as follows:

If you are at least this age,	Your benefit will be this percentage of your pre-age-70 benefit:
70	82.5%
75	57.5%
80	37.5%
85	20%
Your contributions for Special Accident Insurance will not be reduced when your benefit is reduced.	

## Payment of Benefits

### Accidental Death Benefits

If a Covered Person suffers a loss of life as a result of a Covered Injury, The Plan will pay the applicable Principal Sum. The death must occur within 365 days of the Covered Injury.

This benefit is subject to the limitations in General Limitations.

### Accidental Dismemberment and Plegia Benefits

If an Injury to a Covered Person results in any of the following Covered Losses, The Plan will pay the benefit amount shown. The Covered Loss must occur within 365 days of the Accident.

The benefit amounts are based on the Principal Sum of the person suffering the Covered Loss.

Dismemberment Benefits	
For covered loss of	The plan pays
Both hands and both feet	Principle Sum
One hand and one foot	Principle Sum
One hand or one foot plus the loss of Sight of One Eye	Principle Sum
Sight of both eyes	Principle Sum
Speech and hearing	Principle Sum
Speech or hearing	50% of Principle Sum
One hand; one foot; or sight of one eye	50% of Principle Sum
Thumb and index finger of the same hand	25% of Principle Sum
Hearing in one ear	25% of Principle Sum
Plegia	
Quadriplegia (total paralysis of all four limbs)	Principle Sum
Triplegia (total paralysis of three limbs)	75% of Principle Sum
Paraplegia (total paralysis of both lower limbs)	75% of Principle Sum
Hemiplegia (total paralysis of upper and lower limbs on one side of the body)	50% of Principle Sum
Uniplegia (total paralysis of one limb)	25% of Principle Sum

For purposes of this benefit:

1. Covered Loss means:
  - a. For a foot or hand, actual severance through or above an ankle or wrist joint;
  - b. Actual severance through or above the metacarpophalangeal joint of a thumb or index finger;
  - c. Total and permanent loss of sight;
  - d. Total and permanent loss of speech;
  - e. Total and permanent loss of hearing.
2. Plegia must continue for 12 consecutive months and be determined by Our competent medical authority to be permanent, complete and irreversible paralysis of one or more limbs. A Limb means an arm or a leg. Proof of total paralysis may be required by Zurich American Insurance Company on a periodic basis. Benefits are not payable for paralysis caused by a stroke.

This benefit is subject to the limitations in General Limitations.

### **Coma Benefit**

If a Covered Person suffers an Injury resulting in a Covered Loss within 90 days of a Covered Accident, and such Injury causes the Covered Person to be in a Coma for at least thirty-one (31) consecutive days, the Plan will pay a Coma Benefit.

The Coma Benefit will be equal to 1% of the Covered Person's Principal Sum and will be paid each month the Covered Person remains in a Coma following the initial thirty-one (31) day period. The Coma Benefit will end on the earliest of the following:

1. when the Covered Person is no longer in a Coma which directly resulted from the Injury;
2. when the Covered Person has received a Coma Benefit for 100 months.

Coma will be determined by Our duly licensed physician.

This benefit is subject to the limitations in General Limitations.

### **Additional Benefits**

#### **Additional Dismemberment Benefit for Children**

If You selected a Plan covering Your eligible Dependent Child(ren), and a Covered Dependent Child suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Dismemberment Benefit, the Plan will pay You an additional benefit which will be equal to the benefit amount provided by the Accidental Dismemberment Benefit.

### **Carjacking Benefit**

If a Covered Person suffers an Injury resulting in a Covered Loss which is payable under the Accidental Death or Accidental Dismemberment and Plegia Benefit as a direct result of an Accident that occurs during a Carjacking of a private passenger automobile that the Covered Person was operating, getting into or out of, or riding in as a passenger, The Plan will pay an additional benefit equal to 10% of the applicable Principal Sum to a maximum of \$25,000.

Verification of the Carjacking must be made part of an official police report within twenty-four (24) hours of the Carjacking or as soon as reasonably possible, or be certified in writing by the investigating officer(s) within twenty-four (24) hours or as soon as reasonably possible and such verification must be provided to Zurich American Insurance Company.

For purposes of this benefit, Carjacking means a person other than the Covered Person taking unlawful possession of a private passenger automobile by means of force or threats against the person(s) then rightfully occupying it.

## **Common Carrier Benefit**

If a Covered Person suffers an Injury resulting in a Covered Loss which is payable under the Accidental Death or Accidental Dismemberment and Plegia Benefit, The Plan will pay an additional benefit equal to the lesser of \$500,000 or 100% of the Covered Person's Principal Sum, provided the Covered Person receives the Injury while a passenger riding in or on, boarding, or getting off a Common Carrier.

For purposes of this benefit, Common Carrier means:

1. any land or water conveyance licensed to carry persons for hire;
2. any civilian aircraft that holds a certificate of Public Convenience and Necessity, a license, or a similar permit for civilian scheduled air carriers issued by the country where the aircraft is registered.

## **Common Disaster Benefit**

If You selected a Plan covering Your Dependents and You and Your Covered Spouse/Domestic Partner are both eligible for Accidental Death Benefits as a result of Covered Injuries suffered in the same Accident and within ninety (90) days of such Accident, the Principal Sum that would have been payable because of Your Covered Spouse's/Domestic Partner's Accidental Death will be increased to equal that payable for Your loss, provided:

1. the combined benefits of You and Your Covered Spouse/Domestic Partner are not more than \$1,000,000.

## **Day Care Center Benefit**

If You selected a Plan covering Your Dependents and You or Your Covered Spouse/Domestic Partner suffer an Injury resulting in a Covered Loss which is payable under the Accidental Death Benefit, The Plan will pay an additional benefit for day care expenses to the individual who incurs the expense on behalf of each Covered Dependent Child if:

1. on the date of the Accident, the Covered Dependent Child was enrolled in an Accredited Child Care Facility, or enrolls in such facility within ninety (90) days from the date of loss; and
2. the Covered Dependent Child is under age 13.

The Day Care Benefit will be equal to the lesser of:

1. the actual cost of the child care;
2. 10% of the Covered Person's Principal Sum who suffered the Covered Loss; or
3. \$10,000.

If both You and Your Covered Spouse/Domestic Partner suffer a simultaneous Covered Loss, the Day Care Benefit will be based on Your Principal Sum.

The Day Care Benefit will be paid annually for four (4) consecutive years if:

1. the Covered Dependent Child is under age 13 at the time of each annual payment; and
2. proof, acceptable to Zurich American Insurance Company, is received by Zurich American Insurance Company that verifies that the Covered Dependent Child remains enrolled in an Accredited Child Care Facility.

An Accredited Child Care Facility means:

1. a child care facility that operates pursuant to state and local laws;
2. is licensed by the state for such child care facilities; and
3. has been provided with a Tax Identification Number by the Internal Revenue Service.

An Accredited Child Care Facility does not include a hospital; the child's home; a nursing or convalescent home; a facility for the treatment of mental disorders; an orphanage; or a treatment center for drug and alcohol abuse.

The maximum amount payable under this benefit is \$50,000.

### **Hearing Aid or Prosthetic Appliance Benefit**

If a Covered Person suffers an Injury resulting in a Covered Loss which is payable under the Accidental Dismemberment and Plegia Benefit, the Plan will pay an additional benefit provided:

1. the Covered Person is required to use a hearing aid or prosthetic appliance;
2. the Injury that caused the payment of the Accidental Dismemberment and Plegia Benefit is the same Injury that requires the Covered Person to use the Hearing Aid or Prosthetic Appliance; and
3. the Hearing Aid or Prosthetic Appliance was required within one (1) year of the Injury.

The amount the Plan will pay will be equal to the one time cost of the Hearing Aid or Prosthetic Appliance actually paid by the Covered Person.

This benefit will not be paid unless:

1. the Hearing Aid or Prosthetic Appliance was prescribed by a legally qualified physician or surgeon who is not the Covered Person's spouse, child, or relative; and
2. presentation of proof of payment is provided to the Plan.

For purposes of this benefit, Prosthetic Appliance will include an artificial limb or eye.

No payment will be made for ordinary living, traveling or clothing expenses.

The maximum amount payable under all provisions of this benefit combined will be the lesser of 10% of the Covered Person's Principal Sum or \$10,000.

### **Higher Education Benefit**

If You selected a Plan covering Your Dependent Child(ren) and You suffer an Injury resulting in a Covered Loss, which is payable under the Accidental Death Benefit, the Plan will pay an additional benefit for higher education expenses to the individual who incurs the expense for each Covered Dependent Child.

A Covered Dependent Child is eligible for the Higher Education benefit if on the date of the Accident:

1. he or she is enrolled as a full-time student in an accredited college, university or trade school; or
2. he or she was at the 12th grade level and enrolls in an accredited college, university or trade school within one (1) year from the date of the Accident.

The Higher Education will be equal to 10% of Your Principal Sum, to a maximum of \$10,000. This amount will be paid annually for four (4) consecutive years if Your Covered Dependent Child continues his or her education. Before this benefit is paid each year, Your Covered Dependent Child must present written proof, acceptable to Zurich American Insurance Company, that he or she is attending an institution of higher learning on a full-time basis.

The maximum amount payable for this benefit is \$50,000.

**If, at the time of the Accident, a Plan covering Your Dependents was selected, but there are no Covered Dependent Child(ren) who qualify for this benefit, the Plan will pay an additional benefit of \$1,000 to the designated beneficiary**

### **Home Alterations and Vehicle Modification Benefit**

If a Covered Person suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Dismemberment and Plegia Benefit, the Plan will pay an additional benefit for home alterations and/or vehicle modifications, provided:

1. the Covered Person is required to use a wheelchair to be ambulatory on a permanent basis; and
2. the Injury that caused the payment of the Accidental Dismemberment and Plegia Benefit is the same Injury that requires the Covered Person to need the wheelchair.

The amount the Plan will pay will be equal to:

1. the one time cost of alterations to the Covered Person's primary residence to make it wheelchair accessible and habitable; and
2. the one time cost of modifications necessary to his or her motor vehicle to make the vehicle accessible or drivable. Benefits will not be payable unless:
  - a. alterations and/or modifications are made by a person or persons experienced in such alterations and/or modifications, and are recommended by a recognized organization providing support and assistance to wheelchair users; and presentation of proof of payment is provided to the Plan.

The maximum amount payable under all provisions of this benefit combined will be the lesser of 20% of the Covered Person's Principal Sum or \$50,000

If you elect family coverage and then lose your life as the result of an accident, a "spouse retraining benefit" is payable to your surviving spouse who enrolls in any professional or trade school or training program to obtain an independent source of income and support. The plan will pay up to \$5,000 toward the cost of training received if enrolled in an accredited school within 3 years of the employee's death.

### **Rehabilitation Benefit**

If You suffer an Injury resulting in a Covered Loss which is payable under the Accidental Dismemberment and Plegia Benefit, the Plan will pay an additional benefit for the Reasonable and Customary expenses actually incurred for Rehabilitation Training in an amount equal to the lesser of:

1. the actual expenses that are incurred within two (2) years from the date of the Accident for the Rehabilitation Training;
2. \$50,000; or
3. 10% of Your Principal Sum.

Rehabilitation Training means a treatment program that:

1. is prescribed by a licensed physician acting within the scope of his or her license that is approved by the Plan prior to the provision of services;
2. is required due to Your Injury; and
3. prepares You for an occupation which You would not have engaged in except for the Injury.

Reasonable and Customary expenses means the common charges made by other health care providers in the same locality for the treatment furnished. If the common charges for a service cannot be determined due to the unusual nature of such service, the Plan will determine the amount based upon:

1. the complexity involved;
2. the degree of professional skill required; and
3. any other pertinent factors.

The Plan reserves the right to make the final determination of what is Reasonable and Customary.

### **Seat Belt Benefit**

If a Covered Person suffers an Injury resulting in a Covered Loss, which is payable under the Accidental Death Benefit, and the Injury which caused the accidental death directly resulted from an automobile Accident, the Plan will pay to the beneficiary an additional benefit, which equals 10% of the applicable Principal Sum up to a maximum of \$25,000, provided that the Covered Person was:

1. operating or riding as a passenger in any private passenger automobile designed for use primarily on public roads; and
2. wearing an original, equipped, factory installed or manufacturer authorized and unaltered seat belt, or lap and shoulder restraint at the time of the Injury.

Verification of the Covered Person's actual use of the seat belt or lap and shoulder restraints is required as follows:

1. in the official law enforcement report of the Accident, through certification by the investigating officers; or
2. by other reasonable proof, acceptable to the Plan.

An additional benefit equal to 5% of the Covered Person's Principal Sum to a maximum of \$10,000, will be paid if the Covered Person was driving a private passenger automobile with a manufacturer equipped driver-side air bag or riding as a passenger in a private passenger automobile with a manufacturer equipped passenger-side air bag, provided the Covered Person's seat belt or lap and shoulder restraint was properly fastened at the time of the Accident. The proper functioning and/or deployment of the air bag must be certified in the official law enforcement report of the Accident, through certification by the investigating officers or by other reasonable proof, acceptable to the Plan.

The Plan will not pay a Seat Belt or Air Bag Benefit if the driver of the private passenger automobile in which the Covered Person was riding was either:

1. under the influence of alcohol;
  - a. A driver will be conclusively presumed to be under the influence of alcohol if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be under the influence of alcohol or intoxicating liquor if operating a motor vehicle.
  - b. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the driver's intoxication. Or,
2. under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.

### **Spouse Retraining Benefit**

If You selected a Plan covering Your Spouse and You suffer an Injury resulting in a Covered Loss which is payable under the Accidental Death Benefit, the Plan will pay to, or on behalf of, Your Covered Spouse the actual cost of any professional or trade-training program in which the Covered Spouse enrolls, provided:

1. the purpose of the training program is to obtain an independent source of support and maintenance;
2. the actual cost is incurred within thirty (30) months from Your death; and
3. the professional or trade training program is licensed by the state.

The maximum amount payment under this benefit will be the lesser of 3% of Your Principal Sum or \$5,000.

### **Therapeutic Counseling Benefit**

If You selected a Plan covering Your Dependents and You or Your Covered Dependents suffer an Injury resulting in a Covered Loss which is payable under the Accidental Death or Accidental Dismemberment and Plegia Benefit, and You or Your Covered Dependents require Therapeutic Counseling, the Plan will reimburse the actual expense for such counseling to the individual who incurs the expense, provided:

1. all terms and conditions of the Policy are met;
2. Therapeutic Counseling begins within ninety (90) days of the Covered Accident;
3. Therapeutic Counseling must be incurred within one year from the date of the Covered Loss.

Therapeutic Counseling means treatment or counseling provided by a licensed therapist or counselor who is registered or certified to provide psychological treatment or counseling.

The maximum amount payable under this benefit is \$25,000 for any one Covered Accident.

## General Exclusions

A loss will not be a Covered Loss if it is caused by, contributed to, or results from:

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury;
2. war or any act of war, whether declared or undeclared;
3. involvement in any type of active military service;
4. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for Accidental ingestion of contaminated foods;
5. participation in the commission or attempted commission of any felony;
6. being intoxicated while operating a motor vehicle.
  - a. A Covered Person will be conclusively presumed to be intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be intoxicated if operating a motor vehicle.
  - b. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Covered Person's intoxication.
7. being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.

## Hazard Exclusions

Coverage is not provided:

- A. If the Covered Person is the pilot, operator, member of the crew or cabin attendant of any aircraft.
- B. Unless We have previously consented in writing to the use, Coverage is not provided for any loss, caused by, contributed to, resulting from riding in or on, boarding, or getting off:
  1. any aircraft other than those expressly stated in this Coverage;
  2. any aircraft Owned or Controlled by, or Under lease to the Policyholder;
  3. any aircraft Owned or Controlled by, or Under lease to an Insured or a member of a Covered Person's family or household;
  4. any aircraft operated by the Policyholder or one of the Policyholder's employees including members of an employee's family or household;
  5. any aircraft engaged in a Specialized Aviation Activity;
  6. any conveyance used for tests or experimental purposes, or in a race or speed test.

Other Limitations and Exclusions that apply to this Hazard are in General Exclusions and General Limitations.

## General Limitations

**Limitation on Multiple Covered Losses.** If a Covered Person suffers more than one loss as a result of the same Accident, The Plan will pay only one benefit, the largest benefit.

**Limitation on Multiple Benefits.** If a Covered Person can recover benefits under more than one of the following benefits: Accidental Death Benefit, Accidental Dismemberment and Plegia Benefit, Coma Benefit, Permanent and Total Disability Benefit, as a result of the same Accident, the most the Plan will pay for these benefits in total is the Covered Person's Principal Sum.

**Limitation on Multiple Hazards.** If a Covered Person suffers a Covered Loss that is covered under more than one Hazard, the Plan will pay only one benefit, the largest benefit unless there is a specific written exception in the Policy.

## Glossary For Business Travel and Special Accident

**Accident or Accidental** means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place during the Policy term.

**Active and Actively at Work** describes You if You are able and available for active performance of all of Your regular duties. Short term absence because of a regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off is considered Actively at Work provided You are able and available for active performance of all of Your regular duties and were working the day immediately prior to the date of Your absence.

**Aggregate Limit of Liability** means the total benefits Zurich American Insurance Company will pay for a Covered Accident or Covered Accidents set forth in the Schedule or Coverages Section. For purposes of the Aggregate Limit of Liability provision, Covered Accident or Covered Accidents will include a Covered Loss or Covered Losses arising out of a single event or related events or originating cause and includes a resulting Covered Loss or Covered Losses. If the total benefits under the Aggregate Limit of Liability is not enough to pay full benefits to each Insured, Zurich American Insurance Company will pay each one a reduced benefit based upon the proportion that the Aggregate Limit of Liability bears to the total benefits which would otherwise be paid.

**Covered Accident** means an Accident that results in a Covered Loss.

**Covered Injury** means an Injury directly caused by accidental means, which is independent of all other causes, results from a Covered Accident, occurs while You are insured under the Policy, and results in a Covered Loss.

**Covered Loss** means a loss which meets the requisites of one or more benefits or additional benefits, results from a Covered Injury, and for which benefits are payable under the Policy.

**Covered Person** means any person who has insurance under the terms of the Policy. It includes You

**Dependent** means Your Spouse/Domestic Partner and Dependent Child(ren), as defined in this section.

**Dependent Child(ren)**, if used in the Policy, means Your unmarried Child(ren) and, those unmarried Child(ren) of Your legally married Spouse, and those unmarried Child(ren) as defined in the Policyholder's medical plan as on file and approved by Zurich American Insurance Company of Your Domestic Partner who rely on You for more than 50% of their support, and are either: 1) less than nineteen (19) years of age; 2) less than twenty-six (26) years of age and enrolled on a full-time basis in a college, university, or trade school, or who satisfy neither 1) nor 2), but who prior to his or her termination of coverage became incapable of self-sustaining employment by reason of mental retardation or physical handicap.

**Injury** means a bodily Injury.

**Insured** means an individual who is eligible for Coverage under the Policy as provided in the Certificate holder part of the Eligibility and Classification of Insureds Section, and who completes the enrollment material, if required.

**Plan** means the Plan design as described on the Schedule.

**Policy** means the Basic Accident Insurance Policy.

**Policyholder** means the group named on the front page of the Policy.

**Spouse**, if used in this Policy, means Your legally married Spouse.

**You**, Your refers to the Insured.

# Other Important Information

The following information applies to your life and accident insurance benefits.

## Naming Your Beneficiary

You may name anyone as your beneficiary, and you also may change your beneficiary designation at any time on the ORNL Benefits Enrollment web site at <https://portal.adp.com> or by phone at 1-800-211-3622. The beneficiary you name for Basic Life Insurance benefits automatically will be your beneficiary for Supplemental Life and Business Travel Accident Insurance unless you elect otherwise in writing. You may also name anyone as your beneficiary for Special Accident Insurance.

If you do not designate a beneficiary, insurance benefits will be paid to the first survivor among the following beneficiaries:

- your spouse
- your child or children
- your mother and/or father
- your sisters and/or brothers

If you do not have any living beneficiaries, insurance benefits will be paid to your estate.

If you elect Dependent Life coverage or family coverage under the Special Accident Insurance plan, you will automatically be the beneficiary in case of the death of a family member unless you elect otherwise in writing.

## Costs for Coverage

As described in the "About Your Benefits" chapter, you and the Company share the cost of Basic Life Insurance coverage. You pay the full cost of all supplemental and Dependent Life Insurance and Special Accident Insurance coverage. The Company pays the cost of Business Travel Accident coverage.

## Tax Consequences

Under current tax law, employer-paid insurance coverage in excess of \$50,000 may result in additional taxable income for federal income and FICA tax purposes. This additional taxable income, called imputed income, is reported on your W-2 earnings statement as "other income."

## Claiming Benefits

You or your beneficiary must file a claim with the ORNL Benefits Office to receive any life and accident insurance benefits. By contacting the ORNL Benefits Office, you or your beneficiary will receive the necessary forms as well as instructions and assistance in filing forms.

## When Coverage Ends

Business Travel Accident Insurance coverage ends on the date your employment terminates for any reason. Special Accident Insurance ends on the last day of the month your employment terminates.

If you are on temporary suspension of work or an approved leave of absence, you may continue your Basic Life Insurance and Supplemental Life Insurance coverage until the end of the third month following the month in which your absence began. In addition, you may elect to continue your Special Accident Insurance coverage for up to 12 months if you are on an approved leave of absence or long-term disability, provided you continue to pay the required premiums.

Basic Life Insurance, Supplemental Life Insurance, Dependent Life Insurance, Business Travel Accident Insurance, and Special Accident Insurance coverages may end before termination of employment. However, these coverages will end on the earliest of the following dates:

- the date you are no longer considered eligible because of a change in your employment status
- the last day of the period for which your last contribution was made
- the date the plan is terminated.

Special Accident Insurance coverage for a dependent child will end the earliest of the date the employee's coverage terminates, or the first premium due date after the dependent no longer qualifies as a covered person. Employment during school break periods is not considered full-time employment. If the dependent child is not enrolled in school full-time, coverage for that child will end at age 19.

## Conversion Privileges

Within 31 days after your Basic Life Insurance, Supplemental Life Insurance, spouse and Dependent Life Insurance, and Special Accident Insurance coverages terminate, you may convert all or part of these coverages to an individual whole life insurance policy without taking a medical examination. The cost for individual coverage will be based on the insurance company's regular premium rates for the type and amount of insurance available to you through the conversion privilege. The conversion privilege under the Special Accident Insurance plan ends at age 70.

If your life and/or accident insurance coverages terminate, you will be sent a notice of group life insurance portability and conversion privileges from MetLife within 30 days of losing coverage. If you do not receive this notice, contact the ORNL Benefits Service Center.

Business Travel Accident Insurance may not be converted to an individual policy.

## Portability

Although your costs may differ from what you are currently paying, the cost to continue your Supplemental Life coverage under the portability option is generally less expensive than converting to an individual life insurance policy. When you elect to continue coverage under the portability option, you won't lose the valuable features of the Total Control Account (TCA) or the Accelerated Benefits Option.

Within 31 days after your Supplemental Life Insurance coverage terminates due to voluntary termination, retirement, or dismissal, you may port all of the coverage to a term life policy without taking a medical examination. The cost for the ported coverage will be based on your age and will increase incrementally as you get older.

The portable coverage reduces at age 70 and terminates at age 80. (You may convert the ported coverage when the benefit reduces at age 70 and when it terminates at age 80.)

The minimum amount of coverage that you can port is \$20,000 and the maximum amount is the lesser of the amount of Supplemental Life coverage you had at the time your group Supplemental Life benefits ended and \$1,000,000. Once you select a coverage amount, you may only decrease coverage in the future; you cannot increase the amount.

If your Supplemental Life benefits terminate, you will be sent a notice of group life insurance portability and conversion privileges from MetLife within 30 days of losing of coverage. If you do not receive this notice, contact the ORNL Benefits Service Center.

**NOTE:** You may not continue group coverage under portability AND convert the coverage to an individual policy. Benefits may either be ported in full, converted in full, or a combination of the two. The total amount of coverage converted and/or ported cannot exceed the amount of insurance that was in effect prior to coverage termination. If you are electing portable coverage and it is reduced or ends due to age, new conversion rights may be triggered.

### Administrative Information

Information about the administration of your life and accident insurance benefits can be found in the chapter titled "Administrative Information."

## 10. Legal Insurance with ID Theft Protection

The Legal Insurance with Identity (ID) Theft Protection provides you and your family affordable, reliable legal coverage to help with everyday life matters and to protect one of your most valuable assets—your identity.

For more information on ...	See Page ...
<b>How the Legal Insurance Plan with Identity Theft Protection Works</b> .....	10—3
<b>What the Plan Pays</b> .....	10—3
<b>Covered Services</b> .....	10—4
<b>In-Office Legal Services</b> .....	10—6
<b>Services Not Covered</b> .....	10—13
<b>Other Important Information</b> .....	10—14

# Highlights

## The Legal Insurance Plan with Identity Theft Protection ...

### Helps You Pay the Costs of Planned and Unplanned Legal Needs

The plan provides you with affordable, reliable legal coverage to help with everyday life matters—like identity (ID) theft, a dispute with a contractor, creating a will, buying a home, or an auto repair that doesn't go as planned.

### Offers Access to an Attorney for a Consultation

You have access to an attorney who can consult, advise, and represent you if something unexpected happens like identity theft, credit problems, or contractor issues.

### What Happens to Your Benefits When ...

For more information about what happens to your Legal Insurance with Identity Theft Protection coverage when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

# How the Legal Insurance Plan with Identity Theft Protection Works

The UltimateAdvisor® legal plan from ARAG® offers affordable and knowledgeable legal counsel through professional legal guidance and valuable resources to protect you and your loved ones and to help you address everyday life matters or situations that may turn into legal matters, such as:

- Creating or updating a will
- Protecting your personal information against identity theft
- Making a financial plan for retirement
- Adopting a child
- Selling your house and buying a new one
- Settling a legal dispute with a neighbor
- Acting as a caregiver and advocate on behalf of your aging parents

This coverage helps you to avoid paying high-cost attorney fees—most covered legal matters are 100% paid in full when you work with a Network Attorney.

Premiums are paid on an after-tax basis.

## What the Plan Pays

You may receive covered services from any attorney; however, benefits are paid differently depending on whether you choose to work with a Network Attorney (an attorney who is part of the ARAG attorney network) or you choose to work with an attorney who is not in the network:

- If you work with a Network Attorney, the plan pays the attorney fees in full for most covered legal matters. The Network Attorney will bill ARAG directly for legal services rendered to you that are covered under the legal plan.
- Network Attorney Guarantee—if there is not a Network Attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.
- A list of Network Attorneys for each state, which includes the areas of law they practice, their phone numbers, and if they speak a foreign language, is available by calling 800-247-4184. You can also visit the [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 18095 or, to access the online Attorney Finder feature.
- If you choose to receive services from an attorney not in the ARAG Network, you pay the cost of legal services and then file a claim form, along with your attorney's billing statement, to ARAG. You will be reimbursed for covered legal fees up to the lesser amount of actual fees incurred or the benefit amount indicated in your plan Certificate for that specific coverage.
- You must notify ARAG within 60 days of consulting a non-Network Attorney. In addition, your claim for reimbursement must be received by ARAG within 120 days after you incur a legal service.

### How to Contact ARAG

If you or someone in your family needs legal or identity theft assistance, contact ARAG at 800-247-4184 or [service@ARAGlegal.com](mailto:service@ARAGlegal.com).

### Administrative Information

Information about the administration of the Legal Insurance with Identity Theft Protection coverage can be found in the chapter titled "Administrative Information."

# Covered Services

Service	Network Provider
<p><b>Law Guide</b>—An extensive library of easy-to-understand legal articles to help you research your legal situation</p> <ul style="list-style-type: none"> <li>• Law Guide provides overviews of general areas of law including, but not limited to, estate planning, consumer matters, and family law</li> <li>• Law Guide also gives specific information on legal issues including, but not limited to, wills, divorces, and child custody matters</li> </ul>	Paid in full
<p><b>Do-It-Yourself Legal Documents</b>—Access to more than 350 legal documents for the convenience and control of preparing legally valid documents (state-specific) yourself</p>	Paid in full
<p><b>Identity Theft Protection</b>—A service that gives you access to:</p> <ul style="list-style-type: none"> <li>• Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery</li> <li>• Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused</li> <li>• Identity Theft Materials including: <ul style="list-style-type: none"> <li>▪ An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place</li> <li>▪ An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim</li> <li>▪ A tracking document to help you keep track of phone calls, e-mails, and letters for attorneys</li> <li>▪ An Identity Theft Affidavit to help you report your identity theft to necessary parties</li> </ul> </li> <li>• Online access to ID theft prevention resources—A best-in-class experience that makes it easy to access educational content within the portal to help prevent ID theft</li> <li>• ID theft restoration services—Through the use of a Limited Power of Attorney, a Restoration Specialist is able to work on your behalf to restore your identity, saving you time and effort in working with lenders, bureaus, and state and county courts</li> <li>• Lost wallet service—A service that helps you quickly and easily cancel and replace all items commonly carried in wallets and purses including credit cards, debit cards, check books, Social Security cards, insurance cards, passports, identification cards, and traveler's checks</li> </ul>	Paid in full
<p><b>ID Theft Insurance<sup>a</sup></b>—</p> <ol style="list-style-type: none"> <li>1. Coverage with no deductible from an A.M. Best “A-rated” carrier is provided to reimburse you for expenses associated with restoring your identity should you become a victim of identity theft</li> <li>2. To use the following services, establish an online monitoring account <ul style="list-style-type: none"> <li>• <b>Single-Bureau Credit monitoring:</b> Services designated to track and inform you of any activities or changes to your credit—including loan applications, credit card activations, delinquencies, etc.</li> <li>• <b>Internet surveillance:</b> Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold</li> <li>• <b>Child monitoring:</b> Services that enable you to protect your minor child’s information from identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in your child’s name</li> </ul> </li> </ol>	1. Up to \$1,000,000 2. Paid in full

Service	Network Provider
<ul style="list-style-type: none"> <li>● <b>Change of Address:</b> Services that monitors address change requests with the United States Postal Service</li> </ul>	
<p><b>Financial Education and Counseling Services</b>—This service provides you toll-free telephone access to Financial Counselors who are available to assist you with questions and guidance on a variety of financial planning matters or provide instructions on how to use the financial tools such as cash and debt management, budgeting, general financial planning information and guidance, retirement planning, individual retirement accounts (IRAs), and investment planning</p> <p>You also can access a financial planning website, where you can manage a secure, easily updateable record of your progress toward goals (such as a down payment on a house, reduction of debt, or college funding for a child). This website includes a comprehensive suite of financial modeling tools as well as an online reference library for creating a personalized financial plan. You can call or chat with a Financial Counselor for personalized guidance on implementation action items</p> <p>Financial Counselors will help you consolidate bill payments and negotiate with creditors to lower payments—in some cases reducing or eliminating interest and fees. Consolidating bills can help you repay your unsecured debt in 3–5 years</p>	Paid in full
<p><b>Telephone Legal Services</b>—Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken. Follow-up correspondence and telephone calls to third parties regarding your personal legal matter. Specific document preparation and review. Legal assistance for the preparation or review of a Standard Will or Codicil</p>	Paid in full
<p><b>Immigration Services</b></p> <ol style="list-style-type: none"> <li>1. Toll-free access to Telephone Network Attorneys for legal advice and consultation on: <ul style="list-style-type: none"> <li>● General immigration processes and guidelines</li> <li>● Filing and processing of applications or petitions</li> <li>● Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas, and employment authorizations</li> <li>● Deportation and removal proceedings</li> <li>● Document review of any immigration form</li> <li>● Document preparation of affidavits and powers of attorney</li> <li>● Preparation for immigration hearings</li> </ul> </li> <li>2. For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for representation-based immigration services. Network Attorneys will bill you directly</li> </ol>	1. Paid in full 2. At least a 25% reduced rate
<p><b>Reduced Fee Network Attorneys</b></p> <p>If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” section in your service plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to an Attorney within legal practice areas</p>	At least a 25% reduced rate
<p>For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at a reduced rate of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.</p> <p>If your matter cannot be resolved over the phone, is not fully covered under the insurance policy, and is not excluded under the “Exclusions” section in your Service Plan, you are</p>	

Service	Network Provider
<p>eligible to receive at least 25% off the attorney's normal hourly rate. Payment of the attorney fees is handled directly between you and the Network Attorney</p> <p><b>Tax Services</b></p> <p>Unlimited phone</p> <p>access to experienced tax specialists, who can:</p> <ul style="list-style-type: none"> <li>Offer advice regarding Internal Revenue Service (IRS) audits and notifications</li> <li>Explain tax law changes</li> <li>Offer tips for state or federal filing of personal taxes</li> <li>Review your previous year's personal tax return</li> <li>Provide discounted personal tax return preparation</li> </ul>	
<p><b>Caregiving Services</b></p> <p>You will have access to ARAG Network Attorneys and Eldercare Advocates to protect and care for your parents and grandparents</p> <p><b>Caregiver support services</b>—You have toll-free access to a Care Advocate who will:</p> <ul style="list-style-type: none"> <li>Answer your eldercare-related questions, assess eldercare needs, and help develop a care plan</li> <li>Send you a customized information guide that contains lists of assisted living facilities, nursing homes, or health care agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies—along with helpful eldercare information</li> <li>Give you access to the nation's most comprehensive eldercare database with more than 90,000 long-term care providers</li> <li>Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home health care agencies, and adult day care providers. Advocates will also negotiate discounts when available</li> </ul> <p>Access to the <b>ElderAnswers Website</b>, which provides online access to quality-of-care ratings and reports, direct access to the provider database, and a wide range of eldercare information</p> <p><b>Caregiving Guidebook</b>—access to a “go-to” guidebook that provides tools and resources to take a proactive approach in your caregiving role</p> <p><b>Telephone access</b> for you to obtain legal advice and consultation on how the law relates to your parents'/grandparents' legal matters and which actions may be taken</p>	<p>Services provided by a Network Attorney and/or by an Eldercare Advocate</p> <p>Paid in full</p>

## In-Office Legal Services

Service	Network Attorney	Non-Network Attorney
<p><b>Annual Legal Check-Up</b>—Legal services for you and your parents/grandparents to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parents/grandparents and discuss any changes to their situation and potential legal implications.</p>	Paid in full	\$80 <sup>b</sup>
THIS SERVICE IS LIMITED TO ONE USE PER FAMILY PER CERTIFICATE YEAR (ANNUAL)		
<b>Name Change</b> —Legal services for you to legally change your name.	Paid in full	\$240 <sup>b</sup>

Service	Network Attorney	Non-Network Attorney
<b>Uncontested Court Adoption</b> —Legal services for you to become adoptive parents. For international adoptions where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States	Paid in full	\$400 <sup>b</sup>
<b>Contested Adoption</b> —Legal services in a contested adoption for you to become adoptive parent(s). For international adoptions where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States	Paid in full	1. \$800 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion		
<b>Uncontested Guardianship/Conservatorship</b> —Legal services in an uncontested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator	Paid in full	\$480
<b>Contested Guardianship/Conservatorship</b> —Legal services in a contested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator	Paid in full	1. \$720 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion		
<b>Mental Incompetency or Infirmitry Proceedings</b> —Legal services for you in defense of mental incompetency or infirmitry proceedings	Paid in full	1. \$960 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion		
<b>Consumer Protection</b> —Legal services for you as a plaintiff or defendant regarding written, verbal, or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes	Paid in full	1. \$800 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion		
<b>Small Claims Court</b> —	Paid in full	1. \$320 <sup>b</sup> 2. \$400 <sup>b</sup>
1. Legal services for you to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction) 2. Legal services to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law		
<b>Defense of Debt Collection</b> —Legal services for you as the defendant in a legal dispute related to consumer goods or services	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion		

Service	Network Attorney	Non-Network Attorney
<b>Bankruptcy</b> —Legal services for you up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post confirmation amendments 1. Chapter 7 2. Chapter 13	Paid in full	1. \$880 2. \$1,200
<b>Foreclosure</b> —Legal services for you regarding written notice of foreclosure related to your primary residence 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Garnishment</b> —Legal services for you in a legal action for a garnishment against you to collect a judgment related to goods or services. (Exclusion related to postjudgment garnishment is waived for this benefit) 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Personal Property Protection</b> —Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$320 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Purchase of Real Estate</b> —Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing	Paid in full	\$320 <sup>b</sup>
<b>Sale of Real Estate</b> —Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing	Paid in full	\$320 <sup>b</sup>
<b>Purchase/Sale: Secondary Residence</b> —Legal services for you for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing	Paid in full	\$320 <sup>b</sup>
<b>Refinancing: Primary Residence</b> —Advice and review of relevant documents regarding refinancing of your primary residence	Paid in full	\$160 <sup>b</sup>
<b>Real Estate Disputes</b> —Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your primary residence 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$1,200 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>

Service	Network Attorney	Non-Network Attorney
<b>Real Estate Disputes: Secondary Residence</b> —Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your secondary residence 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$1,200 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Document Preparation and Review</b> —Legal services for you for the preparation and review of: deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, and installment contracts	Paid in full	\$40 per document
<b>Building Codes</b> —Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing primary residence 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$400 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Zoning and Variances</b> —Legal services for you in an administrative action related to a zoning change, variance, or eminent domain proceeding involving your primary residence 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$400 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Easement</b> —Legal services for you in an administrative action regarding an easement on your primary residence 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$400 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Neighbor Disputes</b> —Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$720 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Neighbor Disputes: Secondary Residence</b> —Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$720 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Tenant Matters</b> —Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$320 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>

Service	Network Attorney	Non-Network Attorney
<b>Defense of Civil Damage</b> —Legal services for you in the defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims that are covered by other insurance, or claims related to a felony charge 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$800 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>IRS Audit Protection</b> —Legal services for you involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>IRS Collection Defense</b> —Legal services for you in the defense against collection actions by the IRS related to errors on your personal tax return where the initial written notice is received after your effective date 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Social Security/Veterans/Medicare</b> —Legal services for you in an administrative legal dispute arising out of Social Security, Veterans, Medicare, or Medicaid benefits 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$400 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Prenuptial Agreements</b> —Preparation of premarital or antenuptial agreement	Paid in full	\$320 <sup>b</sup>
<b>Protection from Domestic Violence</b> 1. Legal services for the named plan member to obtain a protective order related to domestic violence 2. Legal services for you to obtain a protective order related to domestic violence when the opposing party is not a member under the same Certificate	Paid in full	1. \$320 <sup>b</sup> 2. \$320 <sup>b</sup>
<b>Uncontested Divorce</b> —Legal services for the named plan member in an uncontested divorce, a legal separation, and/or annulment of marriage	Paid in full	\$640 <sup>b</sup>
<b>Contested Divorce (15 hours)</b> —Legal services for the named plan member in a contested divorce, a legal separation, and/or annulment of marriage	Paid in full up to 15 hours per covered event	\$1,200 <sup>b</sup>
<b>Uncontested Child Support Enforcement</b> —Legal services for you for an uncontested motion brought by you to enforce a final decree regarding child support	Paid in full	\$320 <sup>b</sup>
<b>Contested Child Support Enforcement (8 hours)</b> —Legal services for you for a contested motion brought by you to enforce a final decree regarding child support	Paid in full up to 8 hours per covered event	\$640 <sup>b</sup>

Service	Network Attorney	Non-Network Attorney
<b>Uncontested Post Decree Defense</b> —Legal services for you for an uncontested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony	Paid in full	\$320 <sup>b</sup>
<b>Contested Post Decree Defense (8 hours)</b> —Legal services for you for a contested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony	Paid in full up to 8 hours per covered event	\$640 <sup>b</sup>
<b>Uncontested Post Decree Enforcement (8 hours)</b> —Legal services for you for an uncontested motion brought by or against you to enforce a final decree regarding child custody, child visitation, or alimony	Paid in full	\$320 <sup>b</sup>
<b>Contested Post Decree Enforcement (8 hours)</b> —Legal services for you for a contested motion brought by or against you to enforce a final decree regarding child custody, child visitation, or alimony	Paid in full up to 8 hours per covered event	\$640 <sup>b</sup>
<b>School Administrative Hearing</b> —Legal services for you in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education, and student policy violations  1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Habeas Corpus</b> —Legal services prior to and at court proceedings 1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Juvenile Court Proceedings</b> involving a covered child—Legal services for your child charged with a crime (except those related to traffic matters) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as the date of the removal  1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Parental Responsibilities</b> —Legal services for you in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for a covered child  1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$480 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>

Service	Network Attorney	Non-Network Attorney
<b>Criminal Misdemeanor Defense</b> —Legal services for you in the defense against charges filed in state or federal court for violation of criminal misdemeanor charges except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.  1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$720 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Minor Traffic Offenses excluding DWI related</b> —Legal services for you in the defense of a traffic offense where the conviction of which would not result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol, parking, and any non-moving offense	Paid in full	\$240 <sup>b</sup>
<b>Driving Privilege Protection excluding DWI related</b> —Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol or a related offense  1. Legal services prior to trial 2. Trial for 3 days or less 3. Trial starting on day 4 until completion	Paid in full	1. \$400 <sup>b</sup> 2. \$1,800 <sup>c</sup> 3. \$100,000 <sup>d</sup>
<b>Driving Privilege Restoration excluding DWI related</b> —Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol or a related offense	Paid in full	\$240 <sup>b</sup>
<b>Wills and Durable Powers of Attorney</b> —Individual will or spousal will(s). Does not include any tax planning services done in connection with the will	Paid in full	\$320 single document \$400 spousal documents
<b>Codicil</b> —Amendment to a will	Paid in full	\$40 single document \$80 spousal documents
<b>Living Will/Health Care Directive</b>	Paid in full	\$40 single document \$80 spousal documents
<b>Power of Attorney/Financial Power of Attorney</b>	Paid in full	\$40 single document \$80 spousal documents
<b>Irrevocable Trusts</b> —Legal services for you for the preparation of a stand-alone irrevocable trust	Paid in full	\$\$320 <sup>b</sup> single document \$400 <sup>b</sup> spousal documents

Service	Network Attorney	Non-Network Attorney
<b>Revocable Trusts</b> —Legal services for you for the preparation of a stand-alone revocable living trust	Paid in full	\$\$320 <sup>b</sup> single document \$400 <sup>b</sup> spousal documents
Estate Administration and Estate Closing—9 hours Legal services provided to you in administering an estate where you have been named the executor	Paid in full up to 9 hours per covered event	\$720 <sup>b</sup>
General in Office Services—Legal advice, negotiation, document preparation, and review in office with an attorney (except those related to events that specifically excluded or otherwise not covered)	Paid in full up to 4 hours per certificate year	\$480 <sup>b</sup>

<sup>a</sup> Eligibility, coverage, limitations and exclusions are governed by a separate coverage document.

Please see the identity theft plan summary for details.

<sup>b</sup> Non-Network Attorney Indemnity Benefits are up to the stated amount.

<sup>c</sup> Trial Indemnity Benefits are \$300 per half day of trial time up to the stated amount.

<sup>d</sup> Trial Indemnity Benefits are \$400 per half day of trial time up to the stated amount.

## Services Not Covered

### Pre-existing Conditions

Any legal matter that occurs or is initiated prior to your effective date will be considered excluded, and no benefits will apply. ARAG defines “initiated” as the earlier of the date

- (a) written notice of a legal dispute is sent or filed by you or received by you; or
- (b) a ticket or citation is issued; or
- (c) an attorney is hired.

### Other Services Not Covered

The plan does not cover the following:

- Matters against ARAG, the policyholder, your employer, and/or an insured against the interests of the named insured under the same Certificate.
- Legal services in class actions, punitive damages, malpractice, court appeals, post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- Legal services deemed by ARAG to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.
- Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization, and patents or copyrights.
- Plan service do not include: Matters against ARAG, the named plan member or the plan sponsor.
- Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
- Matters outside the jurisdiction of the United States of America.

# Other Important Information

## Conversion

You may continue this insurance when you no longer qualify as an employee of UT-Battelle. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment.

For questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

## Questions/Concerns

If you have any questions or concerns, please contact the insurer by telephone at 800-247-4184 or by mail at:

**ARAG®**  
**500 Grand, Suite 100**  
**Des Moines, IA, 50309**

## Disclaimer Language

This information is for illustrative purposes only. This information is intended to provide a general review of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions, and exclusions.

## Underwriter Information

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa; GuideOne® Mutual Insurance Company of West Des Moines, Iowa; or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC.

This material is for illustrative purposes only and is not a contract. For terms, benefits, or exclusions, call 800-247-4184.

# 11. Pension Plan

The Pension Plan described in this chapter is intended for employees whose company service date is prior to April 1, 2012).

The Pension Plan helps build financial security and provides you with a dependable source of income throughout your retirement years, based on your earnings and length of service with the Company.

For more information on ...	See Page ...
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# Highlights

## The Pension Plan ...

### Provides You With Flexibility in Planning Your Retirement

You can retire with a full pension benefit at age 65 or over. You can also receive a full pension benefit when you retire at age 62 or older if you have at least 10 years of Company Service, or when your age and years of Company Service equal 85 or more. You can receive a reduced benefit as early as age 50 if you have at least 10 years of Company Service.

### Lets You Choose from a Variety of Payment Forms

There are several payment forms to choose from, including life annuity and survivor benefit options. If you are married, you will be paid in a joint and 50% survivor benefit unless you have your spouse's written consent to elect another payment form.

### Offers Financial Security to Your Family in Case of Your Death

If you should die while you are still working, the Pension Plan will pay a survivor benefit if you have at least 5 years of Company Service.

### What happens to your benefits when ...

For more information about what happens to your pension benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

## Plan Eligibility

Company employees, shown on the regular payroll and personnel records with compensation reported by the Company on an Internal Revenue Service (IRS) Form W-2, automatically become Pension Plan participants unless they are in one of the following excluded categories:

- leased employees,
- independent contractors,
- non-resident aliens who do not have earnings from the Company from sources within the United States, and
- employees who have entered into a written agreement with the Company waiving the right to participate in the plan.

## Employee Contributions

Beginning with the first payroll after January 1, 2013, for Salaried Employee, mandatory participant contributions are required to be made to the Pension Plan in the following amounts:

- 2% of employee's compensation (as defined in the glossary) up to the maximum Social Security wage base for the year,
- 4% of the employee's compensation above the Social Security wage base for the year, and
- no mandatory participant contributions may be made for compensation above the 401(a)(17) limit.

If you terminate your employment prior to achieving 5 years of Company Service, you will receive a refund for the amount of your contributions plus applicable interest, and you will forfeit any other benefit under the Pension Plan.

If you terminate your employment after achieving 5 years of Company Service, your contributions will be reflected as a nontaxable portion of your monthly benefit when it commences. Also, the Pension Plan includes a refund feature to make sure that the cumulative benefit distributions are at least equal to the amount of your contributions plus applicable interest.

After January 1, 2013, for Salaried Employees, you will be credited only with Company Service under the pension benefit formulas for periods during which you make a mandatory participant contribution.

## When You Can Retire

To offer you flexibility in planning for retirement, the Pension Plan provides a choice of retirement dates.

You can retire with a full pension:

- at age 65 or later, regardless of Company Service, or
- at age 62 or later, with at least 10 years of Company Service, or
- when your age and years of Company Service total 85 or more.

You can retire with a reduced pension:

- at age 50, with at least 10 years of Company Service.

### **“Company Service” is defined in the Glossary.**

If you choose to retire after age 65 and continue to work for the Company, you will continue to earn Company Service and pay for plan benefit purposes until you actually retire. In any event, your plan benefits will begin no later than the first of the month after you reach age 70½, unless you decide to defer commencement of your benefit until you actually retire.

### **Company Service for Prior Contractors**

Service with contractors prior to participation in this Pension Plan does not count for any purpose unless specifically credited under the terms of the Pension Plan document.

There is one important exception to these retirement dates. If your employment is involuntarily terminated by action of the Company (other than for cause), you will be considered to have met the age and service requirements for:

- a full pension benefit if you are age 60 or over and have at least 8 years of Company Service or if your years of Company Service and age total 83 or more, or
- a reduced pension benefit if you are at least age 48 with at least 8 years of Company Service.

Any service added under the involuntary termination provisions will count for your eligibility for the benefit but does not count to determine the amount of benefit.

## Determining Your Pension Benefit

Your pension benefit is calculated under three different formulas: Regular, Alternate, and Minimum. The formula that gives you the largest benefit will be used.

All of the formulas are based in part on:

- your Average Straight-Time Monthly Earnings—the average of your highest earnings for 3 years during the last 10 years just before you retire (for a discussion of how these earnings are calculated, continue reading), and
- your Company Service—including all your years and completed months of service—with each completed month counting as 1/12 of a year.

### Regular Formula

The Regular formula provides a monthly benefit of:

- 1.4% of your Average Straight-Time Monthly Earnings times your years and months of Company Service.

### Alternate Formula

The Alternate formula provides a monthly benefit of:

- 1.767% of your Average Straight-Time Monthly Earnings times your years and months of Company Service minus 50% of your monthly Primary Social Security Benefit, with the resulting amount prorated for years of Company Service less than 30.

Under this formula, 50% of your Primary Social Security Benefit will be used to offset your earnings. If you provide the Company with complete Social Security Administration records of your covered earnings within 6 months of your retirement date, the Company will use a Social Security benefit based on actual earnings rather than an estimated earnings history if it provides a higher benefit. Otherwise, the Company will use your estimated earnings history.

When you retire, your Primary Social Security Benefit for purposes of this formula is the benefit you would be eligible to receive at your retirement age or age 62, if later. This benefit is based on the Social Security laws in effect on the date you retire.

### Minimum Formula

The Minimum formula provides a monthly benefit of:

- \$5 for each of your first 10 years of Company Service, plus \$7 for each of the 11<sup>th</sup> through 20<sup>th</sup> years of service, plus \$9 for each year in excess of 20 years of service, plus 10% of your Average Straight-Time Monthly Earnings (if you have less than 8 years of Company Service, this will be reduced 1% a year for each year less than 8), plus \$18.

Pension Benefit Formulas	
Formula	Provides Monthly Benefit of ...
Regular	1.4% of your Average Straight-Time Monthly Earnings times your years and months of Company Service.
Alternate	1.767% of your Average Straight-Time Monthly Earnings times your years and months of Company Service minus 50% of your monthly Primary Social Security Benefit, with the resulting amount prorated for years of Company Service less than 30.
Minimum	\$5 for each of your first 10 years of Company Service, plus \$7 for each of the 11th through 20th years of service, plus \$9 for each year in excess of 20 years of service, plus 10% of your Average Straight-Time Monthly Earnings (if you have less than 8 years of Company Service, this will be reduced 1% a year for each year less than 8), plus \$18.

## Reduced Benefits

If you retire before you are entitled to a full pension, your monthly benefit is reduced. The amount of reduction is based on your age and service. For example, if you are age 55 and have 27 years of service, you will receive 85% of your full benefit. (For the reduction factors, see Table 1 at the end of this chapter.)

The three formulas used to calculate full pensions are also used to calculate reduced pensions. The one which produces the largest benefit will be the one used. In the Regular and Minimum formulas, the reduction factor is applied after calculating the total benefit. In the Alternate formula, the reduction factor is applied before subtracting the Primary Social Security Benefit.

If you retire before you are eligible for a full pension, you may postpone starting your pension and thus lessen or eliminate the reduction. In the example above, if you retire at age 55 with 27 years of service but postpone starting your pension until age 58, you will receive a full pension because your 27 years of service and your age will then total 85. You can add years to your age after you terminate employment only if you were eligible for early retirement when you terminated employment.

Any reduction for early retirement is in addition to the reduction that may be made to your plan benefit if you elect to provide continuing plan benefits to your spouse, dependent children, or dependent parents after your death, as discussed on the following pages. (See Tables 3, 4, 5, and 6 at the end of this chapter for survivor reduction factors.)

Average Straight-Time Monthly Earnings	Years of Service at Retirement				
	20	25	30	35	40
\$2,000	\$560	\$700	\$840	\$980	\$1,120
\$3,000	840	1,050	1,260	1,470	1,680
\$4,000	1,120	1,400	1,680	1,960	2,240
\$5,000	1,400	1,750	2,100	2,450	2,800
\$6,000	1,680	2,100	2,520	2,940	3,360

The above amounts were calculated under the Regular formula. However, the relationship of average earnings and Social Security benefits at the time you retire might result in the Alternate formula producing a higher benefit than shown in some of the above examples. In such a case, the actual benefit will be greater than that shown in the above table, because the highest benefit produced by any of the three formulas is the one used.

## Calculating Your Earnings

Average Straight-Time Monthly Earnings are computed using your straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment [COLA]) and your regularly scheduled hours during:

- the 3 calendar years in which these earnings were highest, during the 10 calendar years just before you retire  
*or, if greater*
- the final 3 years (36 months) just before you retire.

The Average Straight-Time Monthly Earnings during the final 3 years are calculated by using:

- scheduled straight-time monthly earnings in the completed months of the calendar year in which you retire, and
- scheduled straight-time earnings in the 2 preceding calendar years, and
- for any months in the third preceding calendar year, the average of the scheduled straight-time monthly earnings for that year times the number of months used in that year.

You should note that this calculation does not use the actual scheduled earnings for the specific months of the third year. The earnings rate used will be the monthly average for the entire year.

Differential pay during certain periods of military service is included in earnings unless you return to employment following a qualified military service leave within the required time period. In that case, your earnings during the military service leave will be credited based on your rate of pay when your leave started, adjusted as required by a law called the Uniformed Services Employment and Reemployment Rights Act (USERRA). For more information about the impact of a military service leave on your plan benefits, see the discussion titled “Service and Earnings During Military Service Leave” in the “Credited Service and Severance from Service” section.

**NOTE:** The IRS places restrictions on the amount of compensation to be used in calculating the pension benefit. Certain highly compensated employees may have a limit imposed.

## Pension Benefit Example

A full pension will be the largest amount produced by any of the three formulas. For example, suppose you retire at age 65 with 30 years of Company Service and Average Straight-Time Monthly Earnings of \$4,500 a month. Here is how your full pension would be calculated:

Regular Formula		
.014 × 30 × \$4,500	=	\$1,890
<b>Per Month</b>	=	<b>\$1,890</b>
Alternate Formula		
.01767 × 30 × \$4,500	=	\$2,385
minus .505 × \$1,400*	=	\$700
<b>Per Month</b>	=	<b>\$1,685</b>
Minimum Formula		
\$5 × 10 years	=	\$50
\$7 × 10 years	=	\$70
\$9 × 10 years	=	\$90
10% × \$4,500	=	\$450
Flat amount	=	\$18
<b>Per Month</b>	=	<b>\$678</b>
<p>In this case, the Regular formula would give you a higher pension than the Alternate or Minimum formulas. You would receive the highest benefit of \$1,890 a month for the rest of your life. Of course, if you elect to continue benefits to your spouse or other eligible dependents after your death, this amount will be reduced to account for the longer period over which plan benefits will be paid. (See Tables 3, 4, 5, and 6 at the end of this chapter for survivor reduction factors.)</p>		
<p>*This is a typical Primary Social Security Benefit.</p>		

## Normal Forms of Payment

You will receive your plan benefit under the plan's normal form of payment based on your marital status when you retire, unless you elect an optional form of payment.

### For Married Employees

If you are married when you retire, the normal form of payment is a joint and 50% survivor benefit. Under this form of payment, your pension is reduced and, after your death, 50% of that benefit is continued to your surviving spouse for the rest of his or her life. This reduction reflects the fact that benefits are payable during both of your lifetimes.

If your spouse dies before you but after your payments start, this form of payment will “pop up” to the amount that would be paid to a single employee, as discussed under the section “For Single Employees.” (For the reduction factors, see Table 3 at the end of this chapter.)

If you die before you begin to receive plan benefits, your spouse will receive 50% of the benefit you would have received had it begun on the date of your death.

Married participants also may elect a 75% survivor annuity option. Under this form of payment, your pension is reduced and, after your death, 75% of that benefit is continued to your surviving spouse for the rest of his or her life. If your spouse dies before you, this form of payment does not “pop up” to the amount that would be paid to a single employee. (For the 75% Surviving Spouse reduction factors, see Table 6 at the end of this chapter.)

## For Single Employees

The plan’s normal form of payment for a single employee is a life annuity. Under this form of payment, you receive the full benefit earned at retirement for your lifetime. After your death, the monthly life annuity will cease.

# Optional Forms of Payment

You may elect an optional form of payment at retirement. If you are married, you will need your spouse’s written consent, witnessed by a notary public or a representative of the Plan Administrator on the form provided for this purpose by the Plan Administrator, to elect one of the following optional forms of payment.

You may revoke or change your election at any time before benefits begin, subject to your spouse’s written and witnessed consent.

## Life Annuity Option for Married Employees

This option for married employees is the same as the normal form of payment for single employees. Under this form of payment, you receive your full pension benefits for your lifetime only. After your death, the monthly life annuity will cease.

## 50% Survivor Benefit Option

You can elect a reduced pension to provide continuing income to an unmarried dependent child (or unmarried dependent children) under age 23, or a dependent parent (or dependent parents), but not to both dependent children and parents.

If you elect the 50% survivor benefit for your dependent child (or children) after your death, 50% of your reduced benefit will continue to your dependent child until the earliest of: age 23 (or as long as the child remains Totally and Permanently Disabled), or the dependent child dies. If you elect the 50% survivor benefit for your dependent parent(s), after your death, 50% of your reduced benefit will continue to your dependent parent for the rest of his or her life.

The amount of reduction in your pension to provide a survivor benefit depends on your age and the age of your named survivor. (Examples of survivor factors are shown in Tables 3, 4, and 5 at the end of this chapter.) If there are multiple dependents receiving a survivor benefit, and a dependent dies or is no longer eligible for the dependent survivor benefits, his or her benefit will be divided equally among the remaining eligible dependents.

**The terms “Dependent Child” and “Dependent Parent” are defined in the Glossary.**

If you die before your pension benefits start, your named survivor will receive 50% of the reduced pension you would have received had it begun on the date of your death. Your election of a 50% survivor benefit cannot be changed after your pension begins. If your named survivor should die before you, this payment form will “pop up” to the amount paid to a single employee. You must provide a certified copy of your elected survivor’s death certificate to ORNL Benefits to initiate the “pop up.”

## Level Income Option

If you retire before age 62, are eligible for an early retirement benefit, and choose to have your pension benefits begin before you are eligible to receive Social Security benefits, you may elect the level income option. Under this option, your Pension Plan income is increased until age 62 and is decreased after age 62 so that your combined income from the Pension Plan and Social Security is approximately level throughout your retirement. The Social Security amount used in the level income calculation is not your actual Social Security amount but is an estimate based on your Average Straight-Time Monthly Earnings for the calendar year immediately preceding your retirement date.

If you elect the level income option, the 50% survivor's benefit will be based on the pension amount before adjustment for this option.

The Level Income Option is not available with the 75% surviving spouse coverage.

## Social Security

Social Security retirement benefits are entirely in addition to benefits paid from the Pension Plan.

Social Security provides retirement benefits to you and your eligible spouse based on earnings covered under the law. If you were born before 1938, full Social Security retirement benefits can start at age 65. Your spouse is eligible for an additional 50% of your benefit—or a benefit based on his or her own covered earnings, if greater—when he or she reaches age 65. Disability benefits may also be provided for you, and survivor's benefits may also be provided for eligible family members.

For employees born after 1937, the age for unreduced Social Security benefits will gradually increase from age 65 to age 67. Ultimately, for employees born after 1959, full Social Security benefits will not become payable until age 67. Reduced benefits are available as early as age 62.

Please remember that, although both you and the Company pay taxes toward the cost of your Social Security benefits, these benefits are not paid automatically. You must apply for them in all cases. To get more information about the law and your personal status under it, contact your local Social Security office. You can also access the Social Security Administration's website at [www.ssa.gov](http://www.ssa.gov).

## Participation While You Are Disabled

### Continuation of Plan Participation

If you become Totally Disabled and qualify for benefits under the Company's Long-Term Disability plan, you will continue to accrue Company Service just as if you had continued working. While you continue to be Totally Disabled, your earnings will be assumed to remain the same as at the time you became disabled. For purposes of determining your benefit and for calculating your mandatory participant contributions, your Average Straight-Time Monthly Earnings will be based on:

- the 3 calendar years in which your earnings were highest, during the 10 calendar years just prior to your last day worked, or
- the final 3 years just prior to your last day worked.

For information on how your Average Straight-Time Monthly Earnings during the final 3 years are calculated, refer to "Calculating Your Earnings."

### Effect of Disability on Your Pension Benefit

If you continue to be totally disabled until age 65, you will be entitled to retire under the same conditions as any other participant. If your disability ends before age 65, you will receive credit for Company Service for the period of your disability, provided you return to work or transfer from disability status to retirement status immediately upon ceasing to be disabled. If you do not return to work or retire after your disability ends, you will be considered to have terminated employment on the date your disability began.

## If You Die While Employed

If you die while you are still employed and have completed at least 5 years of Company Service, the plan will pay a benefit to your surviving spouse or dependent child or dependent parent. The timing and amount of this benefit will depend on your years of Company Service at the time of death.

If you die after completing 10 years of Company Service, the survivor benefit is payable immediately. (The age 50 requirement for early retirement does not apply in determining eligibility for the survivor benefit.) The benefit is a monthly income equal to 50% of the pension you would have received if you had retired on the day of your death. If your survivor is a younger spouse, the benefit will be reduced  $\frac{1}{2}\%$  for each full year more than 5 years that your spouse is younger than you. However, in no event will the survivor benefit be reduced to less than 25% of your full pension, calculated using your average earnings and service at your death.

If you die before completing 10 years of Company Service (but after 5 years), the survivor benefit is payable the first day of the month following the day you would have reached age 65. The benefit is a monthly income equal to 50% of the benefit you would have received had you terminated employment on the day of your death and had you elected to receive your benefit at age 65 in the joint and 50% survivor form of payment.

Your survivor can elect to receive reduced benefits as early as the date you would have reached age 50. The reduction will be  $6\frac{2}{3}\%$  for each year before age 65, for up to 3 years (to age 62), plus 5% for each year before age 62 that benefits begin.

The benefit will be paid to your spouse for the rest of his or her life. If you are employed and not married when you die, the benefit will be paid in equal shares to your dependent children until age 23 (or as long as a child remains Totally and Permanently Disabled).

If you have no dependent children, the benefit will be paid in equal shares to your dependent parents for life.

If you have no spouse, no dependent children, and no dependent parents, no survivor monthly benefit is payable. However, a refund of your contributions with applicable interest will be paid to your estate.

**The terms “Dependent Child” and “Dependent Parent” are defined in the Glossary.**

Any benefit being paid to a dependent child or dependent parent cannot be transferred to someone else when the child or parent no longer qualifies for it. However, if a spouse dies while receiving the survivor benefit, the spouse’s benefit will continue in equal shares to any of your dependent children under age 23 (or as long as a child remains Totally and Permanently Disabled).

## If You Leave Before You Are Eligible for Normal or Early Retirement

If you leave the Company for any reason after completing at least 5 years of Credited Service, you are “vested.” Being vested means you have a nonforfeitable right to receive plan benefits.

Credited Service (as defined in the Glossary) generally means the time you work at the Company, from your first hour of service until you sever from service.

Further discussion follows on Credited Service and Severance from Service.

### Benefit Amount

The amount of your vested pension payable at age 65 depends on your Average Straight-Time Monthly Earnings (including certain variable pay, shift differential, and hourly COLA), your total Company Service at the time you leave the Company, and your age at the time you want your vested pension payments to begin. The three formulas described previously are used to calculate your vested pension, but with these differences:

- The flat amount of \$18 per month under the Minimum formula will be multiplied by a “service fraction.” This fraction is your actual years of Company Service divided by your years of Company Service that would be credited had you continued with the Company until age 65.
- If your vested benefit is calculated using the Minimum formula and you have less than 10 years of Company Service, that part of the formula using 10% of your Average Straight-Time Monthly Earnings will be reduced by 1% for each full year less than 10.

## Payment of Benefits

Vested benefits normally become payable at age 65. However, you can elect to receive a reduced benefit as early as age 50, but the benefit will be calculated as described in this section, not as an early retirement benefit. The amount of the reduction will depend on how many years before age 65 you elect to begin benefits. The reduction is 6½% for each year before age 65 for up to 3 years (age 62). In addition, the reduction is 5% for each year before age 62 that plan payments start. For example, if you leave the Company and begin receiving your pension at age 60, your benefit will be reduced 30%; that is 20% for the years between 65 and 62 ( $6\frac{1}{2}\% \times 3$ ) plus 10% for the years between 60 and 62 ( $5\% \times 2$ ).

Your vested benefit will commence effective the first of the month following receipt of your written request. If you are married at the time of your request, your benefit will automatically be paid as a joint and 50% survivor benefit, unless you elect otherwise with your spouse's written consent witnessed by a notary public or representative of the Plan Administrator. If your benefit is paid in the joint and 50% survivor form, it will be reduced according to Table 3 at the end of this chapter. If your benefit is paid in the 75% surviving spouse form, it will be reduced according to Table 6 at the end of this chapter (based on applicable mortality and interest rates as specified by the Internal Revenue Code).

## Preretirement Spouse's Benefit

If you leave the Company with vested benefits and you die before plan payments begin, your spouse may be eligible to receive a preretirement benefit equal to 50% of the benefit you would have received under the joint and 50% survivor benefit. Your spouse will be eligible if you and your spouse have been married at least 1 year at the time of your death.

If you die after age 50, payments may begin on the first of the month following your death. If you die before age 50, payments may begin on the first of the month following the date you would have reached age 50.

## Forfeiture of Benefits

If your employment terminates before you have completed 5 years of Credited Service, you will forfeit your right to any monthly plan benefits. However, you will receive a refund of your contributions plus any applicable interest.

# Credited Service and Severance from Service

“Credited Service” (as defined in the Glossary) is used to determine whether you are eligible for a vested pension.

“Company Service” (as defined in the Glossary) is used to determine the amount of your pension benefit.

Credited Service begins with your first hour of service and ends when you have a severance from service.

A severance from service occurs on the earlier of:

- the day you quit, retire, are discharged, or die, or
- 1 year after your first day of absence due to layoff, or, if earlier, the first day after recall if you fail to return to work, or
- 1 year after your first day of absence while on an approved leave, or, if earlier, the first day after the final day of leave if you fail to return to work, or

- 2 years after your first day of absence for a parental leave due to pregnancy, birth, or adoption, and for child care immediately following the birth or adoption, or, if earlier, the first day after the final day of leave if you fail to return to work.

**Special rules apply to determine your severance from service, Credited Service, and Company Service if you are classified as a Casual Employee. Generally, you must perform at least 1 hour of service in a 12 month period to avoid a severance from service and receive Credited Service and Company Service.**

If you are reemployed within 1 year of your date of severance, you will receive Credited Service for your period of severance, and your prior Credited Service will be restored. If you are reemployed more than 1 year after your date of severance and you were vested as of that date, your prior Credited Service will be restored automatically upon reemployment, regardless of your period of severance.

If you were not vested as of your date of severance, your prior Credited Service will be restored if you are reemployed more than 1 year after the period of severance, the length of your severance is less than 5 years, and you are employed for at least 1 year after reemployment.

In any event, you will not earn Credited Service during a period of severance lasting 1 year or more.

### **Reemployment After Retirement**

If you had been receiving pension payments and return to work at the Company, your benefit will be suspended during your period of reemployment until you actually retire, or until your work schedule is such that you are not subject to a benefit suspension. Your benefits will be suspended for any month in which you receive payment from the Company for hours of service performed on each of 8 or more days (or separate work shifts). When payments begin again, they will be adjusted to reflect your additional service and earnings after returning to work.

If you return to work as a Casual Retiree and work for more than 7 shifts/days in any calendar month, your pension payment is suspended for that month unless you are over age 70½.

If you are considering returning to active service after you retire, you should contact the ORNL Benefits Office to make a determination concerning whether your return to work will cause your benefit to be suspended.

### **Service and Earnings During Military Service Leave**

If you are on a qualified military service leave, you will be treated as not having had a break in service by reason of such leave if you return to employment within the time period during which your reemployment rights are protected by USERRA. Upon your timely return to employment, your leave will be included in your Company Service and Credited Service. If you do not return to employment within the required period (or you do not meet any other USERRA requirements), but you received differential pay from the Company during the leave, the period you received differential pay will be included in your Company Service and Credited Service.

Plan-eligible earnings during a period of qualified military service leave will be credited based on your rate of pay when your leave began, adjusted as required by USERRA if you return to employment within the required period and meet any other USERRA requirements. If you do not return within the required period and meet all other USERRA requirements, your earnings will include only your differential pay.

If you think you have a qualified military service leave and have questions about how it may affect your pension benefit, please contact the ORNL Benefits Office. You may also contact the US Department of Defense, Employer Support of the Guard and Reserve, at 1-800-336-4590 (website: [www.esgr.org](http://www.esgr.org)) about your military service rights and responsibilities under USERRA.

## **Applying for Benefits**

Upon your request, the ORNL Benefits Office will provide you with the necessary information and instructions for receiving benefits and completing payment forms. In case of your death, your spouse,

other beneficiary, or personal representative should notify the ORNL Benefits Office and request information about any plan benefits that might be payable as a result of your death.

If the appropriate forms are not completed and submitted, or if any information requested by the ORNL Benefits Office is not provided, benefits will be delayed.

## Transfer of Assets and Benefit Liabilities for ORNL Participants

On September 2, 2010, accrued benefits liabilities were transferred from the Retirement Program Plan for Employees of Certain Employers at the US Department of Energy Facilities at Oak Ridge, Tennessee (the Multiple Employer Pension Plan [MEPP]) to the Pension Plan for Employees at ORNL (the "ORNL Plan"). Plan assets were transferred to the ORNL Plan in connection with the benefit liability transfer in accordance with the law.

Your benefit in the plan was transferred to the ORNL Plan effective September 2, 2010, if either (i) you were employed (or on leave) at ORNL by UT-Battelle, LLC, on September 1, 2010, or (ii) you terminated employment or retired on or before September 1, 2010, and your last employer was UT-Battelle or a previous prime contractor at ORNL. If you satisfy one of these conditions, your benefit will be paid by the ORNL Plan. If you have a question on whether your benefit will be paid from the MEPP or the ORNL Plan, contact the ORNL Benefits Office.

## Other Important Information

### Other Retirement Income

Any benefits due you (or your survivor if you die before retirement) from the Pension Plan will be reduced by the amount (or the actuarial equivalent, if appropriate) of any retirement benefit payable from any of the following sources, provided the benefit is related to service recognized under this Pension Plan and is attributable to contributions made by a Department of Energy contractor:

- any other private plan, or
- any retirement or separation benefit payable under the law of any foreign government, or
- any public pension other than military or Social Security for which you received credit for Company Service.

The reduction will be made under rules which will apply uniformly to all affected employees. If your pension is to be reduced because of this provision, you will be given a full explanation at the time your pension benefit is calculated.

### Withholding Taxes

Under federal tax law, federal income taxes must be withheld from plan payments unless you elect otherwise. You may contact the ORNL Benefits Office for more information about tax withholding.

### Direct Deposit of Payments

Your pension payments will be deposited directly into the bank of your choice.

### Change of Address

It is important that you notify the Company of any change in your address while you are a participant in the plan and after you retire, so you will be assured of receiving benefit communications which the Company may send to you, including your annual tax information.

#### Administrative Information

Information about the administration of your retirement benefits can be found in the chapter titled "Administrative Information."

## Pension Reduction Tables

**Table 1—Early Retirement Reduction Factors**

These factors use your age and years of service to determine the percentage of your full pension that is payable.

Age	Years of Service																	
	YEARS	10–18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
50	40	45	50	50	50	50	50	50	55	60	65	70	75	80	85	90	95	100
51	45	45	50	55	55	55	55	55	60	65	70	75	80	85	90	95	100	100
52	50	50	50	55	60	60	60	60	65	70	75	80	85	90	95	100	100	100
53	55	55	55	55	60	65	65	65	70	75	80	85	90	95	100	100	100	100
54	60	60	60	60	60	65	70	70	75	80	85	90	95	100	100	100	100	100
55	65	65	65	65	65	70	75	80	85	90	95	100	100	100	100	100	100	100
56	70	70	70	70	70	75	80	85	90	95	100	100	100	100	100	100	100	100
57	75	75	75	75	75	75	80	85	90	95	100	100	100	100	100	100	100	100
58	80	80	80	80	80	80	85	90	95	100	100	100	100	100	100	100	100	100
59	85	85	85	85	85	85	90	95	100	100	100	100	100	100	100	100	100	100
60	90	90	90	90	90	90	95	100	100	100	100	100	100	100	100	100	100	100
61	95	95	95	95	95	95	100	100	100	100	100	100	100	100	100	100	100	100
62–64	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
65	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Factors for intermediate ages and service are available from the ORNL Benefits Office.

**Table 2—Early Retirement Reduction Factors  
if Terminated by Company Action**

	If you are terminated by Company action other than for cause, use this table instead of Table 1 to determine the percentage of your full pension that is payable.																		
	Years of Service																		
Age	8–9	10–18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35 & over
48	40	40	45	50	50	50	50	50	50	55	60	65	70	75	80	85	90	95	100
49	40	40	45	50	50	50	50	50	50	55	60	65	70	75	80	85	90	100	100
50	40	40	45	50	50	50	50	50	50	55	60	65	70	75	80	85	100	100	100
51	45	45	45	50	55	55	55	55	55	60	65	70	75	80	85	100	100	100	100
52	50	50	50	50	55	60	60	60	60	65	70	75	80	85	100	100	100	100	100
53	55	55	55	55	55	60	65	65	65	70	75	80	85	100	100	100	100	100	100
54	60	60	60	60	60	65	70	70	70	75	80	85	100	100	100	100	100	100	100
55	65	65	65	65	65	65	70	75	80	85	100	100	100	100	100	100	100	100	100
56	70	70	70	70	70	70	75	80	85	100	100	100	100	100	100	100	100	100	100
57	75	75	75	75	75	75	75	80	85	100	100	100	100	100	100	100	100	100	100
58	80	80	80	80	80	80	85	100	100	100	100	100	100	100	100	100	100	100	100
59	85	85	85	85	85	85	100	100	100	100	100	100	100	100	100	100	100	100	100
60	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
61	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
62–64	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Factors for intermediate ages and service are available from the ORNL Benefits Office.

If you terminated employment on or after June 30, 2004, a factor of .98 will be applied to your life amount to determine your joint benefit and 50% survivor benefit.

**Table 3—50% Surviving Spouse Reduction Factors**

Spouse's Age	Pensioner's Age																									
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
40	.955	.951	.947	.943	.939	.935	.930	.926	.921	.915	.910	.904	.893	.891	.885	.878	.870	.862	.854	.843	.836	.827	.817	.808	.798	.786
41	.956	.952	.949	.945	.941	.936	.932	.927	.922	.917	.911	.906	.900	.893	.886	.879	.872	.864	.856	.847	.838	.829	.819	.810	.800	.789
42	.957	.954	.950	.946	.942	.938	.933	.929	.924	.919	.913	.908	.901	.895	.888	.881	.874	.866	.858	.849	.840	.831	.821	.812	.802	.792
43	.958	.955	.951	.948	.944	.939	.935	.930	.925	.920	.915	.909	.903	.897	.890	.883	.876	.868	.860	.851	.842	.833	.823	.814	.804	.794
44	.960	.956	.953	.949	.945	.941	.937	.932	.927	.922	.917	.911	.905	.899	.892	.885	.878	.870	.862	.853	.844	.835	.826	.816	.806	.796
45	.961	.958	.954	.950	.947	.943	.938	.934	.929	.924	.919	.913	.907	.901	.894	.887	.880	.872	.864	.856	.847	.838	.828	.818	.808	.798
46	.962	.959	.956	.952	.948	.944	.940	.935	.931	.926	.921	.915	.909	.903	.897	.890	.882	.875	.867	.858	.849	.840	.830	.821	.811	.801
47	.963	.960	.957	.953	.950	.946	.942	.937	.933	.928	.923	.917	.911	.905	.899	.892	.885	.877	.869	.861	.852	.842	.833	.823	.813	.803
48	.965	.962	.958	.955	.951	.948	.943	.939	.935	.930	.925	.919	.914	.908	.901	.894	.887	.879	.872	.863	.854	.845	.836	.826	.816	.806
49	.966	.963	.960	.957	.953	.949	.945	.941	.937	.932	.927	.921	.916	.910	.903	.897	.890	.882	.874	.866	.857	.848	.838	.829	.819	.809
50	.967	.964	.961	.958	.955	.951	.947	.943	.938	.934	.929	.924	.918	.912	.906	.899	.892	.885	.877	.868	.860	.851	.841	.832	.822	.812
51	.969	.966	.963	.960	.956	.953	.949	.945	.940	.936	.931	.926	.920	.915	.908	.902	.895	.887	.880	.871	.863	.854	.844	.835	.825	.815
52	.970	.967	.964	.961	.958	.954	.951	.947	.942	.938	.933	.928	.923	.917	.911	.904	.897	.890	.882	.874	.866	.857	.847	.838	.828	.818
53	.971	.969	.966	.963	.960	.956	.953	.949	.945	.940	.935	.931	.925	.920	.913	.907	.900	.893	.885	.877	.869	.860	.851	.841	.831	.821
54	.973	.970	.967	.964	.961	.958	.954	.951	.947	.942	.938	.933	.928	.922	.916	.910	.903	.896	.888	.880	.872	.863	.854	.844	.835	.825
55	.974	.971	.969	.966	.963	.960	.956	.952	.949	.944	.940	.935	.930	.925	.919	.913	.906	.899	.891	.883	.875	.866	.857	.848	.838	.828
56	.975	.973	.970	.967	.964	.961	.958	.954	.951	.947	.942	.938	.933	.927	.921	.915	.909	.902	.894	.887	.878	.870	.861	.851	.842	.832
57	.976	.974	.972	.969	.966	.963	.960	.956	.953	.949	.944	.940	.935	.930	.924	.918	.912	.905	.898	.890	.882	.873	.864	.855	.845	.836
58	.978	.975	.973	.970	.968	.965	.962	.958	.955	.951	.947	.942	.938	.932	.927	.921	.915	.908	.901	.893	.885	.877	.868	.859	.849	.840
59	.979	.977	.974	.972	.969	.966	.963	.960	.957	.953	.949	.945	.940	.935	.930	.924	.918	.911	.904	.897	.889	.880	.871	.862	.853	.844
60	.980	.978	.976	.973	.971	.968	.965	.962	.959	.955	.951	.947	.943	.938	.933	.927	.921	.914	.907	.900	.892	.884	.875	.866	.857	.848
61	.981	.979	.977	.975	.972	.970	.967	.964	.961	.957	.954	.950	.945	.940	.935	.930	.924	.918	.911	.904	.896	.888	.879	.870	.861	.852
62	.982	.980	.978	.976	.974	.971	.969	.966	.963	.959	.956	.952	.948	.943	.938	.933	.927	.921	.914	.907	.900	.892	.883	.874	.865	.856
63	.983	.981	.979	.977	.975	.973	.970	.968	.965	.961	.958	.954	.950	.946	.941	.936	.930	.924	.918	.911	.903	.895	.887	.879	.870	.861
64	.984	.982	.981	.979	.977	.974	.972	.969	.967	.963	.960	.957	.953	.948	.944	.939	.933	.927	.921	.914	.907	.899	.891	.883	.874	.865
65	.985	.984	.982	.980	.978	.976	.974	.971	.968	.965	.962	.959	.955	.951	.947	.942	.936	.931	.925	.918	.911	.903	.896	.887	.879	.870
66	.986	.985	.983	.981	.979	.977	.975	.973	.970	.967	.964	.961	.958	.954	.949	.945	.940	.934	.928	.922	.915	.908	.900	.892	.883	.875
67	.987	.986	.984	.982	.981	.979	.977	.974	.972	.969	.967	.963	.960	.956	.952	.948	.943	.937	.932	.925	.919	.912	.904	.896	.888	.879
68	.988	.987	.985	.984	.982	.980	.978	.976	.974	.971	.969	.966	.962	.959	.955	.951	.946	.941	.935	.929	.923	.916	.908	.901	.893	.884
69	.989	.987	.986	.985	.983	.981	.980	.978	.975	.973	.971	.968	.965	.961	.957	.953	.949	.944	.939	.933	.927	.920	.913	.905	.897	.889
70	.990	.988	.987	.986	.984	.983	.981	.979	.977	.975	.972	.970	.967	.964	.960	.956	.952	.947	.942	.937	.930	.924	.917	.910	.902	.894

**Table 4—Surviving Child Reduction Factors**

Child's Age	Your Age															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	.961	.957	.952	.948	.943	.938	.932	.926	.918	.910	.902	.892	.882	.871	.859	.847
2	.964	.960	.956	.952	.947	.943	.937	.931	.924	.917	.908	.899	.890	.879	.868	.855
3	.967	.963	.960	.956	.951	.946	.942	.936	.930	.923	.915	.906	.897	.887	.876	.864
4	.970	.967	.963	.959	.955	.951	.946	.942	.936	.928	.921	.913	.905	.895	.884	.873
5	.973	.970	.967	.963	.960	.955	.951	.946	.941	.935	.928	.920	.912	.903	.893	.882
6	.976	.973	.971	.967	.964	.960	.956	.951	.946	.941	.935	.927	.920	.911	.902	.891
7	.979	.976	.974	.971	.968	.965	.961	.957	.952	.947	.942	.935	.928	.919	.910	.901
8	.981	.979	.977	.976	.972	.969	.966	.962	.958	.953	.948	.943	.936	.928	.920	.911
9	.984	.982	.980	.978	.976	.973	.970	.967	.963	.959	.954	.949	.944	.937	.930	.921
10	.986	.985	.983	.981	.979	.977	.974	.971	.968	.965	.961	.956	.951	.945	.939	.931
11	.988	.987	.985	.984	.982	.980	.978	.976	.973	.970	.966	.962	.958	.952	.947	.941
12	.990	.989	.988	.986	.985	.983	.982	.980	.977	.975	.972	.968	.964	.960	.955	.949
13	.992	.991	.990	.989	.988	.986	.985	.983	.981	.979	.977	.974	.970	.967	.962	.958
14	.993	.993	.992	.991	.990	.989	.988	.986	.985	.983	.981	.979	.976	.973	.969	.965
15	.995	.994	.994	.993	.992	.991	.990	.989	.988	.987	.985	.983	.981	.979	.976	.973
16	.996	.996	.995	.995	.994	.993	.993	.992	.991	.990	.989	.987	.986	.984	.981	.979
17	.997	.997	.996	.996	.996	.995	.995	.994	.993	.993	.992	.991	.989	.988	.986	.984
18	.998	.998	.998	.997	.997	.997	.996	.996	.995	.995	.994	.994	.993	.992	.991	.989
19	.999	.999	.998	.998	.998	.998	.998	.997	.997	.997	.996	.996	.995	.995	.994	.993
20	.999	.999	.999	.999	.999	.999	.999	.999	.998	.998	.998	.998	.997	.997	.997	.996
21	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Factors for intermediate ages are available from the ORNL Benefits Office.

### Table 5—Surviving Dependent Parent Reduction Factors

If you elect to provide you dependent parent with a survivor pension, use this table instead of Table 3.

Parent's Age	Your Age		
	55	60	65
70	.950	—	—
75	.985	.949	—
80	.991	.985	.972
85	.995	.992	.985

**Factors for intermediate ages are available from the ORNL Benefits Office.**

Table 6—75% Surviving Spouse Reduction Factors

Spouse Age	Pensioner's Age																												
	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
41	0.888	0.879	0.869	0.859	0.849	0.837	0.826	0.814	0.801	0.788	0.774	0.760	0.745	0.730	0.715	0.699	0.684	0.667	0.651	0.635	0.618	0.601	0.583	0.565	0.547	0.529	0.510	0.491	
42	0.893	0.884	0.875	0.865	0.854	0.843	0.832	0.820	0.807	0.794	0.780	0.766	0.752	0.737	0.721	0.706	0.690	0.674	0.657	0.641	0.624	0.607	0.589	0.571	0.553	0.534	0.516	0.496	
43	0.898	0.889	0.880	0.870	0.860	0.849	0.838	0.826	0.813	0.800	0.787	0.773	0.758	0.743	0.728	0.712	0.696	0.680	0.664	0.647	0.630	0.613	0.595	0.577	0.559	0.540	0.521	0.502	
44	0.903	0.894	0.885	0.876	0.866	0.855	0.844	0.832	0.819	0.806	0.793	0.779	0.765	0.750	0.735	0.719	0.703	0.687	0.671	0.654	0.637	0.620	0.602	0.584	0.565	0.546	0.527	0.508	
45	0.907	0.899	0.890	0.881	0.871	0.861	0.850	0.838	0.826	0.813	0.800	0.786	0.772	0.757	0.742	0.726	0.710	0.694	0.677	0.661	0.644	0.626	0.609	0.590	0.572	0.553	0.533	0.514	
46	0.912	0.904	0.896	0.887	0.877	0.867	0.856	0.844	0.832	0.820	0.806	0.793	0.779	0.764	0.749	0.733	0.717	0.701	0.685	0.668	0.651	0.633	0.615	0.597	0.578	0.559	0.540	0.520	
47	0.917	0.909	0.901	0.892	0.883	0.873	0.862	0.851	0.839	0.826	0.813	0.800	0.786	0.771	0.756	0.741	0.725	0.709	0.692	0.675	0.658	0.641	0.623	0.604	0.585	0.566	0.547	0.527	
48	0.922	0.914	0.906	0.897	0.888	0.878	0.868	0.857	0.845	0.833	0.820	0.807	0.793	0.778	0.763	0.748	0.732	0.716	0.700	0.683	0.666	0.648	0.630	0.612	0.593	0.573	0.554	0.534	
49	0.926	0.919	0.911	0.903	0.894	0.884	0.874	0.863	0.852	0.840	0.827	0.814	0.800	0.786	0.771	0.756	0.740	0.724	0.708	0.691	0.674	0.656	0.638	0.619	0.600	0.581	0.561	0.541	
50	0.930	0.924	0.916	0.908	0.899	0.890	0.880	0.870	0.858	0.847	0.834	0.821	0.808	0.793	0.779	0.764	0.748	0.732	0.716	0.699	0.682	0.664	0.646	0.627	0.608	0.589	0.569	0.549	
51	0.935	0.928	0.921	0.913	0.905	0.896	0.886	0.876	0.865	0.854	0.841	0.829	0.815	0.801	0.787	0.772	0.756	0.740	0.724	0.707	0.690	0.673	0.654	0.636	0.616	0.597	0.577	0.556	
52	0.939	0.933	0.926	0.918	0.910	0.902	0.892	0.882	0.872	0.860	0.848	0.836	0.823	0.809	0.795	0.780	0.764	0.749	0.732	0.716	0.699	0.681	0.663	0.644	0.625	0.605	0.585	0.565	
53	0.943	0.937	0.930	0.923	0.915	0.907	0.898	0.889	0.878	0.867	0.856	0.843	0.830	0.817	0.803	0.788	0.773	0.757	0.741	0.725	0.708	0.690	0.672	0.653	0.634	0.614	0.594	0.573	
54	0.947	0.941	0.935	0.928	0.921	0.913	0.904	0.895	0.885	0.874	0.863	0.851	0.838	0.825	0.811	0.796	0.781	0.766	0.750	0.734	0.717	0.699	0.681	0.662	0.643	0.623	0.603	0.582	
55	0.950	0.945	0.939	0.933	0.926	0.918	0.910	0.901	0.891	0.881	0.870	0.858	0.846	0.833	0.819	0.805	0.790	0.775	0.759	0.743	0.726	0.709	0.691	0.672	0.652	0.633	0.612	0.591	
56	0.954	0.949	0.943	0.937	0.930	0.923	0.915	0.907	0.897	0.887	0.877	0.865	0.853	0.841	0.827	0.813	0.799	0.784	0.768	0.752	0.735	0.718	0.700	0.682	0.662	0.642	0.622	0.601	
57	0.957	0.953	0.947	0.941	0.935	0.928	0.921	0.912	0.903	0.894	0.884	0.873	0.861	0.849	0.836	0.822	0.808	0.793	0.778	0.762	0.745	0.728	0.710	0.692	0.672	0.652	0.632	0.611	
58	0.961	0.956	0.951	0.946	0.940	0.933	0.926	0.918	0.909	0.900	0.890	0.880	0.868	0.856	0.844	0.831	0.817	0.802	0.787	0.771	0.755	0.738	0.720	0.702	0.682	0.663	0.642	0.621	
59	0.964	0.959	0.955	0.950	0.944	0.938	0.931	0.923	0.915	0.906	0.897	0.887	0.876	0.864	0.852	0.839	0.825	0.811	0.796	0.781	0.765	0.748	0.731	0.712	0.693	0.673	0.653	0.632	
60	0.967	0.963	0.958	0.953	0.948	0.942	0.936	0.929	0.921	0.912	0.903	0.894	0.883	0.872	0.860	0.847	0.834	0.820	0.806	0.791	0.775	0.758	0.741	0.723	0.704	0.684	0.664	0.642	
61	0.969	0.966	0.962	0.957	0.952	0.946	0.940	0.934	0.926	0.918	0.910	0.900	0.890	0.879	0.868	0.856	0.843	0.830	0.815	0.795	0.776	0.752	0.734	0.715	0.695	0.675	0.654		
62	0.972	0.968	0.965	0.960	0.956	0.950	0.945	0.938	0.931	0.924	0.916	0.907	0.897	0.887	0.876	0.864	0.852	0.839	0.825	0.810	0.795	0.779	0.762	0.745	0.726	0.706	0.686	0.665	
63	0.974	0.971	0.968	0.964	0.959	0.954	0.949	0.943	0.936	0.929	0.922	0.913	0.904	0.894	0.883	0.872	0.860	0.848	0.834	0.820	0.805	0.790	0.773	0.756	0.737	0.718	0.698	0.677	
64	0.976	0.974	0.970	0.967	0.963	0.958	0.953	0.947	0.941	0.934	0.927	0.919	0.910	0.901	0.891	0.880	0.869	0.856	0.844	0.830	0.816	0.800	0.784	0.767	0.749	0.730	0.710	0.689	
65	0.979	0.976	0.973	0.969	0.966	0.961	0.957	0.952	0.946	0.939	0.932	0.925	0.917	0.908	0.898	0.888	0.877	0.865	0.853	0.839	0.826	0.811	0.795	0.778	0.760	0.741	0.722	0.701	
66	0.980	0.978	0.975	0.972	0.969	0.965	0.960	0.955	0.950	0.944	0.938	0.930	0.923	0.914	0.905	0.895	0.885	0.874	0.862	0.849	0.835	0.821	0.806	0.789	0.772	0.753	0.734	0.713	
67	0.982	0.980	0.977	0.975	0.971	0.968	0.964	0.959	0.954	0.949	0.942	0.936	0.928	0.920	0.912	0.903	0.893	0.882	0.870	0.858	0.845	0.831	0.816	0.800	0.783	0.765	0.746	0.726	
68	0.984	0.982	0.980	0.977	0.974	0.971	0.967	0.963	0.958	0.953	0.947	0.941	0.934	0.926	0.918	0.909	0.900	0.890	0.879	0.867	0.855	0.842	0.827	0.812	0.795	0.777	0.758	0.738	
69	0.985	0.984	0.981	0.979	0.976	0.973	0.970	0.966	0.962	0.957	0.951	0.946	0.939	0.932	0.925	0.916	0.907	0.898	0.887	0.876	0.864	0.852	0.838	0.823	0.806	0.789	0.771	0.751	
70	0.987	0.985	0.983	0.981	0.979	0.976	0.973	0.969	0.965	0.961	0.956	0.950	0.944	0.938	0.930	0.923	0.914	0.905	0.895	0.885	0.874	0.861	0.848	0.834	0.818	0.801	0.783	0.764	
71	0.988	0.987	0.985	0.983	0.981	0.978	0.975	0.972	0.968	0.964	0.960	0.955	0.949	0.943	0.936	0.929	0.921	0.912	0.903	0.893	0.883	0.871	0.858	0.844	0.829	0.813	0.796	0.777	
72	0.989	0.988	0.986	0.985	0.983	0.980	0.978	0.975	0.971	0.967	0.963	0.959	0.953	0.948	0.942	0.935	0.927	0.919	0.911	0.902	0.891	0.880	0.868	0.855	0.841	0.825	0.808	0.790	
73	0.991	0.989	0.988	0.986	0.984	0.982	0.980	0.977	0.974	0.971	0.967	0.962	0.958	0.952	0.947	0.940	0.934	0.926	0.918	0.909	0.900	0.890	0.878	0.866	0.852	0.837	0.821	0.803	
74	0.992	0.990	0.989	0.988	0.986	0.984	0.982	0.980	0.979	0.977	0.973	0.970	0.966	0.962	0.957	0.952	0.946	0.939	0.933	0.925	0.917	0.908	0.898	0.888	0.876	0.863	0.849	0.833	0.816
75	0.993	0.991	0.990	0.989	0.987	0.986	0.984	0.982	0.980	0.979	0.976	0.973	0.969	0.965	0.961	0.956	0.951	0.945	0.939	0.932	0.924	0.916	0.907	0.897	0.886	0.873	0.860	0.845	0.829

75% factors are updated each year and are available from the ORNL Benefits Office.

# Glossary

## **Company Service**

The total elapsed time between the date you begin employment with the Company and your last day of work. The Pension Plan uses Company Service to calculate pension benefits—except to determine your eligibility for a vested pension benefit, which uses Credited Service. (Service Credit or Company Service Credit, as referenced under the benefit plans in this book, means Company Service.)

## **Compensation**

### **For the Pension Plan**

Straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment) based on regularly scheduled hours.

## **Credited Service**

All the time you work for the Company, from your first hour of service until you sever from service. Credited Service is used for vesting purposes. Refer to the “Pension Plan” chapter for more information on Credited Service.

## **Dependent Child**

### **For the Pension Plan**

Your natural or adopted child, stepchild, or foster child who is under age 23 and who qualifies as your dependent child for federal income tax purposes.

## **Dependent Parent**

### **For the Pension Plan**

Your natural parent or stepparent who qualifies as your dependent for federal income tax purposes.

## 12. Pension Plan

The Pension Plan described in this chapter is intended for employees whose company service date is on or after April 1, 2012.

The Pension Plan helps build financial security and provides you with a dependable source of income throughout your retirement years, based on your earnings and length of service with the Company.

For more information on ...	See Page ...
<b>Plan Eligibility .....</b>	<b>12—3</b>
<b>Employee Contributions .....</b>	<b>12—3</b>
<b>When You Can Retire .....</b>	<b>12—3</b>
<b>Determining Your Pension Benefit.....</b>	<b>12—4</b>
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<b>Social Security .....</b>	<b>12—8</b>
<b>Participation While You Are Disabled .....</b>	<b>12—8</b>
<b>If You Die While Employed.....</b>	<b>12—9</b>
<b>If You Leave Before You Are Eligible for Normal or Early Retirement .....</b>	<b>12—9</b>
<b>Credited Service and Severance from Service .....</b>	<b>12—10</b>
<b>Applying for Benefits.....</b>	<b>12—11</b>
<b>Transfer of Assets and Benefit Liabilities for ORNL Participants .....</b>	<b>12—12</b>
<b>Other Important Information .....</b>	<b>12—12</b>
<b>Pension Reduction Tables .....</b>	<b>12—13</b>
<b>Glossary .....</b>	<b>12—17</b>

# Highlights

## The Pension Plan ...

### **Provides You with Flexibility in Planning Your Retirement**

You can retire with a full pension benefit at age 65 or over. You can receive a reduced benefit as early as age 50 if you have at least 10 years of Company Service.

### **Lets You Choose from a Variety of Payment Forms**

There are several payment forms to choose from, including life annuity and survivor benefit options. If you are married, you will be paid in a joint and 50% survivor benefit unless you have your spouse's written consent to elect another payment form.

### **Offers Financial Security to Your Family in Case of Your Death**

If you should die while you are still working, the Pension Plan will pay a survivor benefit if you have at least 5 years of Company Service.

## **What Happens to Your Benefits when ...**

For more information about what happens to your pension benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

## Plan Eligibility

Company employees, shown on the regular payroll and personnel records with compensation reported by the Company on an Internal Revenue Service (IRS) Form W-2, automatically become Pension Plan participants unless they are in one of the following excluded categories:

- leased employees,
- independent contractors,
- nonresident aliens who do not have earnings from the Company from sources within the United States, and
- employees who have entered into a written agreement with the Company waiving the right to participate in the plan.

## Employee Contributions

Beginning with the first payroll after January 1, 2013, employees are required to make mandatory participant contributions to the Pension Plan in the following amounts:

- 2% of employee's Compensation (as defined in the glossary) up to the maximum Social Security wage base for the year,
- 4% of the employee's Compensation above the Social Security wage base for the year, and
- no mandatory participant contributions may be made for Compensation above the 401(a)(17) limit.

If you terminate your employment prior to achieving 5 years of Company Service, you will receive a refund for the amount of your contributions plus applicable interest, and you will forfeit any other benefit under the Pension Plan.

If you terminate your employment after achieving 5 years of Company Service, your contributions will be reflected as a nontaxable portion of your monthly benefit when it commences. Also, the Pension Plan includes a refund feature to make sure that the cumulative benefit distributions are at least equal to the amount of your contributions plus applicable interest.

After January 1, 2013, you will be credited only with Company Service under the pension benefit formulas for periods during which you make a mandatory participant contribution.

## When You Can Retire

To offer you flexibility in planning for retirement, the Pension Plan provides a choice of retirement dates.

You can retire with a full pension:

- at age 65 or later, regardless of Company Service.

You can retire with a reduced pension:

- at age 50, with at least 10 years of Company Service. **“Company Service” is defined in the Glossary.**

If you choose to retire after age 65 and continue to work for the Company, you will continue to earn Company Service and pay for plan benefit purposes until you actually retire. In any event, your plan benefits will begin no later than the first of the month after you reach age 70½, unless you decide to defer commencement of your benefit until you actually retire.

There is one important exception to these retirement dates. If your employment is involuntarily terminated by action of the Company (other than for cause), you will be considered to have met the age and service

### Company Service for Prior Contractors

Service with contractors prior to participation in this Pension Plan does not count for any purpose unless specifically credited under the terms of the Pension Plan document.

requirements for a reduced pension benefit if you are at least age 48 with at least 8 years of Company Service.

Any service added under the involuntary termination provisions will count for your eligibility for the benefit but does not count to determine the amount of benefit.

## Determining Your Pension Benefit

Your pension benefit is calculated under two different formulas: Regular and Minimum. The formula that gives you the larger benefit will be used.

Both formulas are based in part on:

- your Average Straight-Time Monthly Earnings—the average of your highest earnings for 3 years during the last 10 years just before you retire (for a discussion of how these earnings are calculated, continue reading), and
- your Company Service—including all of your years and completed months of service—with each completed month counting as 1/12 of a year.

### Regular Formula

The Regular formula provides a monthly benefit of:

- 1.2% of your Average Straight-Time Monthly Earnings times your years and months of Company Service.

### Minimum Formula

The Minimum formula provides a monthly benefit of:

- \$5 for each of your first 10 years of Company Service, plus \$7 for each of the 11th through 20th years of service, plus \$9 for each year in excess of 20 years of service, plus 10% of your Average Straight-Time Monthly Earnings (if you have less than 8 years of Company Service, this will be reduced 1% a year for each year less than 8), plus \$18.

### Reduced Benefits

If you retire before you are entitled to a full pension, your monthly benefit is reduced. The amount of reduction is based on your age. (For the reduction factors, see Table 1 at the end of this chapter.)

The two formulas used to calculate full pensions are also used to calculate reduced pensions. The one which produces the larger benefit will be the one used. The reduction factor is applied after calculating the total benefit.

If you retire before you are eligible for a full pension, you may postpone starting your pension and thus lessen or eliminate the reduction.

Any reduction for early retirement is in addition to the reduction that may be made to your plan benefit if you elect to provide continuing plan benefits to your spouse, dependent children, or dependent parents after your death, as discussed on the following pages. (See Tables 2, 3, and 4 at the end of this chapter for survivor reduction factors.)

Examples of Estimated Monthly Pension Income at Age 65						
Average Straight-Time Monthly Earnings	Years of Service at Retirement					
	20	25	30	35	40	
	\$2,000	\$480	\$600	\$720	\$840	\$960
	\$3,000	720	900	1,080	1,260	1,440
	\$4,000	960	1,200	1,440	1,680	1,920
	\$5,000	1,200	1,500	1,800	2,100	2,400
	\$6,000	1,440	1,800	2,160	2,520	2,880

The above amounts were calculated under the Regular formula.

Pension Benefit Formulas	
Formula	Provides Monthly Benefit of ...
Regular	1.2% of your Average Straight-Time Monthly Earnings times your years and months of Company Service.
Minimum	\$5 for each of your first 10 years of Company Service, plus \$7 for each of the 11th through 20th years of service, plus \$9 for each year in excess of 20 years of service, plus 10% of your Average Straight-Time Monthly Earnings (if you have less than eight years of Company Service, this will be reduced 1% a year for each year less than eight), plus \$18.

## Calculating Your Earnings

Average Straight-Time Monthly Earnings are computed using your straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment [COLA]) and your regularly scheduled hours during:

- the 3 calendar years in which these earnings were highest, during the 10 calendar years just before you retire  
*or, if greater,*
- the final 3 years (36 months) just before you retire.

The Average Straight-Time Monthly Earnings during the final 3 years are calculated by using:

- scheduled straight-time monthly earnings in the completed months of the calendar year in which you retire, and
- scheduled straight-time earnings in the 2 preceding calendar years, and
- for any months in the third preceding calendar year, the average of the scheduled straight-time monthly earnings for that year times the number of months used in that year.

You should note that this calculation does not use the actual scheduled earnings for the specific months of the third year. The earnings rate used will be the monthly average for the entire year.

Differential pay during certain periods of military service is included in earnings unless you return to employment following a qualified military service leave within the required time period. In that case, your earnings during the military service leave will be credited based on your rate of pay when your leave started, adjusted as required by a law called the Uniformed Services Employment and Reemployment Rights Act (USERRA). For more information about the impact of a military service leave on your plan benefits, see the discussion titled “Service and Earnings During Military Service Leave” in the “Credited Service and Severance from Service” section.

**NOTE:** The IRS places restrictions on the amount of compensation to be used in calculating the pension benefit. Certain highly compensated employees may have a limit imposed.

<b>Pension Benefit Example</b>		
A full pension will be the larger amount produced by either of the two formulas. For example, suppose you retire at age 65 with 30 years of Company Service and Average Straight-Time Monthly Earnings of \$4,500 a month. Here is how your full pension would be calculated:		
<b>Regular Formula</b>		
$.012 \times 30 \times \$4,500$		
<b>Per Month</b>		
<b>Minimum Formula</b>		
$\$5 \times 10 \text{ years}$		
$\$7 \times 10 \text{ years}$		
$\$9 \times 10 \text{ years}$		
$10\% \times \$4,500$		
Flat amount		
<b>Per Month</b>		
In this case, the Regular formula would give you a higher pension than the Minimum formula. You would receive the higher benefit of \$1,620 a month for the rest of your life. Of course, if you elect to continue benefits to your spouse or other eligible dependents after your death, this amount will be reduced to account for the longer period over which plan benefits will be paid. (See Tables 2, 3, and 4 at the end of this chapter for survivor reduction factors.)		

## Normal Forms of Payment

You will receive your plan benefit under the plan's normal form of payment based on your marital status when you retire, unless you elect an optional form of payment.

### For Married Employees

If you are married when you retire, the normal form of payment is a joint and 50% survivor benefit. Under this form of payment, your pension is reduced 2% and, after your death, 50% of that benefit is continued

to your surviving spouse for the rest of his or her life. This reduction reflects the fact that benefits are payable during both of your lifetimes.

If your spouse dies before you but after your payments start, this form of payment will “pop up” to the amount that would be paid to a single employee, as discussed under the section “For Single Employees.”

If you die before you begin to receive plan benefits, your spouse will receive 50% of the benefit you would have received had it begun on the date of your death.

Married participants also may elect a 75% survivor annuity option. Under this form of payment, your pension is reduced and, after your death, 75% of that benefit is continued to your surviving spouse for the rest of his or her life. If your spouse dies before you, this form of payment does not “pop up” to the amount that would be paid to a single employee. (For the 75% Surviving Spouse reduction factors, see Table 4 at the end of this chapter.)

### For Single Employees

The plan’s normal form of payment for a single employee is a life annuity. Under this form of payment, you receive the full benefit earned at retirement for your lifetime. After your death, the monthly life annuity will cease.

## Optional Forms of Payment

You may elect an optional form of payment at retirement. If you are married, you will need your spouse’s written consent, witnessed by a notary public or a representative of the Plan Administrator on the form provided for this purpose by the Plan Administrator, to elect one of the following optional forms of payment.

You may revoke or change your election at any time before benefits begin, subject to your spouse’s written and witnessed consent.

### Life Annuity Option for Married Employees

This option for married employees is the same as the normal form of payment for single employees. Under this form of payment, you receive your full pension benefits for your lifetime only. After your death, the monthly life annuity will cease.

### 50% Survivor Benefit Option

You can elect a reduced pension to provide continuing income to an unmarried dependent child (or unmarried dependent children) under age 23, or a dependent parent (or dependent parents), but not to both dependent children and parents.

If you elect the 50% survivor benefit for your dependent child (or children) after your death, 50% of your reduced benefit will continue to your dependent child until the earliest of: age 23 (or as long as the child remains Totally and Permanently Disabled), or the dependent child dies. If you elect the 50% survivor benefit for your dependent parent(s), after your death, 50% of your reduced benefit will continue to your dependent parent for the rest of his or her life.

The amount of reduction in your pension to provide a survivor benefit depends on your age and the age of your named survivor. (Examples of survivor factors are shown in Tables 2 and 3 at the end of this chapter.) If there are multiple dependents receiving a survivor benefit and a dependent dies or is no longer eligible for the dependent survivor benefits, his or her benefit will be divided equally among the remaining eligible dependents. **The terms “Dependent Child” and “Dependent Parent” are defined in the Glossary.**

If you die before your pension benefits start, your named survivor will receive 50% of the reduced pension you would have received had it begun on the date of your death. Your election of a 50% survivor benefit cannot be changed after your pension begins. If your named survivor should die before you, this payment form will pop up to the amount paid to a single employee. You must provide a certified copy of your elected survivor’s death certificate to ORNL Benefits to initiate the pop up.

## Level Income Option

If you retire before age 62, are eligible for an early retirement benefit, and choose to have your pension benefits begin before you are eligible to receive Social Security benefits, you may elect the level income option. Under this option, your Pension Plan income is increased until age 62 and is decreased after age 62 so that your combined income from the Pension Plan and Social Security is approximately level throughout your retirement.

The Social Security amount used in the level income calculation is not your actual Social Security amount but is an estimate based on your average straight-time monthly earnings for the calendar year immediately preceding your retirement date.

If you elect the level income option, the 50% survivor's benefit will be based on the pension amount before adjustment for this option.

The Level Income Option is not available with the 75% surviving spouse coverage.

## Social Security

Social Security retirement benefits are entirely in addition to benefits paid from the Pension Plan.

Social Security provides retirement benefits to you and your eligible spouse based on earnings covered under the law. If you were born before 1938, full Social Security retirement benefits can start at age 65. Your spouse is eligible for an additional 50% of your benefit (or a benefit based on his or her own covered earnings, if greater) when he or she reaches age 65. Disability benefits also may be provided for you, and survivor's benefits also may be provided for eligible family members.

For employees born after 1937, the age for unreduced Social Security benefits will gradually increase from age 65 to age 67. Ultimately, for employees born after 1959, full Social Security benefits will not become payable until age 67. Reduced benefits are available as early as age 62.

Please remember that, although both you and the Company pay taxes toward the cost of your Social Security benefits, these benefits are not paid automatically. You must apply for them in all cases. To get more information about the law and your personal status under it, contact your local Social Security office. You can also access the Social Security Administration's website at [www.ssa.gov](http://www.ssa.gov).

## Participation While You Are Disabled

### Continuation of Plan Participation

If you become Totally Disabled and qualify for benefits under the Company's Long-Term Disability Plan, you will continue to accrue Company Service just as if you had continued working. While you continue to be Totally Disabled, your earnings will be assumed to remain the same as at the time you became disabled. For purposes of determining your benefit and for calculating your mandatory participant contributions, your Average Straight-Time Monthly Earnings will be based on:

- the 3 calendar years in which your earnings were highest, during the 10 calendar years just prior to your last day worked, or
- the final 3 years just prior to your last day worked.

For information on how your Average Straight-Time Monthly Earnings during the final 3 years are calculated, refer to "Calculating Your Earnings."

### Effect of Disability on Your Pension Benefit

If you continue to be totally disabled until age 65, you will be entitled to retire under the same conditions as any other participant. If your disability ends before age 65, you will receive credit for Company Service for the period of your disability, provided you return to work or transfer from disability status to retirement status immediately upon ceasing to be disabled. If you do not return to work or retire after your disability ends, you will be considered to have terminated employment on the date your disability began.

## If You Die While Employed

If you die while you are still employed and you have completed at least 5 years of Company Service, the plan will pay a benefit to your surviving spouse or dependent child or dependent parent. The timing and amount of this benefit will depend on your years of Company Service at the time of death.

If you die after completing 10 years of Company Service, the survivor benefit is payable immediately. (The age 50 requirement for early retirement does not apply in determining eligibility for the survivor benefit.) The benefit is a monthly income equal to 50% of the pension you would have received if you had retired on the day of your death. If your survivor is a younger spouse, the benefit will be reduced  $\frac{1}{2}\%$  for each full year more than 5 years that your spouse is younger than you. However, in no event will the survivor benefit be reduced to less than 25% of your full pension, calculated using your average earnings and service at your death.

If you die before completing 10 years of Company Service (but after 5 years), the survivor benefit is payable the first day of the month following the day you would have reached age 65. The benefit is a monthly income equal to 50% of the benefit you would have received had you terminated employment on the day of your death and had you elected to receive your benefit at age 65 in the joint and 50% survivor form of payment.

Your survivor can elect to receive reduced benefits as early as the date you would have reached age 50. The amount of the reduction will be based on your age. (For the reduction factors, see Table 1 at the end of this chapter.) The benefit will be paid to your spouse for the rest of his or her life. If you are employed and not married when you die, the benefit will be paid in equal shares to your dependent children until age 23 (or as long as a child remains Totally and Permanently Disabled).

If you have no dependent children, the benefit will be paid in equal shares to your dependent parents for life.

If you have no spouse, no dependent children, and no dependent parents, no survivor monthly benefit is payable. However, a refund of your contributions with applicable interest will be paid to your estate. **The terms “Dependent Child” and “Dependent Parent” are defined in the Glossary.**

Any benefit being paid to a dependent child or dependent parent cannot be transferred to someone else when the child or parent no longer qualifies for it. However, if a spouse dies while receiving the survivor benefit, the spouse’s benefit will continue in equal shares to any of your dependent children under age 23 (or as long as a child remains Totally and Permanently Disabled).

## If You Leave Before You Are Eligible for Normal or Early Retirement

If you leave the Company for any reason after completing at least 5 years of Credited Service, you are “vested.” Being vested means you have a nonforfeitable right to receive plan benefits.

Credited Service (as defined in the Glossary) generally means the time you work at the Company, from your first hour of service until you sever from service.

Further discussion follows on Credited Service and Severance from Service.

### Benefit Amount

The amount of your vested pension payable at age 65 depends on your Average Straight-Time Monthly Earnings (including certain variable pay, shift differential, and hourly COLA), your total Company Service at the time you leave the Company, and your age at the time you want your vested pension payments to begin. The two formulas described previously are used to calculate your pension, but with these differences:

- The flat amount of \$18 per month under the Minimum formula will be multiplied by a “service fraction.” This fraction is your actual years of Company Service divided by your years of Company Service that would be credited had you continued with the Company until age 65.

- If your vested benefit is calculated using the Minimum formula and you have less than 10 years of Company Service, that part of the formula using 10% of your Average Straight-Time Monthly Earnings will be reduced by 1% for each full year less than 10.

## Payment of Benefits

Vested benefits normally become payable at age 65. However, you can elect to receive a reduced benefit as early as age 50, but the benefit will be calculated as described in this section, not as an early retirement benefit. The amount of the reduction will be based on your age. (For the reduction factors, see Table 1 at the end of this chapter.) Your vested benefit will commence effective the first of the month following receipt of your written request. If you are married at the time of your request, your benefit will automatically be paid as a joint and 50% survivor benefit, unless you elect otherwise with your spouse's written consent witnessed by a notary public or representative of the Plan Administrator. If your benefit is paid in the joint and 50% survivor form, it will be reduced by 2%. If your benefit is paid in the 75% surviving spouse form, it will be reduced according to Table 4 at the end of this chapter (based on applicable mortality and interest rates as specified by the Internal Revenue Code).

## Preretirement Spouse's Benefit

If you leave the Company with vested benefits and you die before plan payments begin, your spouse may be eligible to receive a preretirement benefit equal to 50% of the benefit you would have received under the joint and 50% survivor benefit. Your spouse will be eligible if you and your spouse have been married at least 1 year at the time of your death.

If you die after age 50, payments may begin on the first of the month following your death. If you die before age 50, payments may begin on the first of the month following the date you would have reached age 50.

## Forfeiture of Benefits

If your employment terminates before you have completed 5 years of Credited Service, you will forfeit your right to any monthly plan benefits. However, you will receive a refund of your contributions plus any applicable interest.

# Credited Service and Severance from Service

“Credited Service” (as defined in the Glossary) is used to determine whether you are eligible for a vested pension.

“Company Service,” (as defined in the Glossary) is used to determine the amount of your pension benefit.

Credited Service begins with your first hour of service and ends when you have a severance from service.

A severance from service occurs:

- the day you quit, retire, are discharged, or die, or
- 1 year after your first day of absence due to layoff, or, if earlier, the first day after recall if you fail to return to work, or
- 1 year after your first day of absence while on an approved leave, or, if earlier, the first day after the final day of leave if you fail to return to work, or
- 2 years after your first day of absence for a parental leave due to pregnancy, birth, or adoption, and for child care immediately following the birth or adoption, or, if earlier, the first day after the final day of leave if you fail to return to work.

**Special rules apply to determine your severance from service, Credited Service, and Company Service if you are classified as a Casual Employee. Generally, you must perform at least 1 hour of service in a 12 month period to avoid a severance from service and receive Credited Service and Company Service.**

If you are reemployed within 1 year of your date of severance, you will receive Credited Service for your period of severance, and your prior Credited Service will be restored.

If you are reemployed more than 1 year after your date of severance and you were vested as of that date, your prior Credited Service will be restored automatically upon reemployment, regardless of your period of severance.

If you were not vested as of your date of severance, your prior Credited Service will be restored if you are reemployed more than 1 year after the period of severance, the length of your severance is less than 5 years, and you are employed for at least 1 year after reemployment.

In any event, you will not earn Credited Service during a period of severance lasting 1 year or more.

## Reemployment After Retirement

If you had been receiving pension payments and return to work at the Company, your benefit will be suspended during your period of reemployment until you actually retire, or until your work schedule is such that you are not subject to a benefit suspension. Your benefits will be suspended for any month in which you receive payment from the Company for hours of service performed on each of 8 or more days (or separate work shifts). When payments begin again, they will be adjusted to reflect your additional service and earnings after returning to work.

If you return to work as a Casual Retiree and work for more than 7 shifts/days in any calendar month, your pension payment is suspended for that month unless you are over age 70½.

If you are considering returning to active service after you retire, you should contact the ORNL Benefits Office to make a determination concerning whether your return to work will cause your benefit to be suspended.

## Service and Earnings During Military Service Leave

If you are on a qualified military service leave, you will be treated as not having had a break in service by reason of such leave if you return to employment within the time period during which your reemployment rights are protected by USERRA. Upon your timely return to employment, your leave will be included in your Company Service and Credited Service. If you do not return to employment within the required period (or you do not meet any other USERRA requirements), but you received differential pay from the Company during the leave, the period you received differential pay will be included in your Company Service and Credited Service.

Plan-eligible earnings during a period of qualified military service leave will be credited based on your rate of pay when your leave began, adjusted as required by USERRA if you return to employment within the required period and meet any other USERRA requirements. If you do not return within the required period and meet all other USERRA requirements, your earnings will include only your differential pay.

If you think you have a qualified military service leave and have questions about how it may affect your pension benefit, please contact the ORNL Benefits Office. You may also contact the US Department of Defense, Employer Support of the Guard and Reserve, at 1-800-336-4590 (website: [www.esgr.org](http://www.esgr.org)) about your military service rights and responsibilities under USERRA.

## Applying for Benefits

Upon your request, the ORNL Benefits Office will provide you with the necessary information and instructions for receiving benefits and completing payment forms. In case of your death, your spouse, other beneficiary, or personal representative should notify the ORNL Benefits Office and request information about any plan benefits that might be payable as a result of your death.

If the appropriate forms are not completed and submitted, or if any information requested by the ORNL Benefits Office is not provided, benefits will be delayed.

# Transfer of Assets and Benefit Liabilities for ORNL Participants

On September 2, 2010, accrued benefits liabilities were transferred from the Retirement Program Plan for Employees of Certain Employers at the US Department of Energy Facilities at Oak Ridge, Tennessee (the Multiple Employer Pension Plan [MEPP]) to the Pension Plan for Employees at ORNL (the “ORNL Plan”). Plan assets were transferred to the ORNL Plan in connection with the benefit liability transfer in accordance with the law.

Your benefit in the plan was transferred to the ORNL Plan effective September 2, 2010, if either (i) you were employed (or on leave) at ORNL by UT-Battelle, LLC, on September 1, 2010, or (ii) you terminated employment or retired on or before September 1, 2010, and your last employer was UT-Battelle or a previous prime contractor at ORNL. If you satisfy one of these conditions, your benefit will be paid by the ORNL Plan. If you have a question about whether your benefit will be paid from the MEPP or the ORNL Plan, contact ORNL Benefits.

## Other Important Information

### Other Retirement Income

Any benefits due you (or your survivor if you die before retirement) from the Pension Plan will be reduced by the amount (or the actuarial equivalent, if appropriate) of any retirement benefit payable from any of the following sources, provided the benefit is related to service recognized under this Pension Plan and is attributable to contributions made by a Department of Energy contractor:

- any other private plan, or
- any retirement or separation benefit payable under the law of any foreign government, or
- any public pension other than military or Social Security for which you received credit for Company Service.

The reduction will be made under rules which will apply uniformly to all affected employees. If your pension is to be reduced because of this provision, you will be given a full explanation at the time your pension benefit is calculated.

### Withholding Taxes

Under federal tax law, federal income taxes must be withheld from plan payments unless you elect otherwise. You may contact the ORNL Benefits Office for more information about tax withholding.

### Direct Deposit of Payments

Your pension payments will be deposited directly into the bank of your choice.

### Change of Address

It is important that you notify the Company of any change in your address while you are a participant in the plan and after you retire, so you will be assured of receiving benefit communications which the Company may send to you, including your annual tax information.

### Administrative Information

Information about the administration of your retirement benefits can be found in the chapter titled “Administrative Information.”

## Pension Reduction Tables

Table 1—2018 Early Retirement Reduction Factors												
AGE	MONTHS											
	0	1	2	3	4	5	6	7	8	9	10	11
<b>50</b>	0.382	0.384	0.386	0.388	0.390	0.392	0.394	0.396	0.398	0.400	0.402	0.404
<b>51</b>	0.406	0.408	0.410	0.412	0.414	0.416	0.418	0.420	0.422	0.425	0.427	0.429
<b>52</b>	0.431	0.433	0.435	0.438	0.440	0.442	0.444	0.447	0.449	0.451	0.453	0.456
<b>53</b>	0.458	0.460	0.463	0.465	0.467	0.470	0.472	0.475	0.477	0.479	0.482	0.484
<b>54</b>	0.487	0.489	0.492	0.494	0.497	0.499	0.502	0.504	0.507	0.510	0.512	0.515
<b>55</b>	0.517	0.520	0.523	0.525	0.528	0.531	0.534	0.536	0.539	0.542	0.545	0.547
<b>56</b>	0.550	0.553	0.556	0.559	0.562	0.565	0.568	0.570	0.573	0.576	0.579	0.582
<b>57</b>	0.585	0.588	0.592	0.595	0.598	0.601	0.604	0.607	0.610	0.614	0.617	0.620
<b>58</b>	0.623	0.626	0.630	0.633	0.636	0.640	0.643	0.647	0.650	0.653	0.657	0.660
<b>59</b>	0.664	0.667	0.671	0.675	0.678	0.682	0.685	0.689	0.693	0.696	0.700	0.704
<b>60</b>	0.708	0.712	0.716	0.720	0.724	0.728	0.733	0.737	0.741	0.745	0.750	0.754
<b>61</b>	0.758	0.763	0.767	0.772	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.808
<b>62</b>	0.813	0.817	0.822	0.827	0.831	0.836	0.841	0.846	0.851	0.856	0.861	0.866
<b>63</b>	0.871	0.876	0.881	0.886	0.891	0.896	0.901	0.906	0.912	0.917	0.922	0.927
<b>64</b>	0.933	0.938	0.944	0.949	0.955	0.960	0.966	0.971	0.977	0.983	0.988	0.994
<b>65</b>	1.000											
Reduction factors are updated each year and are available from the ORNL Benefits Office.												

**Table 2—Surviving Child Reduction Factors**

Child's Age	Your Age															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	.961	.957	.952	.948	.943	.938	.932	.926	.918	.910	.902	.892	.882	.871	.859	.847
2	.964	.960	.956	.952	.947	.943	.937	.931	.924	.917	.908	.899	.890	.879	.868	.855
3	.967	.963	.960	.956	.951	.946	.942	.936	.930	.923	.915	.906	.897	.887	.876	.864
4	.970	.967	.963	.959	.955	.951	.946	.942	.936	.928	.921	.913	.905	.895	.884	.873
5	.973	.970	.967	.963	.960	.955	.951	.946	.941	.935	.928	.920	.912	.903	.893	.882
6	.976	.973	.971	.967	.964	.960	.956	.951	.946	.941	.935	.927	.920	.911	.902	.891
7	.979	.976	.974	.971	.968	.965	.961	.957	.952	.947	.942	.935	.928	.919	.910	.901
8	.981	.979	.977	.976	.972	.969	.966	.962	.958	.953	.948	.943	.936	.928	.920	.911
9	.984	.982	.980	.978	.976	.973	.970	.967	.963	.959	.954	.949	.944	.937	.930	.921
10	.986	.985	.983	.981	.979	.977	.974	.971	.968	.965	.961	.956	.951	.945	.939	.931
11	.988	.987	.985	.984	.982	.980	.978	.976	.973	.970	.966	.962	.958	.952	.947	.941
12	.990	.989	.988	.986	.985	.983	.982	.980	.977	.975	.972	.968	.964	.960	.955	.949
13	.992	.991	.990	.989	.988	.986	.985	.983	.981	.979	.977	.974	.970	.967	.962	.958
14	.993	.993	.992	.991	.990	.989	.988	.986	.985	.983	.981	.979	.976	.973	.969	.965
15	.995	.994	.994	.993	.992	.991	.990	.989	.988	.987	.985	.983	.981	.979	.976	.973
16	.996	.996	.995	.995	.994	.993	.993	.992	.991	.990	.989	.987	.986	.984	.981	.979
17	.997	.997	.996	.996	.996	.995	.995	.994	.993	.993	.992	.991	.989	.988	.986	.984
18	.998	.998	.998	.997	.997	.997	.996	.996	.995	.995	.994	.994	.993	.992	.991	.989
19	.999	.999	.998	.998	.998	.998	.998	.997	.997	.997	.996	.996	.995	.995	.994	.993
20	.999	.999	.999	.999	.999	.999	.999	.999	.998	.998	.998	.998	.997	.997	.997	.996
21	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Factors for intermediate ages are available from the ORNL Benefits Office.

**Table 3—Surviving Dependent Parent Reduction Factors**

Parent's Age	Your Age		
	55	60	65
70	.950	—	—
75	.985	.949	—
80	.991	.985	.972
85	.995	.992	.985

Factors for intermediate ages are available from the ORNL Benefits Office.

**Table 4—75% Surviving Spouse Reduction Factors**

Spouse Age	If you commence payment during 2018, the following table is used to determine the percentage of your life amount that is payable as a 75% joint and survivor benefit.																											
	Pensioner's Age																											
	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
41	0.884	0.874	0.865	0.854	0.843	0.832	0.820	0.807	0.794	0.781	0.767	0.752	0.738	0.722	0.707	0.691	0.675	0.659	0.642	0.625	0.609	0.591	0.574	0.556	0.538	0.519	0.500	0.482
42	0.889	0.880	0.870	0.860	0.849	0.838	0.826	0.814	0.801	0.787	0.773	0.759	0.744	0.729	0.714	0.698	0.682	0.665	0.649	0.632	0.615	0.598	0.580	0.562	0.544	0.525	0.506	0.487
43	0.894	0.885	0.876	0.866	0.855	0.844	0.832	0.820	0.807	0.794	0.780	0.766	0.751	0.736	0.720	0.705	0.688	0.672	0.655	0.639	0.622	0.604	0.586	0.568	0.550	0.531	0.512	0.493
44	0.899	0.891	0.881	0.871	0.861	0.850	0.839	0.826	0.814	0.801	0.787	0.773	0.758	0.743	0.727	0.712	0.695	0.679	0.662	0.645	0.628	0.611	0.593	0.575	0.556	0.537	0.518	0.499
45	0.904	0.896	0.887	0.877	0.867	0.856	0.845	0.833	0.820	0.807	0.794	0.780	0.765	0.750	0.735	0.719	0.703	0.686	0.670	0.653	0.635	0.618	0.600	0.582	0.563	0.544	0.525	0.505
46	0.909	0.901	0.892	0.883	0.873	0.862	0.851	0.840	0.827	0.814	0.801	0.787	0.772	0.757	0.742	0.726	0.710	0.694	0.677	0.660	0.643	0.625	0.607	0.589	0.570	0.551	0.531	0.512
47	0.914	0.906	0.898	0.889	0.879	0.869	0.858	0.846	0.834	0.821	0.808	0.794	0.780	0.765	0.750	0.734	0.718	0.701	0.685	0.668	0.650	0.633	0.615	0.596	0.577	0.558	0.538	0.518
48	0.919	0.911	0.903	0.894	0.885	0.875	0.864	0.853	0.841	0.828	0.815	0.802	0.787	0.773	0.757	0.742	0.726	0.709	0.693	0.676	0.658	0.641	0.622	0.604	0.585	0.565	0.546	0.526
49	0.924	0.916	0.908	0.900	0.891	0.881	0.871	0.859	0.848	0.835	0.822	0.809	0.795	0.780	0.765	0.750	0.734	0.717	0.701	0.684	0.666	0.649	0.630	0.612	0.593	0.573	0.553	0.533
50	0.928	0.921	0.914	0.905	0.897	0.887	0.877	0.866	0.855	0.843	0.830	0.817	0.803	0.788	0.773	0.758	0.742	0.726	0.709	0.692	0.675	0.657	0.639	0.620	0.601	0.581	0.561	0.541
51	0.933	0.926	0.919	0.911	0.902	0.893	0.883	0.873	0.862	0.850	0.837	0.824	0.811	0.796	0.782	0.766	0.750	0.734	0.718	0.701	0.684	0.666	0.647	0.629	0.609	0.589	0.569	0.549
52	0.937	0.931	0.924	0.916	0.908	0.899	0.889	0.879	0.868	0.857	0.845	0.832	0.818	0.804	0.790	0.775	0.759	0.743	0.727	0.710	0.692	0.675	0.656	0.637	0.618	0.598	0.578	0.557
53	0.941	0.935	0.929	0.921	0.913	0.905	0.896	0.886	0.875	0.864	0.852	0.840	0.826	0.813	0.798	0.783	0.768	0.752	0.736	0.719	0.702	0.684	0.666	0.647	0.627	0.607	0.587	0.566
54	0.945	0.940	0.933	0.926	0.919	0.910	0.902	0.892	0.882	0.871	0.859	0.847	0.834	0.821	0.807	0.792	0.777	0.761	0.745	0.728	0.711	0.693	0.675	0.656	0.636	0.616	0.596	0.575
55	0.949	0.944	0.938	0.931	0.924	0.916	0.908	0.898	0.889	0.878	0.867	0.855	0.842	0.829	0.815	0.801	0.786	0.770	0.754	0.738	0.721	0.703	0.685	0.666	0.646	0.626	0.606	0.585
56	0.953	0.948	0.942	0.936	0.929	0.921	0.913	0.904	0.895	0.885	0.874	0.862	0.850	0.837	0.824	0.810	0.795	0.779	0.764	0.747	0.730	0.713	0.695	0.676	0.656	0.636	0.616	0.594
57	0.957	0.952	0.946	0.940	0.934	0.927	0.919	0.910	0.901	0.892	0.881	0.870	0.858	0.845	0.832	0.818	0.804	0.789	0.773	0.757	0.740	0.723	0.705	0.686	0.666	0.646	0.626	0.605
58	0.960	0.955	0.950	0.945	0.938	0.932	0.924	0.916	0.908	0.898	0.888	0.877	0.866	0.854	0.841	0.827	0.813	0.798	0.783	0.767	0.750	0.733	0.715	0.697	0.677	0.657	0.636	0.615
59	0.963	0.959	0.954	0.949	0.943	0.936	0.930	0.922	0.914	0.905	0.895	0.885	0.873	0.862	0.849	0.836	0.822	0.808	0.793	0.777	0.761	0.744	0.726	0.707	0.688	0.668	0.647	0.626
60	0.966	0.962	0.958	0.953	0.947	0.941	0.935	0.927	0.919	0.911	0.902	0.892	0.881	0.870	0.858	0.845	0.831	0.817	0.802	0.787	0.771	0.754	0.737	0.718	0.699	0.679	0.658	0.637
61	0.969	0.965	0.961	0.956	0.951	0.946	0.939	0.932	0.925	0.917	0.908	0.899	0.888	0.877	0.866	0.853	0.840	0.827	0.812	0.797	0.781	0.765	0.748	0.729	0.710	0.690	0.670	0.648
62	0.971	0.968	0.964	0.960	0.955	0.950	0.944	0.937	0.930	0.923	0.914	0.905	0.895	0.885	0.874	0.862	0.849	0.836	0.822	0.807	0.792	0.776	0.759	0.741	0.722	0.702	0.681	0.660
63	0.974	0.971	0.967	0.963	0.959	0.954	0.948	0.942	0.936	0.928	0.920	0.912	0.902	0.892	0.882	0.870	0.858	0.845	0.832	0.817	0.802	0.786	0.770	0.752	0.733	0.714	0.693	0.672
64	0.976	0.973	0.970	0.966	0.962	0.957	0.952	0.947	0.940	0.934	0.926	0.918	0.909	0.900	0.889	0.878	0.867	0.854	0.841	0.827	0.813	0.797	0.781	0.763	0.745	0.726	0.705	0.684
65	0.978	0.976	0.973	0.969	0.965	0.961	0.956	0.951	0.945	0.939	0.932	0.924	0.916	0.906	0.897	0.886	0.875	0.863	0.851	0.837	0.823	0.808	0.792	0.775	0.757	0.738	0.718	0.697
66	0.980	0.978	0.975	0.972	0.968	0.964	0.960	0.955	0.949	0.943	0.937	0.930	0.922	0.913	0.904	0.894	0.883	0.872	0.860	0.847	0.833	0.819	0.803	0.786	0.769	0.750	0.730	0.710
67	0.982	0.980	0.977	0.974	0.971	0.967	0.963	0.959	0.954	0.948	0.942	0.935	0.928	0.920	0.911	0.901	0.891	0.880	0.869	0.856	0.843	0.829	0.814	0.798	0.780	0.762	0.743	0.722
68	0.984	0.982	0.979	0.977	0.974	0.970	0.967	0.962	0.958	0.952	0.947	0.940	0.933	0.926	0.917	0.908	0.899	0.889	0.877	0.866	0.853	0.840	0.825	0.809	0.792	0.774	0.755	0.735
69	0.985	0.984	0.981	0.979	0.976	0.973	0.970	0.966	0.961	0.956	0.951	0.945	0.939	0.932	0.924	0.915	0.906	0.897	0.886	0.875	0.863	0.850	0.836	0.820	0.804	0.787	0.768	0.748
70	0.987	0.985	0.983	0.981	0.978	0.976	0.972	0.969	0.965	0.960	0.955	0.950	0.944	0.937	0.930	0.922	0.913	0.904	0.894	0.884	0.872	0.860	0.846	0.832	0.816	0.799	0.781	0.762
71	0.988	0.987	0.985	0.983	0.981	0.978	0.975	0.972	0.968	0.964	0.959	0.954	0.949	0.942	0.936	0.928	0.920	0.912	0.892	0.881	0.870	0.857	0.843	0.828	0.811	0.794	0.775	

Spouse Age		Pensioner's Age																										
		48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
72	0.989	0.988	0.986	0.985	0.983	0.980	0.977	0.974	0.971	0.967	0.963	0.958	0.953	0.947	0.941	0.934	0.927	0.919	0.910	0.901	0.890	0.879	0.867	0.854	0.839	0.823	0.806	0.788
73	0.991	0.989	0.988	0.986	0.984	0.982	0.980	0.977	0.974	0.970	0.967	0.962	0.957	0.952	0.946	0.940	0.933	0.926	0.917	0.909	0.899	0.889	0.877	0.864	0.850	0.835	0.819	0.802
74	0.992	0.990	0.989	0.988	0.986	0.984	0.982	0.979	0.977	0.973	0.970	0.966	0.961	0.957	0.951	0.945	0.939	0.932	0.925	0.916	0.907	0.898	0.887	0.875	0.862	0.847	0.832	0.815
75	0.993	0.992	0.990	0.989	0.987	0.986	0.984	0.982	0.979	0.976	0.973	0.969	0.965	0.961	0.956	0.951	0.945	0.938	0.931	0.924	0.915	0.906	0.896	0.885	0.872	0.859	0.844	0.828

75% factors are updated each year and are available from the ORNL Benefits Office.

# Glossary

## **Company Service**

The total elapsed time between the date you begin employment with the Company and your last day of work. The Pension Plan uses Company Service to calculate pension benefits—except to determine your eligibility for a vested pension benefit, which uses Credited Service. (Service Credit or Company Service Credit, as referenced under the benefit plans in this book, means Company Service.)

## **Compensation**

### **For the Pension Plan**

Straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment) based on regularly scheduled hours.

## **Credited Service**

All the time you work for the Company, from your first hour of service until you sever from service. Credited Service is used for vesting purposes. Refer to the “Pension Plan” chapter for more information on Credited Service.

## **Dependent Child**

### **For the Pension Plan**

Your natural or adopted child, stepchild, or foster child who is under age 23 and who qualifies as your dependent child for federal income tax purposes.

## **Dependent Parent**

### **For the Pension Plan**

Your natural parent or stepparent who qualifies as your dependent for federal income tax purposes.



# 13. Pension Plan

The Pension Plan described in this chapter is intended for grandfathered employees who transitioned to ORNL from the National Strategic Protection Services Plan (NSPS) effective 12/30/2018.

The Pension Plan helps build financial security and provides you with a dependable source of income throughout your retirement years, based on your earnings and length of service with the Company.

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# Highlights

## The Pension Plan ...

### Provides You With Flexibility in Planning Your Retirement

You can retire with a full pension benefit at age 65 or over. You can also receive a full pension benefit when you retire at age 62 or older if you have at least 10 years of Company Service, or when your age and years of Company Service equal 81 or more. You can receive a reduced benefit as early as age 50 if you have at least 10 years of Company Service.

### Lets You Choose from a Variety of Payment Forms

There are several payment forms to choose from, including life annuity and survivor benefit options. If you are married, you will be paid in a joint and 50% survivor benefit unless you have your spouse's written consent to elect another payment form.

### Offers Financial Security to Your Family in Case of Your Death

If you should die while you are still working, the Pension Plan will pay a survivor benefit if you have at least 5 years of Company Service.

### What happens to your benefits when ...

For more information about what happens to your pension benefits when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

## Plan Eligibility

Company employees, shown on the regular payroll and personnel records with compensation reported by the Company on an Internal Revenue Service (IRS) Form W-2, automatically become Pension Plan participants unless they are in one of the following excluded categories:

- leased employees,
- independent contractors,
- non-resident aliens who do not have earnings from the Company from sources within the United States,
- employees who have entered into a written agreement with the Company waiving the right to participate in the plan,
- IGUA represented employees (Security Police Officers or Central Alarm System Operators) hired on or after August 15, 2016, and
- Non-represented employees hired on or after June 4, 2007.

## Employee Contributions

Mandatory participant contributions are required to be made to the Pension Plan effective 12/30/2018 by Salaried Employees in the following amounts:

- 2% of employee's compensation (as defined in the glossary) up to the maximum Social Security wage base for the year,
- 4% of the employee's compensation above the Social Security wage base for the year, and
- no mandatory participant contributions may be made for compensation above the 401(a)(17) limit.

If you terminate your employment prior to achieving 5 years of Company Service, you will receive a refund for the amount of your contributions plus applicable interest, and you will forfeit any other benefit under the Pension Plan.

If you terminate your employment after achieving 5 years of Company Service, your contributions will be reflected as a nontaxable portion of your monthly benefit when it commences. Also, the Pension Plan includes a refund feature to make sure that the cumulative benefit distributions are at least equal to the amount of your contributions plus applicable interest.

After 12/30/2018, Salaried Employees will be credited only with Company Service under the pension benefit formulas for periods during which you make a mandatory participant contribution.

## When You Can Retire

To offer you flexibility in planning for retirement, the Pension Plan provides a choice of retirement dates.

You can retire with a full pension:

- at age 65 or later, regardless of Company Service (**defined in the Glossary**), or
- at age 62 or later, with at least 10 years of Company Service, or
- when your age and years of Company Service total 81 or more.

You can retire with a reduced pension:

- at age 50, with at least 10 years of Company Service.

If you choose to retire after age 65 and continue to work for the Company, you will continue to earn Company Service and pay for plan benefit purposes until you actually retire. In any event, your plan

### Company Service for Prior Contractors

Service with contractors prior to participation in this Pension Plan does not count for any purpose unless specifically credited under the terms of the Pension Plan document.

benefits will begin no later than the first of the month after you reach age 70½, unless you decide to defer commencement of your benefit until you actually retire.

There is one important exception to these retirement dates. If your employment is involuntarily terminated by action of the Company (other than for cause), you will be considered to have met the age and service requirements for:

- a full pension benefit if you are age 60 or over and have at least 8 years of Company Service or if your years of Company Service and age total 79 or more, or
- a reduced pension benefit if you are at least age 48 with at least 8 years of Company Service.

Any service added under the involuntary termination provisions will count for your eligibility for the benefit but does not count to determine the amount of benefit.

## Determining Your Pension Benefit

Your pension benefit is calculated under three different formulas: Regular, Alternate, and Minimum. The formula that gives you the largest benefit will be used.

All of the formulas are based in part on:

- your Average Straight-Time Monthly Earnings—the average of your highest earnings for 3 years during the last 10 years just before you retire (for a discussion of how these earnings are calculated, continue reading), and
- your Company Service—including all your years and completed months of service—with each completed month counting as 1/12 of a year.

### Regular Formula

The Regular formula provides a monthly benefit of:

- 1.2% of your Average Straight-Time Monthly Earnings times your years and months of Company Service plus \$18.

### Alternate Formula

The Alternate formula provides a monthly benefit of:

- 1.5% of your Average Straight-Time Monthly Earnings times your years and months of Company Service minus 1.5% of your monthly Primary Social Security Benefit times your years and months of Company Service up to 33 1/3 years.

Under this formula, no more than 50% of your Primary Social Security Benefit will be used to offset your earnings. If you provide the Company with complete Social Security Administration records of your covered earnings within 6 months of your retirement date, the Company will use a Social Security benefit based on actual earnings rather than an estimated earnings history if it provides a higher benefit. Otherwise, the Company will use your estimated earnings history.

When you retire, your Primary Social Security Benefit for purposes of this formula is the benefit you would be eligible to receive at your retirement age or age 62, if later. This benefit is based on the Social Security laws in effect on the date you retire.

### Minimum Formula

The Minimum formula provides a monthly benefit of:

- \$5 for each of your first 10 years of Company Service, plus \$7 for each of the 11<sup>th</sup> through 20<sup>th</sup> years of service, plus \$9 for each year in excess of 20 years of service, plus 10% of your Average Straight-Time Monthly Earnings (if you have less than 8 years of Company Service, this will be reduced 1% a year for each year less than 8), plus \$18.

Pension Benefit Formulas	
Formula	Provides Monthly Benefit of ...
Regular	1.2% of your Average Straight-Time Monthly Earnings times your years and months of Company Service plus \$18.
Alternate	1.5% of your Average Straight-Time Monthly Earnings times your years and months of Company Service minus 1.5% of your monthly Primary Social Security Benefit times your years and months of Company Service up to 33 1/3 years.
Minimum	\$5 for each of your first 10 years of Company Service, plus \$7 for each of the 11 <sup>th</sup> through 20 <sup>th</sup> years of service, plus \$9 for each year in excess of 20 years of service, plus 10% of your Average Straight-Time Monthly Earnings (if you have less than 8 years of Company Service, this will be reduced 1% a year for each year less than 8), plus \$18.

## Reduced Benefits

If you retire before you are entitled to a full pension, your monthly benefit is reduced. The amount of reduction is based on your age and service. For example, if you are age 55 and have 23 years of service, you will receive 85% of your full benefit. (For the reduction factors, see Table 1 at the end of this chapter.)

The three formulas used to calculate full pensions are also used to calculate reduced pensions. The one which produces the largest benefit will be the one used. In the Regular and Minimum formulas, the reduction factor is applied after calculating the total benefit. In the Alternate formula, the reduction factor is applied before subtracting the Primary Social Security Benefit.

If you retire before you are eligible for a full pension, you may postpone starting your pension and thus lessen or eliminate the reduction. In the example above, if you retire at age 55 with 23 years of service but postpone starting your pension until age 58, you will receive a full pension because your 23 years of service and your age will then total 81. You can add years to your age after you terminate employment only if you were eligible for early retirement when you terminated employment.

Any reduction for early retirement is in addition to the reduction that may be made to your plan benefit if you elect to provide continuing plan benefits to your spouse, dependent children, or dependent parents after your death, as discussed on the following pages. (See Tables 3, 4, 5, and 6 at the end of this chapter for survivor reduction factors.)

Average Straight-Time Monthly Earnings	Years of Service at Retirement				
	20	25	30	35	40
\$2,000	\$498	\$618	\$738	\$858	\$978
\$3,000	738	918	1,098	1,278	1,458
\$4,000	978	1,218	1,458	1,698	1,938
\$5,000	1,218	1,518	1,818	2,118	2,418
\$6,000	1,458	1,818	2,178	2,538	2,898

The above amounts were calculated under the Regular formula. However, the relationship of average earnings and Social Security benefits at the time you retire might result in the Alternate formula producing a higher benefit than shown in some of the above examples. In such a case, the actual benefit will be greater than that shown in the above table, because the highest benefit produced by any of the three formulas is the one used.

## Guard Supplement

If your job requires compliance with certain medical and physical standards as described in 10 CFR Part 1046 of the *Code of Federal Regulations* for at least 10 years in the last 12 years of your employment with the Company, you may be eligible for this supplemental pension benefit, beginning upon your retirement commencement and ending when you reach age 65. You will only be eligible for this supplemental benefit if it is larger than your benefit calculated under the Plan, without taking the supplement into account. In general, this supplemental benefit applies if you have not accrued a full pension and retire prior to age 65. When you reach age 65, your benefit will be reduced to the pension calculated prior to the additional supplement.

## Calculating Your Earnings

Average Straight-Time Monthly Earnings are computed using your straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment [COLA]) and your regularly scheduled hours during:

- the 3 calendar years in which these earnings were highest, during the 10 calendar years just before you retire  
*or, if greater*
- the final 3 years (36 months) just before you retire.

The Average Straight-Time Monthly Earnings during the final 3 years are calculated by using:

- scheduled straight-time monthly earnings in the completed months of the calendar year in which you retire, and
- scheduled straight-time earnings in the 2 preceding calendar years, and
- for any months in the third preceding calendar year, the average of the scheduled straight-time monthly earnings for that year times the number of months used in that year.

You should note that this calculation does not use the actual scheduled earnings for the specific months of the third year. The earnings rate used will be the monthly average for the entire year.

Differential pay during certain periods of military service is included in earnings unless you return to employment following a qualified military service leave within the required time period. In that case, your earnings during the military service leave will be credited based on your rate of pay when your leave started, adjusted as required by a law called the Uniformed Services Employment and Reemployment Rights Act (USERRA). For more information about the impact of a military service leave on your plan benefits, see the discussion titled "Service and Earnings During Military Service Leave" in the "Credited Service and Severance from Service" section.

**NOTE:** The IRS places restrictions on the amount of compensation to be used in calculating the pension benefit. Certain highly compensated employees may have a limit imposed.

## Pension Benefit Example

A full pension will be the largest amount produced by any of the three formulas. For example, suppose you retire at age 65 with 30 years of Company Service and Average Straight-Time Monthly Earnings of \$4,500 a month. Here is how your full pension would be calculated:

Regular Formula		
$.012 \times 30 \times \$4,500 + \$18$	=	\$1,638
<b>Per Month</b>	=	<b>\$1,638</b>
Alternate Formula		
$.015 \times 30 \times \$4,500$	=	\$2,025
minus $.015 \times \$1,400^* \times 30$	=	\$630
<b>Per Month</b>	=	<b>\$1,395</b>
Minimum Formula		
$\$5 \times 10 \text{ years}$	=	\$50
$\$7 \times 10 \text{ years}$	=	\$70
$\$9 \times 10 \text{ years}$	=	\$90
$10\% \times \$4,500$	=	\$450
Flat amount	=	\$18
<b>Per Month</b>	=	<b>\$678</b>
<p>In this case, the Regular formula would give you a higher pension than the Alternate or Minimum formulas. You would receive the highest benefit of \$1,638 a month for the rest of your life. Of course, if you elect to continue benefits to your spouse or other eligible dependents after your death, this amount will be reduced to account for the longer period over which plan benefits will be paid. (See Tables 3, 4, 5, and 6 at the end of this chapter for survivor reduction factors.)</p>		
<p><small>*This is a typical Primary Social Security Benefit.</small></p>		

## Normal Forms of Payment

You will receive your plan benefit under the plan's normal form of payment based on your marital status when you retire, unless you elect an optional form of payment.

### For Married Employees

If you are married when you retire, the normal form of payment is a joint and 50% survivor benefit. Under this form of payment, your pension is reduced and, after your death, 50% of that benefit is continued to your surviving spouse for the rest of his or her life. This reduction reflects the fact that benefits are payable during both of your lifetimes.

If your spouse dies before you but after your payments start, this form of payment will “pop up” to the amount that would be paid to a single employee, following receipt of proper documentation required by the Plan Administrator. (For the 50% Surviving Spouse reduction factors, see Table 3 at the end of this chapter.)

If you die before you begin to receive plan benefits, your spouse will receive 50% of the benefit you would have received had it begun on the date of your death.

Married participants also may elect a 75% survivor annuity option. Under this form of payment, your pension is reduced and, after your death, 75% of that benefit is continued to your surviving spouse for the rest of his or her life. If your spouse dies before you but after your payments start, this form of payment will “pop up” to the amount that would be paid to a single employee, following receipt of proper documentation required by the Plan Administrator. (For the 75% Surviving Spouse reduction factors, see Table 6 at the end of this chapter.)

## For Single Employees

The plan’s normal form of payment for a single employee is a life annuity. Under this form of payment, you receive the full benefit earned at retirement for your lifetime. After your death, the monthly life annuity will cease.

# Optional Forms of Payment

You may elect an optional form of payment at retirement. If you are married, you will need your spouse’s written consent, witnessed by a notary public or a representative of the Plan Administrator on the form provided for this purpose by the Plan Administrator, to elect one of the following optional forms of payment.

You may revoke or change your election at any time before benefits begin, subject to your spouse’s written and witnessed consent.

## Life Annuity Option for Married Employees

This option for married employees is the same as the normal form of payment for single employees. Under this form of payment, you receive your full pension benefits for your lifetime only. After your death, the monthly life annuity will cease.

## 50% Survivor Benefit Option

You can elect a reduced pension to provide continuing income to an unmarried dependent child (or unmarried dependent children) under age 23, or a dependent parent (or dependent parents), but not to both dependent children and parents (**terms “Dependent Child” and “Dependent Parent” are defined in the Glossary**).

If you elect the 50% survivor benefit for your dependent child (or children) after your death, 50% of your reduced benefit will continue to your dependent child until the earliest of: age 23 (or as long as the child remains Totally and Permanently Disabled), or the dependent child dies. If you elect the 50% survivor benefit for your dependent parent(s), after your death, 50% of your reduced benefit will continue to your dependent parent for the rest of his or her life.

The amount of reduction in your pension to provide a survivor benefit depends on your age and the age of your named survivor. (Examples of survivor factors are shown in Tables 3, 4, and 5 at the end of this chapter.) If there are multiple dependents receiving a survivor benefit, and a dependent dies or is no longer eligible for the dependent survivor benefits, his or her benefit will be divided equally among the remaining eligible dependents.

If you die before your pension benefits start, your named survivor will receive 50% of the reduced pension you would have received had it begun on the date of your death. Your election of a 50% survivor benefit cannot be changed after your pension begins. If your named survivor should die before you, this payment form will “pop up” to the amount paid to a single employee. You must provide a certified copy of your elected survivor’s death certificate to ORNL Benefits to initiate the “pop up.”

## Level Income Option

If you retire before age 62, are eligible for an early retirement benefit, and choose to have your pension benefits begin before you are eligible to receive Social Security benefits, you may elect the level income option. Under this option, your Pension Plan income is increased until age 62 and is decreased after age 62 so that your combined income from the Pension Plan and Social Security is approximately level throughout your retirement. The Social Security amount used in the level income calculation is not your actual Social Security amount but is an estimate based on your Average Straight-Time Monthly Earnings for the calendar year immediately preceding your retirement date.

If you elect the level income option with the 50% survivor's benefit, the 50% survivor's benefit will be based on the pension amount before adjustment for this option.

If you elect the level income option with the 75% survivor's benefit, the 75% survivor's benefit will be based on the pension amount before adjustment for this option.

## Social Security

Social Security retirement benefits are entirely in addition to benefits paid from the Pension Plan.

Social Security provides retirement benefits to you and your eligible spouse based on earnings covered under the law. If you were born before 1938, full Social Security retirement benefits can start at age 65. Your spouse is eligible for an additional 50% of your benefit—or a benefit based on his or her own covered earnings, if greater—when he or she reaches age 65. Disability benefits may also be provided for you, and survivor's benefits may also be provided for eligible family members.

For employees born after 1937, the age for unreduced Social Security benefits will gradually increase from age 65 to age 67. Ultimately, for employees born after 1959, full Social Security benefits will not become payable until age 67. Reduced benefits are available as early as age 62.

Please remember that, although both you and the Company pay taxes toward the cost of your Social Security benefits, these benefits are not paid automatically. You must apply for them in all cases. To get more information about the law and your personal status under it, contact your local Social Security office. You can also access the Social Security Administration's website at [www.ssa.gov](http://www.ssa.gov).

## Participation While You Are Disabled

### Continuation of Plan Participation

If you become Totally Disabled and qualify for benefits under the Company's Long-Term Disability plan, you will continue to accrue Company Service just as if you had continued working. While you continue to be Totally Disabled, your earnings will be assumed to remain the same as at the time you became disabled. For purposes of determining your benefit and for calculating your mandatory participant contributions, your Average Straight-Time Monthly Earnings will be based on:

- the 3 calendar years in which your earnings were highest, during the 10 calendar years just prior to your last day worked, or
- the final 3 years just prior to your last day worked.

For information on how your Average Straight-Time Monthly Earnings during the final 3 years are calculated, refer to "Calculating Your Earnings."

### Effect of Disability on Your Pension Benefit

If you continue to be totally disabled until age 65, you will be entitled to retire under the same conditions as any other participant. If your disability ends before age 65, you will receive credit for Company Service for the period of your disability, provided you return to work or transfer from disability status to retirement status immediately upon ceasing to be disabled. If you do not return to work or retire after your disability ends, you will be considered to have terminated employment on the date your disability began.

## If You Die While Employed

If you die while you are still employed and have completed at least 5 years of Company Service, the plan will pay a benefit to your surviving spouse or dependent child or dependent parent. The timing and amount of this benefit will depend on your years of Company Service at the time of death.

If you die after completing 10 years of Company Service, the survivor benefit is payable immediately. (The age 50 requirement for early retirement does not apply in determining eligibility for the survivor benefit.) The benefit is a monthly income equal to 50% of the pension you would have received if you had retired on the day of your death. If your survivor is a younger spouse, the benefit will be reduced  $\frac{1}{2}\%$  for each full year more than 5 years that your spouse is younger than you. However, in no event will the survivor benefit be reduced to less than 25% of your full pension, calculated using your average earnings and service at your death.

If you die before completing 10 years of Company Service (but after 5 years), the survivor benefit is payable the first day of the month following the day you would have reached age 65. The benefit is a monthly income equal to 50% of the benefit you would have received had you terminated employment on the day of your death and had you elected to receive your benefit at age 65 in the joint and 50% survivor form of payment.

Your survivor can elect to receive reduced benefits as early as the date you would have reached age 50. The reduction will be  $6\frac{2}{3}\%$  for each year before age 65, for up to 3 years (to age 62), plus 5% for each year before age 62 that benefits begin.

The benefit will be paid to your spouse for the rest of his or her life. If you are employed and not married when you die, the benefit will be paid in equal shares to your dependent children until age 23 (or as long as a child remains Totally and Permanently Disabled).

If you have no dependent children, the benefit will be paid in equal shares to your dependent parents for life.

If you have no spouse, no dependent children, and no dependent parents, no survivor monthly benefit is payable. However, a refund of your contributions with applicable interest will be paid to your estate. **The terms “Dependent Child” and “Dependent Parent” are defined in the Glossary.**

Any benefit being paid to a dependent child or dependent parent cannot be transferred to someone else when the child or parent no longer qualifies for it. However, if a spouse dies while receiving the survivor benefit, the spouse’s benefit will continue in equal shares to any of your dependent children under age 23 (or as long as a child remains Totally and Permanently Disabled).

## If You Leave Before You Are Eligible for Normal or Early Retirement

If you leave the Company for any reason after completing at least 5 years of Credited Service, you are “vested.” Being vested means you have a nonforfeitable right to receive plan benefits.

Credited Service (as defined in the Glossary) generally means the time you work at the Company, from your first hour of service until you sever from service.

Further discussion follows on Credited Service and Severance from Service.

### Benefit Amount

The amount of your vested pension payable at age 65 depends on your Average Straight-Time Monthly Earnings (including certain variable pay, shift differential, and hourly COLA), your total Company Service at the time you leave the Company, and your age at the time you want your vested pension payments to begin. The three formulas described previously are used to calculate your vested pension, but with these differences:

- The flat amount of \$18 per month under the Regular and Minimum formulas will be multiplied by a “service fraction.” This fraction is your actual years of Company Service divided by your years of Company Service that would be credited had you continued with the Company until age 65.
- If your vested benefit is calculated using the Minimum formula and you have less than 10 years of Company Service, that part of the formula using 10% of your Average Straight-Time Monthly Earnings will be reduced by 1% for each full year less than 10.

The Alternate formula is revised to require the following steps:

1.  $1.5\% \times \text{Average Straight-Time Monthly Earnings} \times \text{your years of service that would be credited had employment continued to age 65}$  Minus
2.  $1.5\% \times \text{years of service (up to } 33 \frac{1}{3} \text{)} \text{ that would be credited had employment continued to age 65} \times \text{Primary Social Security Benefit at age 65, assuming continued employment at current earnings rate}$  Times
3. The service fraction:  

$$\frac{\text{Years of actual service}}{\text{Years of service had employment continued to age 65}}$$

## Payment of Benefits

Vested benefits normally become payable at age 65. However, you can elect to receive a reduced benefit as early as age 50, but the benefit will be calculated as described in this section, not as an early retirement benefit. The amount of the reduction will depend on how many years before age 65 you elect to begin benefits. The reduction is  $6\frac{2}{3}\%$  for each year before age 65 for up to 3 years (age 62). In addition, the reduction is 5% for each year before age 62 that plan payments start. For example, if you leave the Company and begin receiving your pension at age 60, your benefit will be reduced 30%; that is 20% for the years between 65 and 62 ( $6\frac{2}{3}\% \times 3$ ) plus 10% for the years between 60 and 62 (5%  $\times 2$ ).

Your vested benefit will commence effective the first of the month following receipt of your written request. If you are married at the time of your request, your benefit will automatically be paid as a joint and 50% survivor benefit, unless you elect otherwise with your spouse's written consent witnessed by a notary public or representative of the Plan Administrator. If your benefit is paid in the joint and 50% survivor form, it will be reduced according to Table 3 at the end of this chapter. If your benefit is paid in the 75% surviving spouse form, it will be reduced according to Table 6 at the end of this chapter (based on applicable mortality and interest rates as specified by the Internal Revenue Code).

## Preretirement Spouse's Benefit

If you leave the Company with vested benefits and you die before plan payments begin, your spouse may be eligible to receive a preretirement benefit equal to 50% of the benefit you would have received under the joint and 50% survivor benefit. Your spouse will be eligible if you and your spouse have been married at least 1 year at the time of your death.

If you die after age 50, payments may begin on the first of the month following your death. If you die before age 50, payments may begin on the first of the month following the date you would have reached age 50.

## Forfeiture of Benefits

If your employment terminates before you have completed 5 years of Credited Service, you will forfeit your right to any monthly plan benefits. However, if you are a salaried employee and subject to mandatory pension contributions, you will receive a refund of your contributions plus any applicable interest.

# Credited Service and Severance from Service

“Credited Service” (as defined in the Glossary) is used to determine whether you are eligible for a vested pension. Note: for former NSPS Plan participants who transition to ORNL on the Employee Transfer Date, your Credited Service includes what was credited under the NSPS Plan.

“Company Service” (as defined in the Glossary) is used to determine the amount of your pension benefit. Note: for former NSPS Plan participants who transition to ORNL on the Employee Transfer Date, your Company Service includes what was credited under the NSPS Plan.

Credited Service begins with your first hour of service and ends when you have a severance from service.

A severance from service occurs on the earlier of:

- the day you quit, retire, are discharged, or die, or
- 1 year after your first day of absence due to layoff, or, if earlier, the first day after recall if you fail to return to work, or
- 1 year after your first day of absence while on an approved leave, or, if earlier, the first day after the final day of leave if you fail to return to work, or
- 2 years after your first day of absence for a parental leave due to pregnancy, birth, or adoption, and for child care immediately following the birth or adoption, or, if earlier, the first day after the final day of leave if you fail to return to work.

**Special rules apply to determine your severance from service, Credited Service, and Company Service if you are classified as a Casual Employee. Generally, you must perform at least 1 hour of service in a 12 month period to avoid a severance from service and receive Credited Service and Company Service.**

If you are reemployed within 1 year of your date of severance, you will receive Credited Service for your period of severance, and your prior Credited Service will be restored. If you are reemployed more than 1 year after your date of severance and you were vested as of that date, your prior Credited Service will be restored automatically upon reemployment, regardless of your period of severance.

If you were not vested as of your date of severance, your prior Credited Service will be restored if you are reemployed more than 1 year after the period of severance, the length of your severance is less than 5 years, and you are employed for at least 1 year after reemployment.

In any event, you will not earn Credited Service during a period of severance lasting 1 year or more.

## Reemployment After Retirement

If you had been receiving pension payments and return to work at the Company, your benefit will be suspended during your period of reemployment until you actually retire, or until your work schedule is such that you are not subject to a benefit suspension. Your benefits will be suspended for any month in which you receive payment from the Company for hours of service performed on each of 8 or more days (or separate work shifts). When payments begin again, they will be adjusted to reflect your additional service and earnings after returning to work.

If you are a NSPS Plan Retiree who has commenced a pension or vested benefit under the NSPS Plan before the Employee Transfer Date and as of the Employee Transfer Date you are actively employed by ORNL, you will not have your pension benefits suspended.

If you are a NSPS Plan Retiree who has not commenced your pension or vested benefit under the NSPS Plan before the Employee Transfer Date and as of the Employee Transfer Date you are actively employed by ORNL, you cannot commence any pension or vested benefit until you have terminated employment from ORNL.

If you return to work as a Casual Retiree and work for more than 7 shifts/days in any calendar month, your pension payment is suspended for that month unless you are over age 70½.

If you are considering returning to active service after you retire, you should contact the ORNL Benefits Office to make a determination concerning whether your return to work will cause your benefit to be suspended.

### **Service and Earnings During Military Service Leave**

If you are on a qualified military service leave, you will be treated as not having had a break in service by reason of such leave if you return to employment within the time period during which your reemployment rights are protected by USERRA. Upon your timely return to employment, your leave will be included in your Company Service and Credited Service. If you do not return to employment within the required period (or you do not meet any other USERRA requirements), but you received differential pay from the Company during the leave, the period you received differential pay will be included in your Company Service and Credited Service.

Plan-eligible earnings during a period of qualified military service leave will be credited based on your rate of pay when your leave began, adjusted as required by USERRA if you return to employment within the required period and meet any other USERRA requirements. If you do not return within the required period and meet all other USERRA requirements, your earnings will include only your differential pay.

If you think you have a qualified military service leave and have questions about how it may affect your pension benefit, please contact the ORNL Benefits Office. You may also contact the US Department of Defense, Employer Support of the Guard and Reserve, at 1-800-336-4590 (website: [www.esgr.org](http://www.esgr.org)) about your military service rights and responsibilities under USERRA.

## **Applying for Benefits**

Upon your request, the ORNL Benefits Office will provide you with the necessary information and instructions for receiving benefits and completing payment forms. In case of your death, your spouse, other beneficiary, or personal representative should notify the ORNL Benefits Office and request information about any plan benefits that might be payable as a result of your death.

If the appropriate forms are not completed and submitted, or if any information requested by the ORNL Benefits Office is not provided, benefits will be delayed.

## **Transfer of Assets and Benefit Liabilities for Grandfathered Employees who Transitioned from NSPS**

As of the Asset Transfer Date, accrued benefit liabilities were transferred from The National Strategic Protection Services Plan (the “NSPS Plan”) to the Pension Plan for Employees at ORNL (the “ORNL Plan”). Plan assets were transferred to the ORNL Plan in connection with the benefit liability transfer in accordance with the law.

Your benefit in the plan was transferred to the ORNL Plan effective December 30, 2018, if either (i) you were employed (or on leave) and covered under the NSPS Plan on December 30, 2018, or (ii) you terminated employment or retired on or before December 30, 2018, and you were assigned to ORNL by the DOE. If you satisfy one of these conditions, your benefit will be paid by the ORNL Plan.

## **Other Important Information**

### **Other Retirement Income**

Any benefits due you (or your survivor if you die before retirement) from the Pension Plan will be reduced by the amount (or the actuarial equivalent, if appropriate) of any retirement benefit payable from any of the following sources, provided the benefit is related to service recognized under this Pension Plan and is attributable to contributions made by a Department of Energy contractor:

- any other private plan, or

- any retirement or separation benefit payable under the law of any foreign government, or
- any public pension other than military or Social Security for which you received credit for Company Service.

The reduction will be made under rules which will apply uniformly to all affected employees. If your pension is to be reduced because of this provision, you will be given a full explanation at the time your pension benefit is calculated.

## **Withholding Taxes**

Under federal tax law, federal income taxes must be withheld from plan payments unless you elect otherwise. You may contact the ORNL Benefits Office for more information about tax withholding.

## **Direct Deposit of Payments**

Your pension payments will be deposited directly into the bank of your choice.

## **Change of Address**

It is important that you notify the Company of any change in your address while you are a participant in the plan and after you retire, so you will be assured of receiving benefit communications which the Company may send to you, including your annual tax information.

### **Administrative Information**

Information about the administration of your retirement benefits can be found in the chapter titled "Administrative Information."

## Pension Reduction Tables

**Table 1—Early Retirement Reduction Factors**

These factors use your age and years of service to determine the percentage of your full pension that is payable.

Age	Years of Service													
	YEARS	10-18	19	20	21	22	23	24	25	26	27	28	29	30
50	40	45	50	50	55	60	65	70	75	80	85	90	95	100
51	45	45	50	55	60	65	70	75	80	85	90	95	100	100
52	50	50	55	60	65	70	75	80	85	90	95	100	100	100
53	55	55	60	65	70	75	80	85	90	95	100	100	100	100
54	60	60	65	70	75	80	85	90	95	100	100	100	100	100
55	65	65	70	75	80	85	90	95	100	100	100	100	100	100
56	70	70	75	80	85	90	95	100	100	100	100	100	100	100
57	75	75	80	85	90	95	100	100	100	100	100	100	100	100
58	80	80	85	90	95	100	100	100	100	100	100	100	100	100
59	85	85	90	95	100	100	100	100	100	100	100	100	100	100
60	90	90	95	100	100	100	100	100	100	100	100	100	100	100
61	95	95	100	100	100	100	100	100	100	100	100	100	100	100
62-64	100	100	100	100	100	100	100	100	100	100	100	100	100	100
65	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Factors for intermediate ages and service are available from the ORNL Benefits Office.

**Table 2—Early Retirement Reduction Factors  
if Terminated by Company Action**

	Years of Service														
	Age	8–9	10–18	19	20	21	22	23	24	25	26	27	28	29	30
48	40	40	45	50	50	55	60	65	70	75	80	85	90	95	100
49	40	40	45	50	50	55	60	65	70	75	80	85	90	100	100
50	40	40	45	50	50	55	60	65	70	75	80	85	100	100	100
51	45	45	45	50	55	60	65	70	75	80	85	100	100	100	100
52	50	50	50	55	60	65	70	75	80	85	100	100	100	100	100
53	55	55	55	60	65	70	75	80	85	100	100	100	100	100	100
54	60	60	60	65	70	75	80	85	100	100	100	100	100	100	100
55	65	65	65	70	75	80	85	100	100	100	100	100	100	100	100
56	70	70	70	75	80	85	100	100	100	100	100	100	100	100	100
57	75	75	75	80	85	100	100	100	100	100	100	100	100	100	100
58	80	80	80	85	100	100	100	100	100	100	100	100	100	100	100
59	85	85	85	100	100	100	100	100	100	100	100	100	100	100	100
60	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
61	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
62–64	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Factors for intermediate ages and service are available from the ORNL Benefits Office.

Table 3—50% Surviving Spouse Reduction Factors

	Pensioner's Age																									
	Spouse's Age	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
40	.955	.951	.947	.943	.939	.935	.930	.926	.921	.915	.910	.904	.893	.891	.885	.878	.870	.862	.854	.843	.836	.827	.817	.808	.798	.786
41	.956	.952	.949	.945	.941	.936	.932	.927	.922	.917	.911	.906	.900	.893	.886	.879	.872	.864	.856	.847	.838	.829	.819	.810	.800	.789
42	.957	.954	.950	.946	.942	.938	.933	.929	.924	.919	.913	.908	.901	.895	.888	.881	.874	.866	.858	.849	.840	.831	.821	.812	.802	.792
43	.958	.955	.951	.948	.944	.939	.935	.930	.925	.920	.915	.909	.903	.897	.890	.883	.876	.868	.860	.851	.842	.833	.823	.814	.804	.794
44	.960	.956	.953	.949	.945	.941	.937	.932	.927	.922	.917	.911	.905	.899	.892	.885	.878	.870	.862	.853	.844	.835	.826	.816	.806	.796
45	.961	.958	.954	.950	.947	.943	.938	.934	.929	.924	.919	.913	.907	.901	.894	.887	.880	.872	.864	.856	.847	.838	.828	.818	.808	.798
46	.962	.959	.956	.952	.948	.944	.940	.935	.931	.926	.921	.915	.909	.903	.897	.890	.882	.875	.867	.858	.849	.840	.830	.821	.811	.801
47	.963	.960	.957	.953	.950	.946	.942	.937	.933	.928	.923	.917	.911	.905	.899	.892	.885	.877	.869	.861	.852	.842	.833	.823	.813	.803
48	.965	.962	.958	.955	.951	.948	.943	.939	.935	.930	.925	.919	.914	.908	.901	.894	.887	.879	.872	.863	.854	.845	.836	.826	.816	.806
49	.966	.963	.960	.957	.953	.949	.945	.941	.937	.932	.927	.921	.916	.910	.903	.897	.890	.882	.874	.866	.857	.848	.838	.829	.819	.809
50	.967	.964	.961	.958	.955	.951	.947	.943	.938	.934	.929	.924	.918	.912	.906	.899	.892	.885	.877	.868	.860	.851	.841	.832	.822	.812
51	.969	.966	.963	.960	.956	.953	.949	.945	.940	.936	.931	.926	.920	.915	.908	.902	.895	.887	.880	.871	.863	.854	.844	.835	.825	.815
52	.970	.967	.964	.961	.958	.954	.951	.947	.942	.938	.933	.928	.923	.917	.911	.904	.897	.890	.882	.874	.866	.857	.847	.838	.828	.818
53	.971	.969	.966	.963	.960	.956	.953	.949	.945	.940	.935	.931	.925	.920	.913	.907	.900	.893	.885	.877	.869	.860	.851	.841	.831	.821
54	.973	.970	.967	.964	.961	.958	.954	.951	.947	.942	.938	.933	.928	.922	.916	.910	.903	.896	.888	.880	.872	.863	.854	.844	.835	.825
55	.974	.971	.969	.966	.963	.960	.956	.952	.949	.944	.940	.935	.930	.925	.919	.913	.906	.899	.891	.883	.875	.866	.857	.848	.838	.828
56	.975	.973	.970	.967	.964	.961	.958	.954	.951	.947	.942	.938	.933	.927	.921	.915	.909	.902	.894	.887	.878	.870	.861	.851	.842	.832
57	.976	.974	.972	.969	.966	.963	.960	.956	.953	.949	.944	.940	.935	.930	.924	.918	.912	.905	.898	.890	.882	.873	.864	.855	.845	.836
58	.978	.975	.973	.970	.968	.965	.962	.958	.955	.951	.947	.942	.938	.932	.927	.921	.915	.908	.901	.893	.885	.877	.868	.859	.849	.840
59	.979	.977	.974	.972	.969	.966	.963	.960	.957	.953	.949	.945	.940	.935	.930	.924	.918	.911	.904	.897	.889	.880	.871	.862	.853	.844
60	.980	.978	.976	.973	.971	.968	.965	.962	.959	.955	.951	.947	.943	.938	.933	.927	.921	.914	.907	.900	.892	.884	.875	.866	.857	.848
61	.981	.979	.977	.975	.972	.970	.967	.964	.961	.957	.954	.950	.945	.940	.935	.930	.924	.918	.911	.904	.896	.888	.879	.870	.861	.852
62	.982	.980	.978	.976	.974	.971	.969	.966	.963	.959	.956	.952	.948	.943	.938	.933	.927	.921	.914	.907	.900	.892	.883	.874	.865	.856
63	.983	.981	.979	.977	.975	.973	.970	.968	.965	.961	.958	.954	.950	.946	.941	.936	.930	.924	.918	.911	.903	.895	.887	.879	.870	.861
64	.984	.982	.981	.979	.977	.974	.972	.969	.967	.963	.960	.957	.953	.948	.944	.939	.933	.927	.921	.914	.907	.899	.891	.883	.874	.865
65	.985	.984	.982	.980	.978	.976	.974	.971	.968	.965	.962	.959	.955	.951	.947	.942	.936	.931	.925	.918	.911	.903	.896	.887	.879	.870
66	.986	.985	.983	.981	.979	.977	.975	.973	.970	.967	.964	.961	.958	.954	.949	.945	.940	.934	.928	.922	.915	.908	.900	.892	.883	.875
67	.987	.986	.984	.982	.981	.979	.977	.974	.972	.969	.967	.963	.960	.956	.952	.948	.943	.937	.932	.925	.919	.912	.904	.896	.888	.879
68	.988	.987	.985	.984	.982	.980	.978	.976	.974	.971	.969	.966	.962	.959	.955	.951	.946	.941	.935	.929	.923	.916	.908	.901	.893	.884
69	.989	.987	.986	.985	.983	.981	.980	.978	.975	.973	.971	.968	.965	.961	.957	.953	.949	.944	.939	.933	.927	.920	.913	.905	.897	.889
70	.990	.988	.987	.986	.984	.983	.981	.979	.977	.975	.972	.970	.967	.964	.960	.956	.952	.947	.942	.937	.930	.924	.917	.910	.902	.894

**Table 4—Surviving Child Reduction Factors**

Child's Age	Your Age															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	.961	.957	.952	.948	.943	.938	.932	.926	.918	.910	.902	.892	.882	.871	.859	.847
2	.964	.960	.956	.952	.947	.943	.937	.931	.924	.917	.908	.899	.890	.879	.868	.855
3	.967	.963	.960	.956	.951	.946	.942	.936	.930	.923	.915	.906	.897	.887	.876	.864
4	.970	.967	.963	.959	.955	.951	.946	.942	.936	.928	.921	.913	.905	.895	.884	.873
5	.973	.970	.967	.963	.960	.955	.951	.946	.941	.935	.928	.920	.912	.903	.893	.882
6	.976	.973	.971	.967	.964	.960	.956	.951	.946	.941	.935	.927	.920	.911	.902	.891
7	.979	.976	.974	.971	.968	.965	.961	.957	.952	.947	.942	.935	.928	.919	.910	.901
8	.981	.979	.977	.976	.972	.969	.966	.962	.958	.953	.948	.943	.936	.928	.920	.911
9	.984	.982	.980	.978	.976	.973	.970	.967	.963	.959	.954	.949	.944	.937	.930	.921
10	.986	.985	.983	.981	.979	.977	.974	.971	.968	.965	.961	.956	.951	.945	.939	.931
11	.988	.987	.985	.984	.982	.980	.978	.976	.973	.970	.966	.962	.958	.952	.947	.941
12	.990	.989	.988	.986	.985	.983	.982	.980	.977	.975	.972	.968	.964	.960	.955	.949
13	.992	.991	.990	.989	.988	.986	.985	.983	.981	.979	.977	.974	.970	.967	.962	.958
14	.993	.993	.992	.991	.990	.989	.988	.986	.985	.983	.981	.979	.976	.973	.969	.965
15	.995	.994	.994	.993	.992	.991	.990	.989	.988	.987	.985	.983	.981	.979	.976	.973
16	.996	.996	.995	.995	.994	.993	.993	.992	.991	.990	.989	.987	.986	.984	.981	.979
17	.997	.997	.996	.996	.996	.995	.995	.994	.993	.993	.992	.991	.989	.988	.986	.984
18	.998	.998	.998	.997	.997	.997	.996	.996	.995	.995	.994	.994	.993	.992	.991	.989
19	.999	.999	.998	.998	.998	.998	.998	.997	.997	.997	.996	.996	.995	.995	.994	.993
20	.999	.999	.999	.999	.999	.999	.999	.999	.998	.998	.998	.998	.997	.997	.997	.996
21	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Factors for intermediate ages are available from the ORNL Benefits Office.

**Table 5—Surviving Dependent Parent Reduction Factors**

If you elect to provide your dependent parent with a survivor pension, use this table instead of Table 3.

Parent's Age	Your Age		
	55	60	65
70	.950	—	—
75	.985	.949	—
80	.991	.985	.972
85	.995	.992	.985

**Factors for intermediate ages are available from the ORNL Benefits Office.**

**Table 6—75% Surviving Spouse Reduction Factors**

	Pensioner's Age																						
	Spouse Age	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
41	.920	.914	.907	.901	.894	.887	.880	.872	.865	.857	.848	.838	.829	.820	.809	.799	.787	.775	.764	.751	.740	.727	.714
42	.921	.915	.910	.903	.897	.890	.883	.875	.868	.859	.850	.841	.832	.822	.812	.801	.789	.778	.766	.754	.742	.730	.717
43	.924	.918	.911	.906	.899	.892	.885	.878	.869	.861	.853	.844	.834	.825	.814	.804	.792	.780	.769	.756	.745	.732	.720
44	.925	.920	.914	.908	.901	.894	.887	.880	.872	.864	.856	.846	.837	.828	.817	.806	.795	.783	.771	.760	.747	.735	.722
45	.927	.923	.917	.910	.904	.897	.890	.883	.875	.867	.859	.849	.840	.830	.820	.809	.799	.787	.775	.762	.750	.737	.725
46	.930	.924	.918	.913	.906	.900	.893	.886	.878	.869	.861	.853	.844	.833	.824	.813	.801	.789	.778	.765	.754	.741	.729
47	.931	.927	.921	.915	.908	.903	.896	.889	.880	.872	.864	.856	.848	.837	.826	.816	.805	.793	.780	.769	.756	.743	.731
48	.934	.928	.924	.917	.911	.906	.899	.892	.883	.878	.868	.859	.849	.840	.829	.820	.808	.797	.784	.773	.760	.747	.735
49	.937	.931	.925	.920	.914	.908	.901	.894	.886	.879	.871	.861	.853	.844	.833	.822	.812	.800	.788	.775	.764	.751	.738
50	.938	.934	.928	.923	.917	.910	.904	.897	.890	.882	.874	.865	.856	.846	.837	.826	.814	.804	.792	.779	.768	.755	.742
51	.941	.935	.931	.925	.920	.913	.907	.900	.893	.885	.878	.868	.860	.850	.840	.830	.818	.808	.796	.783	.771	.756	.748
52	.943	.938	.933	.928	.923	.915	.910	.903	.896	.889	.880	.872	.863	.853	.844	.833	.822	.812	.800	.787	.775	.762	.750
53	.946	.941	.935	.931	.925	.920	.913	.906	.900	.892	.885	.875	.867	.857	.848	.837	.826	.816	.804	.792	.779	.766	.754
54	.947	.943	.938	.933	.928	.923	.915	.910	.903	.896	.887	.879	.871	.861	.852	.841	.830	.820	.808	.796	.783	.771	.759
55	.950	.946	.941	.935	.930	.925	.918	.913	.906	.899	.892	.883	.875	.865	.858	.845	.834	.824	.812	.800	.788	.775	.760
56	.951	.947	.943	.938	.933	.928	.923	.915	.910	.903	.894	.886	.878	.869	.860	.850	.840	.828	.817	.805	.792	.780	.768
57	.954	.950	.946	.941	.935	.931	.925	.918	.913	.906	.899	.890	.882	.874	.864	.854	.844	.833	.821	.809	.797	.784	.773
58	.956	.953	.948	.944	.938	.934	.928	.923	.915	.910	.901	.894	.886	.878	.868	.859	.848	.837	.826	.814	.802	.789	.778
59	.959	.954	.950	.946	.941	.937	.931	.925	.920	.913	.908	.899	.890	.882	.872	.863	.853	.842	.830	.818	.806	.795	.783
60	.960	.957	.953	.948	.944	.940	.934	.928	.923	.917	.910	.903	.894	.886	.876	.867	.857	.846	.836	.824	.812	.800	.788
61	.963	.959	.956	.951	.947	.943	.937	.933	.927	.920	.913	.906	.899	.890	.882	.872	.863	.852	.841	.829	.817	.805	.793
62	.964	.962	.957	.954	.950	.946	.940	.935	.930	.924	.917	.910	.903	.894	.886	.876	.867	.857	.846	.834	.822	.810	.799
63	.966	.963	.960	.956	.953	.948	.943	.938	.933	.927	.921	.914	.907	.899	.890	.882	.872	.861	.850	.840	.829	.817	.805
64	.969	.968	.962	.959	.954	.951	.946	.941	.937	.931	.924	.918	.911	.903	.894	.886	.876	.867	.856	.845	.834	.822	.810
65	.970	.967	.964	.962	.957	.953	.948	.944	.940	.934	.928	.923	.915	.907	.900	.892	.882	.872	.861	.852	.840	.829	.817
66	.972	.969	.966	.963	.960	.956	.951	.947	.943	.938	.933	.925	.920	.913	.904	.896	.887	.878	.868	.857	.846	.834	.824
67	.973	.972	.969	.966	.962	.959	.954	.951	.948	.941	.935	.930	.924	.917	.908	.901	.892	.883	.874	.863	.852	.841	.829
68	.976	.973	.970	.967	.964	.962	.957	.954	.950	.944	.940	.934	.928	.921	.914	.908	.897	.889	.879	.868	.859	.848	.836
69	.978	.975	.972	.970	.967	.963	.960	.957	.953	.948	.943	.937	.931	.925	.918	.911	.903	.894	.885	.875	.864	.853	.842
70	.979	.978	.975	.972	.969	.966	.963	.959	.956	.951	.947	.941	.935	.930	.923	.915	.908	.899	.880	.871	.860	.849	

# Glossary

## **Company Service**

The total elapsed time between the date you begin employment with the Company and your last day of work. The Pension Plan uses Company Service to calculate pension benefits—except to determine your eligibility for a vested pension benefit, which uses Credited Service. (Service Credit or Company Service Credit, as referenced under the benefit plans in this book, means Company Service.)

## **Compensation**

### **For the Pension Plan**

Straight-time rate of pay (including certain variable pay, shift differential, and hourly cost of living adjustment) based on regularly scheduled hours.

## **Credited Service**

All the time you work for the Company, from your first hour of service until you sever from service. Credited Service is used for vesting purposes. Refer to the “Pension Plan” chapter for more information on Credited Service.

## **Dependent Child**

### **For the Pension Plan**

Your natural or adopted child, stepchild, or foster child who is under age 23 and who qualifies as your dependent child for federal income tax purposes.

## **Dependent Parent**

### **For the Pension Plan**

Your natural parent or stepparent who qualifies as your dependent for federal income tax purposes.



## 14. Savings Plan

The Savings Plan offers a convenient, tax-effective way to save and invest for the future. At retirement, Savings Plan benefits are designed to work together with the Pension Plan and Social Security benefits to provide retirement income.

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# Highlights

## The Savings Plan ...

### Makes Savings Easy

You may save from 1% up to 75% (plus any catch-up contributions) of your eligible earnings on a pre-tax, Roth, or after-tax basis each year through convenient payroll deductions subject to certain other limits. Persons above a certain compensation amount are called "highly compensated employees" and can only contribute up to 16% of eligible earnings (plus any catch-up contributions), subject to certain other limits.

### Offers Matching Contributions to Increase Your Savings

When you contribute to the Savings Plan, the Company may make a matching contribution of 50% of your first 6% of your eligible earnings per pay period.

### Lets You Save Tax-Deferred

Your pre-tax contributions, Company matching contributions, and investment earnings are tax-deferred, which means you will not pay federal income taxes on these amounts until you take the money out of the Savings Plan.

### Gives You the Opportunity to Invest in Your Future

You can invest your savings and Company matching contributions in the investment funds made available under the Savings Plan.

### Provides 24-Hour Access to Account Information

The Savings Plan information line offers up-to-date information about your account 24 hours a day, 7 days a week, and our Internet access provides the same convenience.

### Allows You Flexibility Today

Although the objective of the Savings Plan is to help you save for the future, you have the flexibility to meet short-term needs through loan and withdrawal provisions.

## What happens to your benefits when ...

For more information about what happens to your Savings Plan participation when certain changes or events occur, see "How Changes Affect Your Benefits" in the "About Your Benefits" chapter.

# Enrolling in the Savings Plan

## Eligibility

You are eligible to enroll in the Savings Plan immediately upon hire. Your contributions will be deducted from your paycheck as soon as administratively possible following your enrollment in the Savings Plan, generally within two pay periods.

When you begin work, you can review the Enrollment Guide online.

You can start participating in the Savings Plan during your first week of employment by logging on to the plan website at [workplace.schwab.com](http://workplace.schwab.com) and completing the online registration process to create your unique login ID and password, or by calling the Participant Services information line at 800-724-7526 to elect:

- the percentage you wish to save,
- how you want to save—on a pre-tax basis, an after-tax basis, a Roth basis, or a combination of all three,  
*and*
- your investment choices.

Once you have enrolled, your contribution amount and investment choices will remain in effect until you make a change.

A few days after you enroll, a confirmation statement will be sent to your home. You should review the statement carefully to make sure your participation and election information is correct.

## Automatic Enrollment

The Company understands the critical importance of saving for retirement, so an automatic enrollment feature is included in the Savings Plan for all salaried employees hired on or after April 1, 2012. You may enroll in the Savings Plan at any time beginning on your date of hire. However, if you are a salaried employee and you do not take action to enroll, you will be enrolled automatically 30 days following your date of hire, and a pre-tax contribution of 3% of your eligible earnings will be deducted from each paycheck and put into an account set up for you in the Savings Plan.

Unless you elect otherwise, your contributions will be invested automatically in the LifePath Index Portfolio fund that corresponds with the date on which you will reach age 65; this is the default investment for anyone who is enrolled automatically.

If you do not want to participate in the Savings Plan, you have 30 days following your date of hire to opt out of the Savings Plan or to elect a different contribution percentage. You may contact Participant Services to change your contribution percentage or investment election, or to stop your contributions at any time. If you are enrolled automatically and you take no action on your account, your contributions will also increase by 1% in January each year up to a maximum of 6% of your eligible earnings.

Remember, if you do not want to make contributions to the Savings Plan and you do not opt out of the Savings Plan within 30 days of your date of hire, a deduction will be taken from your check. This amount will remain in your account until you are eligible for a distribution under the rules of the Savings Plan. Contributions cannot be refunded.

## Naming Your Beneficiary

Your beneficiary is the person you name to receive benefits from the Savings Plan if you die with a vested balance remaining in your Savings Plan account. Your beneficiary can be anyone you wish. However, if you have been married for at least 1 year, and you wish to name someone other than your spouse, you must have your spouse's written and notarized consent.

Be sure to keep your beneficiary designation up to date. If you do not make a valid beneficiary designation, and if you have been married for at least 1 year at the time of your death, your spouse will

receive the value of your vested Savings Plan account. If you are single and do not name a beneficiary, your vested Savings Plan account will be paid to your personal representative if one is appointed within 12 months of your death, or if none is appointed, to your heirs-at-law.

You may change your beneficiary at any time (subject to the spousal consent rules described above). Simply call the Participant Services information line or use the Internet to complete the form online or to print the form. Your beneficiary election will be effective when Participant Services receives your completed form.

## The Savings Plan Information Sources

The Savings Plan makes saving easy. It lets you enroll and manage your account over the telephone through a voice response unit, by speaking with a Participant Services representative, or by using the Plan's website. By calling Participant Services, you can:

- enroll in the Savings Plan
- check your account balance and investment performance
- make investment elections
- transfer between investment funds
- change contribution percentages
- change investment elections
- request a loan or withdrawal
- update or change beneficiary information
- update or change personal information
- opt out of automatic enrollment

When you call Participant Services, you will need your web ID. If you do not have your web ID, you may speak to a Participant Services representative and provide the necessary security information.

You will use your web ID and password to access your account information. You may change your web ID and password to personalize them at any time. Your web ID and password are confidential and should be kept in a safe place. If you lose your web ID and/or password, you may call Participant Services or log on to the Internet site and request a reminder; a copy of the number will be sent through an email link or mailed to your home. For security reasons, you can never get your password over the phone.

### Accessing the System

To log on to your account, go to [workplace.schwab.com](http://workplace.schwab.com), click on Log In, enter your web ID and password, and again click on Log In. Every participant in the plan will be able to gain access to the plan, even if you do not have an account balance.

### Working with the Plan

After you log on, the system immediately shows the market value of your account as of a particular date. Remember, our plan investment funds are valued daily, and the amount shown on the screen is the market value as of the close of business of the previous business day. This value is updated once a day, so the value you see in the morning will be the same value for that entire day.

### To Reach Participant Services

#### In the United States:

800-724-7526

#### International:

330-908-4777

#### Telecommunications Device for the Deaf:

800-345-2550

#### Voice Response Unit:

24 hours a day, 7 days a week

(except for occasional maintenance periods)

#### Participant Services Representatives:

7 a.m.–11 p.m. Eastern time, Monday through Friday  
(except on days when the New York Stock Exchange is closed)

#### Internet Access:

To access the Savings Plan via the Internet, please visit: [workplace.schwab.com](http://workplace.schwab.com).

# Your Quarterly Statement

After the end of each calendar quarter, you will receive a Savings Plan statement that reports your account activity, total fund balances, and investment elections. You can use these statements to track the value of your savings under the Savings Plan. You also have access to your account statement at any time by visiting [workplace.schwab.com](http://workplace.schwab.com).

## Your Contributions

You can contribute to the Savings Plan in the following ways:

- pre-tax contributions from your eligible earnings,
- after-tax contributions from your eligible earnings,
- Roth contributions from your eligible earnings, and
- rollover contributions.

Your eligible earnings are:		
<u>Straight-time earnings</u>	$\times$ scheduled hours	= eligible earnings
Straight-time earnings include shift premiums and hourly cost of living adjustments but do not include overtime, vacation buy-out payments, and certain executive incentive payments.		

### Pre-Tax Contributions

Your pre-tax contributions are deducted from your eligible earnings before federal and, in most cases, state and local taxes are determined. (Social Security taxes are not affected.) By saving with pre-tax dollars, you reduce your current taxable income and, therefore, your current annual tax liability. The government allows this reduction in taxable income to encourage you to save for retirement. For this reason, withdrawals during your active career with the Company are restricted.

### Roth Contributions

Your Roth contributions are deducted from your eligible earnings on an after-tax basis. Roth contributions and earnings grow tax free. Upon retirement, Roth contributions are distributed free from federal and most state income tax. Earnings on Roth contributions are also tax free if they are withdrawn after age 59½ and if your Roth account has been open at least 5 years.

### Annual Contribution Limits

There is a limit on the amount of pre-tax and Roth contributions that you can make to all employer plans during any year. This combined annual limit is described in Internal Revenue Code (IRC) 402(g). The pre-tax/Roth contribution limit, which is announced annually, will be adjusted for changes in the cost of living increases as determined by the federal government. Participants ages 50 and older during a particular year may be able to contribute additional amounts of pre-tax or Roth contributions called "catch-up contributions." Call 800-724-7526 for assistance in determining whether you qualify to make an additional contribution and, if so, what the maximum amount of such a contribution will be.

If you are employed during the year by another employer and make pre-tax or Roth contributions to another employer's plan, these contributions also count in the annual contribution limit. You are responsible to notify the Company that you have reached your limit. If you have exceeded the limit, you are responsible to request a distribution of the excess amount.

There also is a limit on the total amount of contributions including pre-tax, Roth, after-tax, matching contributions, and employee pension contributions that can be made to your account each year.

(excluding catch-up contributions). This annual limit is described in IRC 415(c) and will be adjusted for changes in the cost of living increases as determined by the federal government.

Additional limits may apply to highly compensated employees. You will be notified if these additional limits apply to you.

There is a limit on the amount of pre-tax and Roth contributions that you can make to all employer plans during any year.

Once you reach the annual pre-tax/Roth limit (adjusted if you are age 50 or older and eligible to make additional catch-up contributions), you may elect to stop making contributions. If you elect to stop your contributions, the employer match also will stop. If you do not stop making contributions when you reach this limit, your contributions automatically will be changed to after-tax contributions for the remainder of the year unless you take action to stop making contributions or reach your overall annual addition limit. Your contributions will revert to your original election of pre-tax or Roth contributions at the beginning of the new calendar year without filing a new election. However, if you are a highly compensated employee and have made a flat dollar catch-up election, you must make a new catch-up election at the beginning of the year. Company matching contributions will continue to be made as usual after the change to after-tax contributions.

## After-Tax Contributions

Your after-tax contributions are deducted from your eligible earnings after income taxes are withheld and do not provide the advantages of deferring your taxes that are available through pre-tax contributions. Investment earnings on after-tax contributions, however, are tax-deferred until withdrawn from the Savings Plan.

In addition, after-tax contributions are subject to less stringent government withdrawal restrictions, as described later in this section.

### Pre-Tax Savings vs. After-Tax Savings

Here is an example comparing pre-tax contributions with after-tax contributions.

Assume that you are married, earn \$50,000 a year, claim two exemptions on your joint return, and elect to save 6% of your eligible earnings.

Assume also that your marginal tax rate is 15%, which means that for each dollar you save on a pre-tax basis, you save \$.15 in taxes. Here is how it works:

	Pre-Tax Savings	After-Tax Savings
Eligible Earnings	\$50,000	\$50,000
Pre-Tax Contributions (6%)	– \$3,000	– \$0
Adjusted gross Income	\$47,000	\$50,000
Federal Income Tax*	\$2,660	\$3,110
After-Tax Contributions	– \$0	– \$3,000
Take-Home Pay	\$44,340	\$43,890
Difference	\$450	

As you can see, by saving with pre-tax contributions, you can reduce your income taxes by \$450 ( $15\% \times \$3,000$ ) in this example.

Therefore, you can invest the same \$3,000 per year, but your take-home pay will be \$450 higher.

\*Taxes are estimated federal income taxes. Note that this example only takes federal tax savings into account. Depending on where you live, you may also save on state and local taxes.

## Contributions During and After Military Leave

If you receive differential pay while you are on military leave, you may continue to make contributions to the Plan from your differential pay.

When you return to work after you have been on military leave, you may be able to make contributions to the Savings Plan to make up for contributions you missed while you were on leave and may receive Company matching contributions on your make-up contributions.

Contact Participant Services for more information if you think this may apply to you. You may also contact the US Department of Defense, Employer Support of the Guard and Reserve, at 800-336-4590 or [www.esgr.org](http://www.esgr.org) about your military service rights and responsibilities under the Uniformed Services Employment and Reemployment Rights Act.

## Rollovers to the Savings Plan

Generally, you may roll over amounts you receive from a tax-qualified plan of a former employer or from an Individual Retirement Account (IRA) to your Savings Plan account if the amounts you received qualify to be rolled over. After-tax and Roth amounts may be received by the Savings Plan only as a direct rollover from a tax-qualified plan of a former employer. When you request a withdrawal or receive a distribution from a tax-qualified plan of a former employer, you will receive information telling you that the amount qualifies or does not qualify to be rolled over. You will continue to defer current federal income taxes on the amount you roll over.

Any rollover must be made within 60 days of the date you receive a distribution from the other qualified plan (or conduit IRA). If you miss the deadline, you cannot roll your distribution into the Savings Plan, and you will have to pay taxes on the taxable portion of your distribution.

To make a rollover of a qualified distribution, you must submit a certified check or a check from your prior plan's trustee or custodian payable to the Plan, the distribution statement you received with your rollover check, and a completed rollover contribution form to Participant Services.

Call Participant Services to obtain the instructions and form for a rollover, or print the form from the website.

The following comparison will give you an idea of the basic differences between the contribution sources available within the Savings Plan.

	PRE-TAX 401(k)	ROTH 401(k)	AFTER-TAX
<b>Contributions</b>	Made pre-tax	Made after-tax	Made after-tax
<b>Any Investment Earnings</b>	Taxes are deferred until distribution	No additional taxes* required if a qualified distribution	Taxes are deferred until distribution
<b>Distributions</b>	Both contributions and any investment earnings are taxed as income in year of distribution	Both contributions and any investment earnings are subject to no additional taxes and no penalties provided age 59½ is reached and contributions are held for at least 5 years*	Contributions are not taxed, and any investment earnings are taxed as income in year of distribution
<b>Distribution Exceptions</b>	If withdrawn before age 59½, distribution is subject to tax and 10% early withdrawal penalty	If withdrawn before 5 years or age 59½, investment earnings are subject to tax and 10% early withdrawal penalty	N/A
<b>Company Match</b>	Both contributions and any investment earnings are taxable at time of distribution	Both contributions and any investment earnings are taxable at time of distribution	Both contributions and any investment earnings are taxable at time of distribution
<b>Loans</b>	Allowed	Allowed	Allowed

	PRE-TAX 401(k)	ROTH 401(k)	AFTER-TAX
<b>Contribution Limit</b>	Refer to the Annual Contribution Limits to determine the amounts you may contribute to the Savings Plan each year		
<b>Catch-Up (Age 50 or older)</b>	Refer to the Annual Contribution Limits to determine the catch-up amounts you may contribute to the Savings Plan each year		
<b>Income Limits</b>	None	None <sup>†</sup>	None
<b>70½ Minimum Distribution</b>	Required	Required <sup>‡</sup>	Required in regular salary deferrals and catch-up contributions
<b>Investment Options</b>	Same	Same	Same

<sup>\*</sup>Provided you are age 59½ or disabled at the time of distribution and your initial Roth contributions were in the Savings Plan for at least 5 years.

<sup>†</sup>Unlike Roth IRA, there is no upper income limit for Roth 401(k).

<sup>‡</sup>A Roth 401(k) can be rolled over into a Roth IRA, which has no minimum distribution requirement. When a participant rolls a Roth 401(k) balance to a new Roth IRA, the 5-year qualification period starts over. This may affect the rollover decision. If the participant has an established Roth IRA, then the qualification period is calculated from the initial deposit into the IRA.

## How Much You Can Save

You may contribute from 1% to 75% (or 16% for a highly compensated employee) of your eligible earnings each pay period, subject to the annual contribution limits. These limits may be increased by catch-up contributions if you are age 50 or older at any time during the year. You may save in 1% increments.

These percentages may be reduced for highly compensated employees to satisfy certain IRC tests. You will be notified of the restrictions for each year if they apply to you.

Your contributions up to 6% of eligible earnings may be eligible for Company matching contributions, as discussed later in this section. Any additional contributions are not eligible for Company matching contributions.

## Changing Your Contributions

You can increase, decrease, or stop your pre-tax, after-tax, or Roth contributions at any time by calling Participant Services or through the website. The last election you make before the payroll system computes your contribution will override any previous elections. Changes will be sent to payroll on a weekly basis and will be effective as soon as administratively possible, generally within two pay periods.

You can suspend or resume contributions at any time. When you resume your contributions, cash deposits to make up for the period of suspension will not be permitted. All contributions must be made by payroll deduction.

## Company Matching Contributions

The Company suspended the matching contribution to the Plan effective December 1, 2011, for Salaried Employees.

However, the matching contribution was reinstated effective January 1, 2013, for Salaried Employees. For each pay period after the effective reinstatement date, the Company will match a percentage of each dollar you save.

Employees who are scheduled to work on a full-time basis under the postdoctoral program (a "Postdoc Employee") and who are hired on or after January 1, 2013, will not be eligible for a matching contribution. Certain named fellows will be eligible to receive matching contributions from the Company.

**The Company will match your contributions up to 50% of your first 6% of eligible earnings per pay period.**

## Vesting

You are always 100% vested in your own contributions, as adjusted for investment earnings and losses on your contributions. Company matching contributions become 100% vested after you complete 3 years of Credited Service (as defined in the Glossary).

You also will become immediately 100% vested in all Company matching contributions, adjusted for investment earnings and losses, when you:

- reach age 65 while a Company employee,
- retire and are eligible to receive an immediate pension, or
- leave the Company because you are Totally Disabled, die, or are involuntarily terminated for reasons other than cause.

### The Company Match

Suppose an employee with \$50,000 of eligible earnings contributes 6% of eligible earnings per pay period for a total savings of \$3,000 per year (after the match reinstatement date). The Company matching contribution for the entire year would be as follows:

50% of first 6% of eligible earnings	$\$3,000 \times 50\% = \$1,500$
<b>The company match would be: \$1,500</b>	

## Your Investment Options

You may choose to have your contributions and Company matching contributions invested in any one or a combination of the Savings Plan's investment funds—in increments of 1%. The funds are valued at market daily. The Savings, Retirement, and Investment Committee may freeze or change the funds at any time.

Any investment involves some degree of financial risk. Actual investment results for your Savings Plan contributions will vary depending on the fund or funds in which they are invested. Investment information can be found online at [workplace.schwab.com](http://workplace.schwab.com).

Before making any investment decision, you should also review the fund fact sheets.

Neither the Company, the Savings Plan, nor the Savings, Retirement, and Investment Committee makes any representation that the past performance of these funds is a guarantee or indicative of their future performance. The funds are not protected by any federal or state deposit insurance Plan. The Savings Plan is intended to constitute a plan described in section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA). Fiduciaries may be relieved of liability for any losses that are the result of investment instructions given by you or your beneficiary.

## Investment Earnings

Investment earnings include interest, dividends, and market gains/losses resulting from your investments in any of the Savings Plan's funds. Returns you may earn on your investments are continually reinvested in the funds you have chosen.

## Changing Your Investments

You may change your investment choice for future contributions—in 1% increments—at any time by calling Participant Services or going online to [workplace.schwab.com](http://workplace.schwab.com). The last change you make before 4 p.m. Eastern time, or before the market closes if earlier, will override any previous changes made that day. Your changes will be effective with the next deposit of your contributions.

You can transfer existing balances at any time. Transfers completed before 4 p.m. Eastern time will be effective that day, assuming it is a business day and the New York Stock Exchange is open; otherwise, changes will be effective the next business and market trading day. Confirmation of your transaction will be mailed within 3 business days.

## Reward vs. Risk

One way to think of the gain or loss potential of an investment is to think of the potential for reward or the level of risk it offers. Generally, investments with more risk to principal have the potential to yield higher returns over a longer period than investments with less risk.

No one can tell you what balance of reward vs. risk is right for you. It is up to you to decide. When making your decision, however, ask yourself the following questions:

### **When will you need the money in your accounts?**

If you are a long way from retirement and are investing for the long term, you may want to consider more aggressive investment choices with higher risks. However, you must be prepared to weather the ups and downs of the market and possible loss of your investment. However, stability in your investments may be more important if you are investing for a shorter time.

### **What are your investment goals?**

You may be concerned about preserving your account balances while earning a steady rate of return. Alternatively, you may want investments that offer the prospect of substantial growth. Keep in mind that your investment objectives will change depending on how close you are to retirement and your financial goals.

### **What is your financial situation?**

Figure out how much money you can afford to save. It may be more than you think. If you save a little, with the tax savings you receive from pre-tax contributions, your take-home pay may not be reduced as much as you expect.

### **Are your investments sufficiently diversified?**

Investment professionals seek to reduce risk by diversifying their investments—not putting “too many eggs in one basket.” They may diversify over different types of investments, such as stocks and bonds, and within types of investments by buying stocks and bonds of a number of different companies. Because most of the funds offered under the Savings Plan are each made up of several types of investments, there is a basic level of diversification within most funds. However, you can further diversify by investing in several different funds to take advantage of the different investment objectives and strategies offered by the funds.

## Transaction Processing

The transactions you request through Participant Services ordinarily will be processed within the times specified in this Summary Plan Description. However, in certain circumstances, such as technical problems with the website or telephone service, you may experience difficulty in making your request or your transaction may be delayed.

Telephone service can be interrupted from time to time and, further, a high volume of telephone calls can overload the system and prevent calls from being answered. Transactions may also be delayed, for example, if market conditions require a daily volume limit on trades in an asset, if there is suspension in trading of an asset, or in the event of a major market or systems disruption. You will be informed if a transaction is not completed on the day requested, and the transaction will be completed as soon as administratively possible thereafter, based on the unit prices in effect when the transaction is completed.

## Loans from Your Account

Although the Savings Plan is meant to help you save for the future, you have some access to your funds today through loans and withdrawals.

You may borrow money from a portion of your vested account balance and pay back the loan through payroll deduction. You will repay loan amounts, plus interest, back to your Savings Plan account. You will not be taxed on the money you borrow from your account, provided you repay the loan as required in a timely manner, and any interest that you pay is credited to your account. Loan payments are made on an after-tax basis.

There are two types of loans available to employees: general and residential. General loans are available for any reason. Residential loans are for the purchase or building of your primary residence. You may have only one general loan and one residential loan outstanding at any one time.

## Loan Amounts

The maximum amount available for loans at one time is the lesser of:

- 50% of your vested account balance at the time of the loan
  - or
- \$50,000 minus your highest outstanding loan balance during the previous 12 months

Your account balance is based on the market value of the funds at the time the loan is requested. The minimum loan amount is \$1,000.

Loans are in the form of cash only. For information about the maximum loan amount available to you, check your account online or call Participant Services.

## Loan Fee

There is a one-time, nonrefundable application fee of \$50 for each loan. This fee will be deducted from your account balance after the loan has been granted and will be taken from your most conservative investment fund (as determined by the Recordkeeper).

## Interest Rate

A loan interest rate used for the entire term of the loan is the Prime Rate in effect on the date you request the loan, plus 2%. The rate in effect when you take a loan is the rate you will pay for the term of your loan. Under current federal income tax law, none of the interest on a loan from the Savings Plan is tax deductible.

## Loan Funding

If a loan is approved, a loan account is set up in your name. The loan amount is taken proportionally from the investment funds in which you have elected to invest your different types of savings in this order:

- first from your pre-tax accounts, starting with vested Company matching contributions
- second from your after-tax accounts, starting with vested Company matching contributions
- third from any pre-tax or after-tax rollover contributions.
- fourth from your Roth contributions and then your Roth rollover contributions

## Repaying Your Loan

Repayment on loans will be deducted automatically from your paychecks. General loans must be repaid within 4.5 years, and principal residence loans must be repaid within 15 years. The minimum loan repayment period is 6 months.

You may pay off your outstanding loan at any time before maturity by sending a certified check to the Recordkeeper for the payoff amount. Loans must be paid off in full—no partial payments are allowed. You must call Participant Services to find out payoff amounts.

If you take a long-term leave of absence or are on long-term disability, you must continue to make repayments directly to the Recordkeeper. You will receive a monthly invoice with which to continue your monthly payments.

Any payments missed because of a short-term absence will be deducted automatically from your paycheck when you return to work.

## Loan Default

A portion of your account balance equal to the amount of your original loan serves as collateral for the loan. If you default on your loan, the Recordkeeper will satisfy your unpaid loan balance by using the collateral in your account. Your loan will default if you:

- leave the Company and do not pay the outstanding balance within 6 months;
- fail to make a scheduled loan repayment by the end of the quarter following the quarter of your last payment;
- do not repay your loan by the end of the term of the loan; or
- are on long-term leave of absence or long-term disability and stop making payments, on the maturity date or the last day of the 12th month of missed payments, whichever occurs first.

If your loan defaults, the outstanding balance of your loan will be treated as a taxable distribution when the default occurs. Your defaulted loan will be subject to tax law distribution rules such as the 10% penalty if you are under age 59½. You will remain obligated for any unpaid balance on a loan that is in default.

If you do not repay your loan by the time you become entitled to a distribution from the Savings Plan (except for in-service withdrawals), your loan becomes due and payable in full immediately. You may repay the entire balance of the loan (including any accrued interest). If you do not repay the entire outstanding loan balance, the amount payable to you from the Savings Plan will be reduced by the outstanding balance on the loan.

You may not take out a new loan while you have a loan which is in default.

## Change in Payroll Frequency

If your pay period changes from weekly to monthly or vice versa, the repayment of the remaining principal loan balance will be adjusted for the new payroll frequency. You will receive notice of the new payroll deduction amount.

### Taking a Loan

#### For a general loan:

- Log on to your account or call Participant Services to find out the maximum loan amount available to you and current interest rates.
- Select the loan amount and terms that best suit your needs.
- You will be mailed a check and loan disclosure statement to your address on record with payroll, generally within 3 business days. The check and loan disclosure statement constitute your legal notification of your loan responsibilities. Your endorsement indicates your acceptance of those responsibilities and your promise to repay the loan within the agreed-upon period.

#### For a residential loan:

- Call Participant Services to request a residential loan package, which will include a promissory note.
- Sign and return the application along with any other paperwork to the Recordkeeper within 60 days of the date on the note.
- You will be mailed a check and loan disclosure statement, generally within 3 business days after your loan is approved. The check and the loan disclosure statement constitute your legal notification of your loan responsibilities and your promise to repay the loan within the agreed-upon period.

## Withdrawals While You are Employed

The Savings Plan also allows you to take a withdrawal from your account while you are still employed by the Company within certain limits and rules, which are described in this section. A withdrawal must be at least \$200 (or your vested account balance if less) and only one withdrawal may be made on any day.

You will be mailed a check generally within 3 business days after your withdrawal is approved.

### Withdrawal of After-Tax Contributions and Related Company Matching Contributions

Within the limits described below, you may withdraw your after-tax contributions limited to once every 6 months by logging on to your account or by calling Participant Services.

You may withdraw any amount of after-tax contributions, adjusted for investment earnings and losses, once every 6 months and may continue afterward to make after-tax contributions. You also may withdraw the vested portion of related Company matching contributions that have been in your account at least 24 months, but you cannot withdraw the earnings on the Company matching contributions.

### Taxation of After-Tax Withdrawals

Your after-tax contributions to the Savings Plan made before January 1, 1987, can be withdrawn without any tax if you do not withdraw any earnings on these contributions. The earnings on the pre-January 1987 contributions are kept separate but are available for withdrawal on a taxable basis. When you request a withdrawal, the first money paid out will be these pre-January 1, 1987, contributions.

Withdrawals of after-tax contributions made on or after January 1, 1987, are subject to partial taxation because a withdrawal of post-1986 after-tax contributions will be assumed to be made up of both contributions and earnings. To avoid this taxation, you can roll over the taxable portion of your withdrawal to an IRA or other eligible retirement plan. You may also roll over the non-taxable portion of the distribution.

### Withdrawal of Pre-Tax and Roth Contributions

It is important to remember that withdrawals of your pre-tax contributions are restricted by the Internal Revenue Code while you are working. For example, withdrawals of pre-tax and Roth contributions are not permitted before age 59½ except under limited circumstances, such as hardship withdrawals. Roth contributions generally are treated like pre-tax contributions for withdrawal limitations. You must include withdrawals of pre-tax contributions in your income in the year of withdrawal.

In some cases, distributions of pre-tax and Roth contributions also may be subject to a 10% premature withdrawal tax penalty, so you should consider these tax implications before making a withdrawal of your pre-tax or Roth contributions.

### Hardship Withdrawals

Because the emphasis is on long-term savings, the government limits withdrawals before age 59½ to your pre-tax and Roth contributions upon proof of financial hardship.

To qualify for a hardship withdrawal, you must have a documented "immediate and heavy financial need" that cannot be met by "other reasonably available resources." "Immediate and heavy financial need" means:

- purchase of your primary residence (but not mortgage payments)
- tuition payments for a year of post-secondary education for you, your spouse, children, or dependents (the amount also may include room and board expenses for the year)
- expenses not covered by insurance for you, your spouse, children, or dependents that would qualify as deductible medical expenses (not taking into account income limitations)
- expenses to prevent eviction from or foreclosure on your primary residence

- funeral expenses of your deceased parent, spouse, children, or dependents  
or
- expenses for repair of damage to your principal residence that would qualify as deductible casualty expenses (not taking into account income limitations).

“Other reasonably available resources” include after-tax contributions and Savings Plan loans. You must request a maximum withdrawal of after-tax savings and the maximum loan amount available to you (unless taking a loan would increase the amount of your need) before you request a hardship withdrawal. The amount of your hardship withdrawal from your pre-tax and Roth contributions is limited to your own contributions (regardless of when they were made) and Company matching contributions on your pre-tax and Roth contributions in which you are vested that have been in your account at least 24 months—up to the amount needed to satisfy your financial need.

If you take a hardship withdrawal, your Savings Plan participation will be suspended for 6 months. Hardship withdrawals are not eligible to be rolled over to another qualified plan or IRA.

You may log on to your account or call Participant Services for a hardship withdrawal request form. Hardship withdrawals must be approved by the Recordkeeper.

### **Withdrawals After Age 59½**

When you reach age 59½, you may withdraw your pre-tax contributions, Roth contributions, vested Company matching contributions, and any investment earnings at any time for any reason.

### **Withdrawal During Military Leave**

You may be able to withdraw your pre-tax or Roth contributions if you go on a military leave for more than 30 days. If you think this might apply to you, contact Participant Services. If you take a withdrawal of pre-tax or Roth contributions while you are on military leave, you may not make contributions to the Savings Plan for 6 months after the withdrawal.

### **Requesting a Withdrawal**

To request a withdrawal, log on to your account or call Participant Services.

### **Withdrawal of Rollover Contributions**

You may withdraw your rollover contributions, as adjusted for investment earnings and losses, at any time for any reason without causing a suspension of Company contributions under the Savings Plan. To request a withdrawal, log on to your account or call Participant Services.

## **Plan Payouts**

You are eligible to receive the full value of your Savings Plan account when you leave the Company:

- after you are eligible to retire with an immediate pension from the Company
- because you are Totally Disabled
- after completing 3 years of Credited Service  
or
- before completing 3 years of Credited Service for any reason other than your voluntary resignation or your discharge by the Company for cause.

If you voluntarily resign or are discharged for cause before completing 3 years of Credited Service, you will forfeit any Company matching contributions, adjusted for investment gains and losses.

Forfeitures will be used for corrective allocations, contributions, and restorations if permitted by law or administrative guidance, to reduce matching contributions due from the participating employers for such Plan Year, and for such purposes in succeeding Plan Years.

If you die before your entire vested account balance is paid to you, that balance will be paid to your beneficiary. For information about who will be paid your account balance if you do not name a beneficiary, please see the "Naming Your Beneficiary" section earlier in this chapter.

## Timing of Payouts

When you leave the Company, you may request an immediate payout or choose to defer payment. You may not defer payment, however, beyond December 31 of the year in which you reach age 70½ or the date you retire if you work for the Company beyond age 70½. If you choose to defer payment, your savings will be invested in the Savings Plan funds as you direct. Your Roth contributions and earnings also are subject to the required minimum distribution rules unless you roll over the Roth account into a Roth IRA.

## Mandatory Distributions

If your vested account balance (not including rollovers to the Savings Plan) is \$1,000 or less when you leave the Company and you do not request a payout method or rollover, your vested account balance will be distributed to you in a single lump sum payment.

## Payout Methods

If you leave the Company, you may elect to receive your Savings Plan account as follows:

- A single lump sum payment of your total account value
- A partial payment
- Monthly installment payments of your fixed period of 10, 15, or 20 years (as long as this method meets the minimum distributions requirements of the Internal Revenue Service), with monthly recalculations based on market value and the remaining payment period
- Monthly installment payments over a period equal to your life expectancy, or the joint life expectancy of you and your spouse
- Monthly installments using the uniform life expectancy table with monthly recalculations based on market value and the remaining payment period. Life expectancies are recalculated each year.  
*or*
- A fixed dollar installment amount that you choose. The fixed amount may be changed by you while installment payments are still ongoing.

### Electing a Payout Method

If you leave the Company, the Recordkeeper will send a letter to you describing your payout options. If you are eligible for installment payments, you also will receive the applicable forms. You may make your payout election over the telephone by calling Participant Services.

If you die, your beneficiary may receive the full amount of your Savings Plan account balance in a lump sum. Your spousal beneficiary may elect a lump sum payment or monthly installment payments over a 5 year period. If your spouse is your beneficiary, your spouse also may choose to defer payment or may request a rollover to an IRA. If your beneficiary is not your spouse, your beneficiary will receive a lump sum payment or may request a rollover to an IRA account.

Partial payments and installments will be distributed from your after-tax contributions first. You also will have the option of requesting a total distribution from your after-tax, pre-tax, or Roth account.

## Request a Payout

To apply for a Savings Plan payout, you should call Participant Services at 800-724-7526. If you die with a remaining balance in the Plan, your beneficiaries should contact the Recordkeeper for information on obtaining a distribution.

If you elect a lump sum payout, you will be mailed the payout generally within 3 business days from the date Participant Services receives the request. If you elect to receive installment payments, you will receive the required forms to complete and return. The installment payments will begin as soon as administratively practicable after Participant Services receives your properly completed forms.

# Taxation of Withdrawals and Final Payouts

In general, your pre-tax contributions, Company matching contributions, and investment earnings on all types of contributions other than Roth contributions are taxable when you receive them. The actual tax treatment will depend on your age at the time of receipt.

## Before Age 59½

If you make a withdrawal or receive a Savings Plan distribution before age 59½, you will pay a 10% additional tax in addition to ordinary income tax on the taxable portion of the payment, including on a hardship withdrawal unless you qualify for one of the exceptions to this 10% penalty listed in the "Special Tax Information Notice." You can avoid the income tax and additional tax if you roll over the taxable portion of your payment into an IRA or other eligible retirement plan within the period permitted by law.

Your beneficiaries are never subject to the 10% tax penalty, regardless of your age at death.

## At Age 59½ or Later

If you make a withdrawal or receive a Savings Plan distribution after age 59½, you will not have to pay the 10% penalty.

If you were at least age 50 on January 1, 1986, the law generally makes 10 year forward averaging (based on 1986 tax rates) available as an alternative, as well as special capital gains treatment, provided you were a participant before 1974.

## Roth Contributions

Special rules apply to payments of Roth contributions and earnings on those contributions. Payments of the Roth contributions are not subject to federal income tax. Earnings on your Roth contributions will be subject to federal income tax unless the distribution is made after you turn age 59½, upon your death, or upon your disability, and as long as it occurs at least 5 years after the first day of the taxable year that you made your first Roth contribution to the Savings Plan. If you made a direct rollover of Roth contributions from the plan of a former employer, the 5-year period begins from the first day of the taxable year that you made your first Roth contribution to the other plan.

## Rollovers and Withholding

Withdrawals and lump sum distributions of your pre-tax contributions and Company matching contributions, your after-tax contributions, or your Roth contributions as adjusted for investment earnings and losses, can be rolled over to an IRA, a Roth IRA or other eligible retirement plan. Required minimum distributions to employees who have terminated and reached age 70½ or retired from the Company after age 70½, and distributions paid out in installments are not eligible for such a rollover.

You can roll over all or a portion of your eligible plan payouts either directly or indirectly to an IRA, a Roth IRA, or other eligible retirement plan. With a direct rollover, the Recordkeeper will send you a check payable to the trustee of the eligible IRA, Roth IRA, or plan you designate. If you elect a direct rollover, no federal tax withholding will apply to your rollover amount. The portion that is not rolled over will be subject to mandatory 20% tax withholding.

If you want to roll over your eligible payout yourself – an indirect rollover – there are some important facts to keep in mind:

- Mandatory 20% tax withholding will apply to the taxable portion of the distribution when the payout is made to you.
- Your rollover must be made within 60 days of the day you receive your payout.
- Any portion of the taxable part of your payout not rolled over will be subject to income and penalty taxes (if applicable).

Other withholding rules apply to distributions that are not eligible for a rollover. You will be provided with information on those rules prior to the distribution.

To be sure you are using your benefits to their full advantage, you should check with a tax advisor regarding the specific requirements for using these and other forms of favorable treatment that may apply to your payout. Neither the Benefit Plans Office nor Participant Services can give you tax advice.

## Severance from Service and Reemployment

Severance from service is important because it determines when your Credited Service ends for purposes of Savings Plan vesting. Severance from service occurs:

- the day you quit, retire, are discharged, or die
- 1 year after your first day of absence due to layoff, or, if earlier, the first day after recall if you fail to return to work
- 1 year after your first day of leave of absence, or, if earlier, the first day after the final day of leave if you fail to return to work
- 2 years after your first day of absence for a parental leave due to pregnancy, birth, or adoption and for child care immediately following the birth or adoption, or, if earlier, the first day after the final day of leave if you fail to return to work.

If you are reemployed within 1 year of your date of severance, you will receive Credited Service for your period of severance and your prior Credited Service will be restored.

If you are reemployed more than 1 year after your date of severance and you were vested as of that date, your prior Credited Service will be restored automatically upon reemployment, regardless of your period of severance.

If you were not vested as of your date of severance, your prior Credited Service will be restored if you are reemployed more than 1 year after your date of severance, provided you have 1 year of service after the period of severance, and the length of your severance is less than 5 years.

In any event, you will not earn Credited Service during a period of severance lasting 1 year or more.

## Transfer of Assets for ORNL Participants

On September 3, 2010, some account balances were transferred from the Savings Plan for Employees of Certain Employers of the US Department of Energy Facilities at Oak Ridge, Tennessee (the "Joint Plan"), to this Savings Plan.

Your account balances in the Joint Plan were transferred to the Savings Plan effective September 3, 2010, if either you were employed (or on leave) at ORNL by UT-Battelle, LLC, on September 2, 2010, or you terminated employment or retired before September 2, 2010, and your last employer was UT-Battelle or a previous prime contractor at ORNL. If you satisfy one of these conditions, your account balances will be administered by the Savings Plan rather than the Joint Plan for benefits distributed on or after September 3, 2010.

If you have a question on whether your benefit will be paid from the Savings Plan or the Joint Plan, contact Benefit Services.

## Other Important Information

### Change of Address

It is important that you notify the Company of any change in your address while you are a participant in the Savings Plan so you will be assured of receiving Company communications about the Savings Plan. If you are retired, call Participant Services for a change form.

### Voting Your Shares

The investment manager for each fund will decide how to exercise any voting rights applicable to stock held in that particular fund.

## Investment Fees and Expenses

The Savings Plan incurs administrative fees and investment management fees. The administrative fees are the costs to the Savings Plan and your Savings Plan account, including recordkeeping, accounting, trustee functions, and legal services. The Company pays some of these fees. Some fees are paid by the Savings Plan and charged to all Participant accounts. Fees for items directly related to your account, such as loan processing, hardship withdrawal processing, or domestic relations order processing, may be charged to your account. Administrative fees will be shown on your quarterly statement.

Investment management fees are the costs to manage the investment options under the Savings Plan, including investment advice, brokerage fees, commissions, and account maintenance fees. Investment management fees vary by investment and are deducted from your investment returns. Investment management fees for the mutual funds are described in the fund fact sheets.

## Responsibility for Investment Decisions

You choose how to invest your money in the Savings Plan. The Savings Plan trustee will follow your investment directions without reviewing your investment decisions.

The Company; the trustee; the Savings, Retirement, and Investment Committee; and the other Savings Plan administrators are not responsible or liable for the investment choices you make or investment losses that are the direct and necessary result of your investment choices. This is because the Savings Plan is intended to satisfy the requirements of Section 404(c) of ERISA and section 2550.404c-1 of the Code of Federal Regulations. Nothing contained in this document is intended to constitute investment advice.

### Call Participant Services or use the Internet for...

- **Financial information**—prospectuses and fund fact sheets, to the extent they are available and provided to the Savings Plan.
- **Investment performance**—past and current investment performance of each fund as it becomes available.
- **Account value**—value of each investment fund within your personal account.

## Confidentiality of Investment Directions

Your investment directions for all Savings Plan funds are administered by the Recordkeeper. The trustee handles all purchases and sales in the name of the Savings Plan without identifying individuals, so your transactions remain confidential.

The Savings, Retirement, and Investment Committee is responsible for monitoring compliance with procedures that ensure confidentiality. You may contact the committee at:

**Savings, Retirement, and Investment Committee**  
c/o Manager, Retirement Services  
PO Box 2008  
Oak Ridge, TN 37831

## Your Other Benefits

Pre-tax savings under the Savings Plan reduce your taxable income—that is, they are not reported as taxable income on your W-2 earnings statement. However, they are included in determining your Social Security taxes and benefits.

Savings with pre-tax dollars have no effect on your other pay-related benefits—such as life insurance, disability coverage, and retirement income. These benefits provide financial protection and security based on your full basic rate of pay.

## Plan Funding

The Savings Plan is funded by participants who designate a part of their eligible earnings to be contributed on their behalf and by the Company through Company matching contributions. The assets of the Savings Plan are held in a trust fund maintained by the trustee.

## Tax Treatment

The Company intends to operate the Savings Plan so that it will qualify under Sections 401(a) and 401(k) of the Internal Revenue Code. Accordingly, your pre-tax savings will not be taxed until you withdraw them. Your after-tax and Roth contributions will be taxed prior to the contribution to the Savings Plan.

The earnings of the trust fund, which holds the Savings Plan assets, will not be taxable to you, the trust fund, or the Company at the time earnings are credited to the trust fund but may be taxable to you when you receive a distribution. However, earnings on Roth contributions will not be taxable either in the trust fund or when distributed if you meet certain requirements. Amounts rolled over to a Roth IRA may be taxable to you at the time of the rollover.

## Administrative Information

Information about the administration of the Savings Plan, including appeals rights and procedures, can be found in the chapter titled "Administrative Information."

# Glossary

## **Credited Service**

All the time you work for the Company, from your first hour of service until you sever from service. Credited Service is used for vesting purposes. Refer to the “Pension Plan” chapter for more information on Credited Service.

## **Vested**

Ownership interest in your Company matching contributions under the Savings Plan. You have an irrevocable right to a benefit when you are fully vested.

## 15. Severance Plan

Severance Pay is money paid by the Company to some workers whose employment ends involuntarily. It is paid in recognition of their years of service and the effort these employees put into the Company.

For more information on ...	See Page ...
<b>Who Can Receive Severance Pay.....</b>	<b>15—3</b>
<b>Who is Not Eligible for Severance Pay.....</b>	<b>15—3</b>
<b>Conditions for Severance Pay .....</b>	<b>15—4</b>
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<b>How Your Severance Pay Is Paid Out .....</b>	<b>15—5</b>
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# Highlights

## The Severance Plan ...

### **Can Help Sustain You Financially Until You Find a New Job**

Severance pay isn't a benefit that companies are required to offer employees, but it certainly can help to provide a financial cushion, making the transition between jobs easier and less stressful.

### **Recognizes Your Years of Company Service**

Employees with a longer history with the Company receive a larger amount of severance pay. The severance pay you may receive is directly linked to your length of service with the Company.

### **Is Paid in Addition to Other Benefits**

In addition to severance pay, there are other benefits that may help your financial situation while you are between jobs. When you leave the Company, you may be paid for your earned but unused vacation time. You may be eligible for unemployment benefits as well.

## Who Can Receive Severance Pay

If you are a Regular Full-Time or Part-Time Salaried Employee and your employment ends involuntarily, you may be eligible for the severance pay benefits provided through the severance plan. In other words, the Company must initiate the termination, and it should be reflected as such in the Company's records.

You will not be eligible for severance benefits if you voluntarily terminate employment for any reason unless you voluntarily terminate employment after receiving a Notification Letter (as defined in the following paragraphs).

The reason for your termination must not be due to "cause." The Company defines "cause" as termination due to poor performance, misconduct, or a violation of the Company's rules or policies.

You also will be eligible for severance pay benefits if your employment is terminated because you are disabled and after one of the following events occur:

- you receive benefits for 24 consecutive months under the Company's long-term disability plan and are approved for the second phase of long-term disability benefits  
*or*
- you are no longer considered to be Totally Disabled (during the initial 24-month period of receiving long-term disability benefits under the Company's plan), but the Company does not have a position available for you to return to work at that time. **"Total Disability" and "Totally Disabled" are defined in the Glossary.**

To qualify for severance pay benefits, you also must receive a Notification Letter from an authorized Company official stating that your employment is being terminated and that you are eligible for severance pay benefits. This letter will be sent to you immediately before or at the time of your termination of employment. In the case of disability, you will be notified as soon as possible after the Company determines you are eligible for severance pay because of disability.

The letter will indicate your Termination Date. If you do not receive a Notification Letter, you will not receive and are not eligible for severance pay benefits.

Eligibility for benefits, the amount of benefits, limitations on employment after receipt of benefits, and repayment of benefits based on subsequent employment may be further limited or restricted based on the requirement of UT-Battelle's contract with the US Department of Energy (DOE) and other applicable DOE guidance.

## Who is Not Eligible for Severance Pay

If you do not meet the eligibility criteria, you will not be entitled to any severance pay or similar benefits when you leave the Company.

You are not eligible for severance pay benefits if you are:

- employed in a temporary or Casual position or an independent contractor position
- categorized by the Company as a leased employee
- an employee with less than 3 months of Company Service
- ending your employment with the Company due to your death, except if you die after receiving a Notification Letter
- leaving the Company voluntarily (unless you resign after receiving your Notification Letter)

### Your Termination Date

The date designated by the Company as your last day of active employment is called your "Termination Date." The Company reserves the right to change your Termination Date if business circumstances require it.

- terminated for cause, which may include poor performance, misconduct, or violation of the Company's rules or policies
- terminated due to a temporary suspension of work
- offered employment with a US government contractor or subcontractor within the DOE Oak Ridge Operations after your job is eliminated, and if the contract with the third party required them to offer you employment in connection with the transfer of work, and you are not required to relocate
- employed by or receive an offer of employment with a replacement contractor unless the DOE authorizes the Company to pay severance benefits under the plan and agrees to reimburse the Company in full for the payment of severance pay
- an employee who has signed a waiver of benefits whether or not the waiver was executed before or in connection with the end of your employment with the Company

or

- any employee who declines to sign and not revoke a release of claims required by the Employer as a condition to receipt of benefits.

The Company has the sole discretion to determine your eligibility for severance pay and the amount of severance pay you may receive if you are eligible. **“Company Service” is defined in the Glossary.**

## Conditions for Severance Pay

To be eligible to receive severance pay, you will be required to turn in all Company property, including, but not limited to:

- materials, documents, plans, records or papers, or any copies of documents that in any way relate to the Company's affairs
- tools
- vehicles
- manuals
- credit cards and any money due to the Company
- computer equipment
- cellular phones and pagers
- security badges

You also must execute a release of claims as provided by the Company.

## How Severance Pay Is Determined

The amount of severance pay you will receive is based on your Company Service and your base pay as of the date immediately before your Termination Date.

Company Service	Severance Pay at Base Rate
Under 3 months	No pay
3 months and under 1 year	Proportion of 1/4 month's pay equal to completed months of service in relation to 12 months of service
1 year up to a maximum of 25 years	1 week of pay for every completed year of service. Payment will be capped at 25 years of service. For employees who have a combination of both full-time and part-time years of service, all years of full-time service will be counted first. Then years of part-time service will be counted to reach a total of 25 years. Any years of part-time service will be prorated. For example:  <i>An employee has 15 years of full-time service and 15 years of part-time service at 1,040 hours per year. The employee would receive ~22.5 years of credit for the severance payout calculation.</i>

Your "Company Service" will be determined as of your Termination Date and will take into consideration prior service under Lockheed Martin Energy Systems, Lockheed Martin Energy Research, and Lockheed Martin Utility Services. If you are rehired, you will not receive any Company Service under the severance plan for any period of service for which a severance benefit or layoff allowance previously has been paid to you.

Your "Base Rate" is defined as your regular, straight-time pay for your normal work schedule. It does not include overtime pay, bonuses, commissions, fees, incentive allowances, or Company-provided benefits.

## How Your Severance Pay Is Paid Out

Severance benefits will be paid to you in the form of a lump-sum payment as soon as administratively possible after your Termination Date. Deductions will be made for taxes and all other required or authorized deductions.

If you owe the Company any unpaid debts, the Company may withhold this amount from your severance pay.

If the Company rehires you before the end of the period covered by the severance benefits, you must return the difference to the Company before you begin work again. For example, if you received 20 weeks of severance benefits and are re-employed after 15 weeks, you must return the difference (in this case, 5 weeks' worth of pay) to the Company.

# Glossary

## **Company Service**

The total elapsed time between the date you begin employment with the Company and your last day of work. The Pension Plan uses Company Service to calculate pension benefits—except to determine your eligibility for a vested pension benefit, which uses Credited Service. (Service Credit or Company Service Credit, as referenced under the benefit plans in this book, means Company Service.)

## **Total Disability or Totally Disabled**

During the first 24 months you are absent from work under the long-term disability plan, you are considered Totally Disabled if you are unable to perform the duties of your regular job with the Company due to illness or injury and are under the regular care of a licensed practicing physician. After you have been absent from work for 24 months, you are considered Totally Disabled if you remain under the regular care of a licensed practicing physician and you are unable to work at any job for which you might be qualified based on your education, training, and experience.

# 16. Administrative Information

This chapter contains information on the administration and funding of the plans described in this book as well as your rights as a plan participant. It is important for you to understand your rights, the procedures you need to follow, and the appropriate contacts you may need in certain situations.

Participation in any of the Company's benefit plans should not be viewed as a contract of employment.

For more information on ...	See Page ...
<b>Plan Sponsor and Administrator</b> .....	<b>16—2</b>
<b>Employer Identification Number</b> .....	<b>16—2</b>
<b>Plan Documents</b> .....	<b>16—2</b>
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<b>Your Rights Under ERISA</b> .....	<b>16—14</b>

# Plan Sponsor and Administrator

UT-Battelle, LLC, is the sponsor, the named fiduciary, and the designated Plan Administrator of the employer plans described in this book. You can reach the Plan Administrator at:

In carrying out its responsibilities under the plans, the Plan Administrator has the exclusive responsibility and full discretionary authority to control the operation and administration of the plans, including, but not limited to, the power to interpret terms of the plans; determine eligibility for entitlement to plan benefits; and resolve all interpretive, equitable, and other questions that arise in the operation and administration of the plans. All actions or determinations of the Plan Administrator are final, conclusive, and binding on all persons.

UT-Battelle, LLC  
c/o Plan Administrator, Employee Benefits  
PO Box 2008, MS 6465  
Oak Ridge, TN 37831-6465  
(865) 576-0965

The term "Company" means UT-Battelle, LLC. The term "ORNL Benefits Office" refers to the ORNL Benefits Department, which operates under the sponsor and designated Plan Administrator of the plans.

## Employer Identification Number

The employer identification number assigned by the Internal Revenue Service to UT-Battelle, LLC, is 62-1788235.

## Plan Documents

This book summarizes the key features of each of the plans in the Company's benefits program and applies to eligible employees of the Company, including those represented by collective bargaining units to the extent they have been negotiated and accepted by the duly certified representatives of participating units.

Complete details of each of the plans can be found in the official plan documents, certificates of coverage, and insurance contracts that legally govern the operation of the plans (the "Official Plan Documents"). For plans that do not have any other Official Plan Documents, the summary in this book constitutes the Official Plan Document. Copies of the Official Plan Documents as well as the latest annual reports of plan operations and plan summaries are available for your review any time during normal working hours in the office of the Plan Administrator.

Upon written request to the Plan Administrator, at the address previously mentioned, copies of any of these documents will be furnished to a plan participant or beneficiary, generally within 30 days, at a nominal charge. In addition, once each year you will receive a copy of any required summary annual reports of the plans' financial activities at no charge.

All statements made in this book are subject to the provisions and terms of the applicable Official Plan Document. In the event of a conflict between the Official Plan Documents and the summaries in this book, the Official Plan Documents are controlling, except in the event of a conflict between the Certificates and the summaries, in which case this book controls.

## Claiming Benefits

You or your beneficiary must file the appropriate forms to receive any benefits or to take any other action under any of the plans, as described throughout this book. All forms required to take any action under the plans are available through the ORNL Benefits Office. All completed forms must be submitted to the appropriate office, as described throughout this book.

## Health Claims Review and Appeal Procedures

For information on review and appeal procedures for medical, prescription drug, or vision plan claims, see the “Medical Plans”, “Prescription Drug Plan” or “Vision Care” chapter.

For information on review and appeal procedures for dental plan claims, see the “Dental Plans” chapter.

## Disability Claims Review and Appeal Procedures

This subsection applies to disability claims filed under the Long-Term Disability Plan and Short-Term Disability Plan. For any claims or appeals relating to a disability determination under another plan under the Employee Retirement Income Security Act of 1974 (ERISA), please contact the carrier for a detailed summary of its disability claims procedures.

### Disability Claims Appeal

You or an authorized representative may file claims for plan benefits and appeal adverse claim decisions. An “authorized representative” is a person you authorize, in writing, to act on your behalf. The plan also will recognize a court order giving a person authority to submit claims on your behalf. You must exhaust all administrative remedies before filing an action to recover benefits.

### Notice of Adverse Benefit Determination for a Disability Claim

You will be notified of the plan's benefit determination not later than 45 days after the plan's receipt of the claim. The period may be extended up to an additional 30 days due to circumstances outside the plan's control. In that case, you will be notified of the extension before the end of the initial 45 day period. If a decision cannot be made within this 30 day extension period due to circumstances outside the plan's control, the period may be extended up to an additional 30 days, in which case you will be notified of the additional extension before the end of the initial 30 day extension. The notice of extension will explain the standards on which entitlement to a benefit are based, the unresolved issues that prevent a decision, and the additional information needed to resolve those issues. You will be given at least 45 days after receiving the notice to furnish that information.

### Notification of Disability Claim Decision

If a claim for plan benefits is denied in whole or in part, you will receive written or electronic notification that will include:

1. the specific reasons for the denial with reference to the specific plan provisions on which the denial was based;
2. a description of any additional information needed to complete the claim and an explanation of why such information is necessary;
3. a description of the plan's claim review procedures and applicable time limits;
4. a statement of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable);
5. a discussion of the decision, including an explanation of the basis for disagreeing with or not following:
  - the views presented by you to the plan of health care professional treating you and vocational professionals who evaluated you;
  - the views of medical or vocational experts whose advice was obtained on behalf of the plan in connection with the adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
  - a disability determination regarding you presented by you to the plan made by the Social Security Administration;

6. either an explanation of the scientific or clinical judgment for the determination, applying the terms of the plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request;(Applies only if the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit);
7. either the specific internal rules, guidelines, protocols, standards or other similar criteria of the plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the plan do not exist; and
8. a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefit.

### **Disability Claim Appeal of an Adverse Benefit Determination**

To have your claim reconsidered, you must file an appeal of an adverse benefit determination for a disability claim. The appeal must be submitted in writing to the Claims Administrator. You will have 180 days following receipt of an adverse benefit determination to appeal the decision.

You may submit written comments, documents, records, and other information relating to your claim, whether or not the comments, documents, records, or information were submitted in connection with the initial claim. You also may request that the plan provide to you, free of charge, copies of all documents, records, and other information relevant to the claim.

The plan's review on appeal shall take into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

The appeal will be conducted by an "Appeals Fiduciary" appointed by the Claims Administrator to review your claim. The Appeals Fiduciary shall not be the individual or committee who made the initial Adverse Benefit Determination or a subordinate of that individual or committee.

The assigned Appeals Fiduciary will not give deference to the initial benefit determination and will take into account all comments, documents, records, and other information you submit relating to the claim, without regard to whether the information was submitted or considered in the initial benefit determination. If the Adverse Benefit Determination on the initial claim determination was based on a medical judgment, the Appeals Fiduciary will consult with a health care professional who has appropriate training and experience in the medical field. This health care professional will not be an individual who was consulted in connection with the initial benefit determination, nor will it be the subordinate of any such individuals.

Before the plan can issue an adverse benefit determination on review, the plan shall provide you, free of charge, with any new or additional evidence considered, relied upon, or generated by the plan (or at the direction of the plan) in connection with the claim; such evidence must be provided as soon as possible and sufficiently in advance of the date on which the notice of adverse benefit determination on review is required to be provided to give you a reasonable opportunity to respond prior to that date.

Before the plan can issue an adverse benefit determination on review based on a new or additional rationale, the plan shall provide you, free of charge, with the rationale; the rationale must be provided as soon as possible and sufficiently in advance of the date on which the notice of adverse benefit determination on review is required to be provided to give you a reasonable opportunity to respond prior to that date.

You ordinarily will be notified of the decision no later than 45 days *after the appeal is received*. If special circumstances require an extension of up to an additional 45 days, you will be notified of such extension during the 45 days following receipt of your request. The notice will indicate the special circumstances requiring an extension and the date by which a decision is expected.

### **Notification of Disability Claim Decision on Appeal**

If your appeal seeking reconsideration of the denied claim under the plan is denied again in whole or in part, you will receive written or electronic notification that will include:

1. the reasons for the decision, again with reference to the specific plan provisions on which that decision is based;
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits;
3. your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable);
4. notification of your option to have a second-level appeal review;
5. a discussion of the decision, including an explanation of the basis for disagreeing with or not following:
  - the views presented by you to the plan of health care professional treating you and vocational professionals who evaluated you;
  - the views of medical or vocational experts whose advice was obtained on behalf of the plan in connection with the adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
  - a disability determination regarding you presented by you to the plan made by the Social Security Administration,
6. if the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request, and
7. either the specific internal rules, guidelines, protocols, standards, or other similar criteria of the plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards, or other similar criteria of the plan do not exist.

## **Second Disability Claim Appeal of an Adverse Benefit Determination in the Disability Plans**

To file an appeal of an adverse first Appeal Benefit Determination, you must, within 60 days of receiving the determination, notify the Plan Administrator that you wish to appeal again. This level of appeal is optional. You have the right to submit written comments, documents, records, and other pertinent information with your second-level appeal. You also will be given, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim.

The Plan Administrator will notify you of the benefit determination on the second appeal within 45 days, unless special circumstances require an extension of up to 45 additional days for processing the appeal. If an extension is required, the Plan Administrator will notify you before the expiration of the initial 45 day period and will indicate the special circumstances that require an extension of time and will include the date by which the Plan Administrator will make its determination on appeal.

### **Notification of Disability Claim Decision on Second Appeal**

If your appeal seeking reconsideration of the denied claim under the plan is denied again in whole or in part, you will receive written or electronic notification that will include similar information to what was received on the first appeal.

## **Other Claims Review and Appeal Procedures (non-Health and non-Disability claims)**

### **Other Claims Appeal**

You or an authorized representative may file claims for plan benefits and appeal adverse claim decisions. An “authorized representative” is a person you authorize, in writing, to act on your behalf. The plan also

will recognize a court order giving a person authority to submit claims on your behalf. References to you in this section are intended to include references to a participant, an authorized representative, or a beneficiary entitled to a benefit under the plan.

## Notice of Adverse Benefit Determination for Other Claims

You will be notified of the plan's benefit determination not later than 90 days after the plan's receipt of the claim. The period may be extended up to an additional 90 days due to circumstances outside the plan's control. In that case, you will be notified of the extension before the end of the initial 90 day period.

## Notification on Other Claim Decisions

If a claim for plan benefits is denied in whole or in part, you will receive written or electronic notification that will include:

1. the specific reasons for the denial with reference to the specific plan provisions on which the denial was based;
2. a description of any additional information needed to complete the claim and an explanation of why such information is necessary;
3. a description of the plan's claim review procedures and applicable time limits, and
4. a statement of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable).

## Other Claim Appeal of an Adverse Benefit Determination

To have your claim reconsidered, you must file an appeal of an adverse benefit determination for a claim. The appeal must be submitted in writing. You will have 60 days following receipt of an adverse benefit determination to appeal the decision. You ordinarily will be notified of the decision no later than 60 days *after the appeal is received*. If special circumstances require an extension of up to an additional 60 days, you will be notified of such extension during the 60 days following receipt of your request. The notice will indicate the special circumstances requiring an extension and the date by which a decision is expected.

You may submit written comments, documents, records, and other information relating to your claim, whether or not the comments, documents, records, or information were submitted in connection with the initial claim. You also may request that the plan provide you, free of charge, copies of all documents, records, and other information relevant to the claim.

## Notification of Other Claims Decision on Appeal

If your appeal seeking reconsideration of the denied claim under the plan is again denied in whole or in part, you will receive written or electronic notification that will include

1. the reasons for the decision with reference to the specific plan provisions on which that decision is based;
2. information indicating you are entitled to receive, upon request and free of charge, reasonable access to and copies of pertinent documents, records, and other information relevant to your claim for benefits; and
3. an explanation of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review (where applicable).

## Legal Process

Any legal process relating to a benefit plan should be directed to the plan's Agent for Service of Legal Process. Legal process also may be served upon the plan trustee (where applicable) or the Plan Administrator.

### Agent for Service of Legal Process

UT-Battelle, LLC  
General Counsel  
1 Bethel Valley Road  
Oak Ridge, TN 37831-6265

## Plan Termination and Amendment

The Company expects and intends to continue the plans in your benefits program but reserves its right to terminate each of the plans, in whole or in part, without notice. The Company also reserves its right to amend each of the plans at any time.

The Company also may increase or decrease its contributions or the participants' contributions to the plans.

The Company's decision to terminate or amend a plan may be due to changes in federal or state laws governing pension or welfare benefits, the requirements of the Internal Revenue Code or ERISA, or any other reason. A plan change may result in the transfer of plan assets and debts to another plan or may split a plan into two or more parts. If the Company does terminate or amend a plan, it may decide to set up a different plan providing similar or identical benefits, but it is under no obligation to do so.

If the Pension Plan or Savings Plan is terminated while you are an employee of the Company, you will become immediately vested in your accrued retirement benefit under the Pension Plan or the entire value of your Savings Plan account, as applicable.

If a welfare plan is terminated, you will not have any further rights, other than the payment of benefits for covered losses or expenses incurred before the plan was terminated, and for covered medical plan expenses related to a total disability existing before the plan was terminated, which are incurred within 3 months after termination of the plan. The amount and form of any final benefit you or your beneficiary receives will depend on any insurance contract provisions affecting the plan and the Company's decisions.

## Special Pension and Savings Provisions

A few special provisions apply only to the Savings Plan and Pension Plan.

### Maximum Benefits

Federal tax laws impose certain limitations on the benefits and contributions under qualified retirement plans. These limitations generally apply only to highly compensated employees. You will be notified if these limitations apply to you. More information is available from the ORNL Benefits Office.

### Top-Heavy Provisions

Under current tax law, the Pension Plan and Savings Plan are required to contain provisions that apply in the event a significant portion of the plan's benefits are payable to highly compensated employees. These provisions—called “top-heavy” rules—provide for accelerated vesting of plan benefits and certain minimum benefit accruals in the event the plans become top-heavy. The plans are not top-heavy now. Therefore, the top-heavy rules are not likely to affect your benefits under the plans.

A more detailed explanation of the provisions will be provided if and when these plans become top-heavy.

### Loss of Retirement Benefits

Other than failing to meet the age and service requirements for a benefit, there are no plan provisions that would cause you to forfeit your Pension Plan benefits. Under the Savings Plan, you are always 100% vested in your own contributions, and you become 100% vested in Company matching contributions after you complete 3 years of credited service. After 3 years of credited service, you are fully vested in your Company matching contributions in the Savings Plan, but the investment choices you make will affect that balance.

### Assets Upon Termination

If the Savings Plan terminates, participants' accounts will be distributed after plan expenses are paid. The trustee will make account distributions as instructed by the Plan Administrator.

Any assets remaining in the Pension Plan after all liabilities to participants and beneficiaries are satisfied, and after all expenses are paid, will revert to the Company.

## **Pension Benefit Guaranty Corporation**

Your pension benefits under the Pension Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the plan terminates (ends) without enough money to pay all benefits, PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers:

1. normal and early retirement benefits;
2. disability benefits if you become disabled before the plan terminates, and
3. certain benefits for your survivors.

The PBGC guarantee generally does not cover

1. benefits greater than the maximum guaranteed amount set by law for the year in which the plan terminates;
2. some or all benefit increases and new benefits- based plan provisions that have been in place for fewer than 5 years at the time the plan terminates;
3. benefits that are not vested because you have not worked long enough for the Company;
4. benefits for which you have not met all of the requirements at the time the plan terminates;
5. certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the plan's normal retirement age; and
6. non-pension benefits such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from PBGC depending on how much money your plan has and on how much PBGC collects from employers.

For more information about PBGC and the benefits it guarantees, ask the Plan Administrator or contact

**PBGC Technical Assistance Division**  
**1200 K Street N.W.**  
**Washington, D.C. 20005-4026**

**Phone: 202-926-4000 (not a toll-free number)**

**Telephone text device/telecommunication device for the deaf (TTY/TDD) users: Call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000.**

Additional information about PBGC's pension insurance program is available through PBGC's website, [www.pbgc.gov](http://www.pbgc.gov).

## **Assignment or Alienation of Benefits**

Except as required by applicable law (such as a qualified domestic relations order [QDRO]), benefits provided under the Pension Plan and Savings Plan are not subject to assignment, alienation, attachment, lien, garnishment, levy, pledge, bankruptcy, execution, or any other form of transfer.

## **Qualified Domestic Relations Order**

A QDRO is a legal judgment, decree, or order that recognizes the rights of another individual under the Savings Plan or Pension Plan with respect to child or other dependent support, alimony, or marital property rights.

In the event of a QDRO, benefits under the Pension Plan and Savings Plan may be payable to someone other than your designated beneficiary to satisfy a legal obligation you may have to a spouse, former spouse, child, or other dependent. Your Pension Plan or Savings Plan benefits will be reduced by the benefits payable under QDRO to someone else.

A domestic relations order must meet specific requirements to be recognized by the Plan Administrator as a QDRO, and specific procedures regarding the amount and timing of payments must be followed. If you are affected by such an order, you will be notified by the ORNL Benefits Office.

Participants and beneficiaries may obtain from the Plan Administrator, without charge, a copy of the plan's procedures governing QDROs.

## Qualified Medical Child Support Order

A qualified medical child support order (QMCSO) is an order or judgment from a state court directing the Plan Administrator to cover a child for benefits under the health care plans. Coverage will be provided according to a valid order served on the Company or the Company's agent for service of legal process.

If you are affected by such an order, you and each child will be notified about further procedures to validate and implement the order. Participants and beneficiaries may obtain from the Plan Administrator, without charge, a copy of the plan's procedures for determining the validity of a QMCSO and for administering a QMCSO.

## Health Insurance Portability and Accountability Act (HIPAA)

This plan operates in accordance with regulations under the Health Insurance Portability and Accountability Act (HIPAA) with respect to protected health information (PHI). For purposes of the plan, PHI generally consists of individually identifiable information about you or your dependents, including health and demographic information that relates to your or their eligibility for all group health benefits under the plan. Additional information about your rights under HIPAA is provided separately in a Notice of Privacy Practices.

## Other Administrative Facts

### UT-Battelle, LLC

Plan Name	Plan Number	Plan Type	Plan Year	Insurer, Claims Administrator, or Trustee	Source of Contributions	Source of Benefits
Pension Plan for Employees at ORNL	001	Defined Benefit	Calendar	Northern Trust Company serves as Trustee The Northern Trust Company 50 South LaSalle Street Chicago, IL 60675	Employee (as of 1/1/2013) and Company	Benefits are funded through group annuity contracts and assets in separate investment accounts, all of which are held in one trust
Savings Plan for Employees at ORNL	002	Defined Contribution and 401(k) Plan	Calendar	Charles Schwab Retirement Plan Services Charles Schwab Trust Company serves as Trustee 12401 Research Blvd. 02-130 Austin, TX 78759	Employee and Company	Benefits are paid by the Plan Trustee from assets held in the trust

Plan Name	Plan Number	Plan Type	Plan Year	Insurer, Claims Administrator, or Trustee	Source of Contributions	Source of Benefits
Group Life Insurance	511	Welfare	Calendar	Metropolitan Life Insurance Company	Employee/ Retiree and Company	Benefits are paid from an insurance contract
Business Travel Accident	511	Welfare	Calendar	Zurich North America	Company	Benefits are paid from an insurance contract
Special Accident Insurance	511	Welfare	Calendar	Zurich North America	Employee	Benefits are paid from an insurance contract
Health Benefits (Medical, Dental, Vision)	510	Welfare	Calendar	UnitedHealthcare—Medical MetLife—Dental Delta Dental Plan of Ohio—Dental Vision Service Plan (VSP)—Vision Care	Employee/ Retiree and Company	Benefits are paid (through a claims administrator) from employee contributions and general assets of the Company
Prescription Drug Plan	510	Welfare	Calendar	Express Scripts	Employee/ Retiree and Company	Benefits are paid (through the Express Scripts claims administrator) from employee contributions and general assets of the Company
Cafeteria Plan – including the Flexible Spending Plans	510	Welfare	Calendar	Dependent Care Flexible Spending Account Health Care Flexible Spending Account Pre-tax Medical and Dental Premium Programs	Employee (Pre-tax Contributions)	Benefits are paid (through a claims administrator) from employee contributions and general assets of the Company
Long-Term Disability Plan	511	Welfare	Calendar	Hartford	Company	Benefits are paid (through the Hartford claims administrator) from general assets of the Company
Short-Term Disability Plan	511	Welfare	Calendar	Hartford	Company	Benefits are paid (through the Hartford claims administrator) from general assets of the Company
Employee Assistance Plan	510	Welfare	Calendar	Magellan Behavioral Health	Company	Company
Education Assistance Program	511	Welfare	Calendar	Company	Company	Company

Plan Name	Plan Number	Plan Type	Plan Year	Insurer, Claims Administrator, or Trustee	Source of Contributions	Source of Benefits
Severance Plan for Salaried Employees	511	Welfare	Calendar	Company	Company	Company
Long-Term Care Plan	511	Welfare	Calendar	MetLife	Employee/ Retiree	Benefits are paid from an insurance contract
Legal Insurance	511	Welfare	Calendar	ARAG	Employee	Benefits are paid from an insurance contract

## Your Rights Under COBRA

You and your Qualified Beneficiaries covered under a group health plan (one of the Medical or Dental plans) or the health care spending account have the option to purchase a temporary continuation of health care coverages at full group rates, plus a 2% administrative charge in certain instances, when your coverage would otherwise end. This is called COBRA coverage.

COBRA stands for the Consolidated Omnibus Budget Reconciliation Act of 1985.

### COBRA Participation

If one of the events (such events are referred to as "Qualifying Events") listed in the Cobra Continuation Period chart later in this section causes you or an eligible dependent to lose coverage under one of the group health plans, you and/or the eligible dependent, as the case may be, are a "Qualified Beneficiary" with respect to such group health plan.

Each Qualified Beneficiary independently may elect to continue coverage under such a group plan. Covered employees may elect COBRA coverage on behalf of their spouse, and parents may elect COBRA coverage on behalf of their eligible dependents.

If you adopt or have a child while covered by COBRA, that child also is a Qualified Beneficiary entitled to COBRA coverage.

Continued coverage is available for a maximum of 18, 29, or 36 months, depending on the Qualifying Event outlined in the COBRA Continuation Period chart that follows. You may continue to participate in the health care spending account only through the end of the year in which the Qualifying Event occurs.

When the Qualifying Event is the death of an employee, the employee becoming entitled to Medicare benefits (under Part A, Part B, or both), the employee's divorce or legal separation, or a dependent child's loss of eligibility as an eligible dependent child, COBRA continuation coverage lasts for up to 36 months. When the Qualifying Event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the Qualifying Event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement.

For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the Qualifying Event (36 months minus 8 months). Otherwise, when the Qualifying Event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which the 18 month period of COBRA continuation coverage can be extended.

If you or anyone in your family covered under a group health plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator within 60 days of the disability determination and before the close of the initial 18 month period of continuation coverage, each Qualified Beneficiary is entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability must have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the initial 18 month period of continuation coverage.

If your family experiences another Qualifying Event while receiving 18 months of COBRA continuation coverage, the spouse and other eligible dependents in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second Qualifying Event is properly given to the Plan Administrator. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child. These exceptions are valid only if the event would have caused the spouse or dependent child to lose coverage under the group health plan had the first Qualifying Event not occurred.

Sometimes, filing a proceeding in bankruptcy under Title II of the United States Code can be a Qualifying Event. If a proceeding in bankruptcy is filed with respect to a plan sponsor, and if that bankruptcy results in the loss of coverage of any retired employee covered under the plan, the retired employee will become a Qualified Beneficiary with respect to the bankruptcy. The retired employee's spouse, surviving spouse, and other eligible dependents also will become Qualified Beneficiaries if bankruptcy results in their loss of coverage under the group health plan.

COBRA Continuation Period			
Qualifying Event (if accompanied by a loss of coverage)	Maximum Continuation Period		
	You	Spouse	Child
Your hours of employment are reduced*	18 months	18 months	18 months
You terminate for any reason (except gross misconduct)	18 months	18 months	18 months
You or any Eligible Dependent who is a Qualified Beneficiary is determined to be disabled at any time during the first 60 days of COBRA coverage	29 months	29 months	29 months
You die	N/A	36 months**	36 months**
You and your spouse legally separate or divorce	N/A	36 months	36 months
You become entitled to Medicare (Part A or B, or both)	N/A	36 months	36 months
Your child no longer qualifies as an Eligible Dependent	N/A	N/A	36 months

\* If you lose coverage due to not being approved for long-term disability benefits or losing long-term disability benefits, your 18-month period will begin at the time you lose medical or dental coverage.

\*\*If your dependent is eligible for extended coverage under the medical plan, as described in the "Medical Plans" chapter, the maximum COBRA period will be reduced by the length of that extended coverage.

## Choosing COBRA

Here are some things to keep in mind about COBRA continuation:

**You and your Qualified Beneficiaries have 60 days after your COBRA notice to elect continued participation. You will have an additional 45 day period to pay any makeup contributions you missed from the first day of the COBRA coverage.**

- If COBRA is elected, the coverage previously in effect generally will be continued, including the amount of health care spending account contributions.
- Coverage will be effective as of the date of the Qualifying Event, unless you waive COBRA coverage and subsequently revoke your waiver within the 60 day election period. In that case, your election coverage begins on the date you revoke your waiver.
- You may change coverage during annual enrollment or if you experience a Qualifying Event, as described in the “About Your Benefits” chapter.

## Cost of Participation

COBRA participants must pay monthly premiums for their coverage:

- For medical and dental coverage, premiums are based on the full group rate per covered person set at the beginning of the year, plus 2% to cover administrative costs.
- Health care spending account contributions can be continued on an after-tax basis, plus the 2% administrative charge.
- If you are disabled under the Social Security definition of disability, COBRA premiums for months 19 through 29 reflect the full group cost per person, plus 2%.

The Trade Act of 2002 created a tax credit for certain individuals who become eligible for trade adjustment assistance and for certain retired employees who are receiving pension payments from PBGC (eligible individuals). Under this tax provision, eligible individuals can either take a tax credit or get advance payment of 65% of premiums paid for qualified health insurance including continuation coverage.

If you have questions about these tax provisions, you may call the Health Coverage Tax Credit Consumer Contact Center toll-free at 1-866-628-4282. TTY/TTD callers may call toll-free at 1-866-626-4282. More information about the Trade Act is also available at <http://webapps.dol.gov/elaws/ebsa/health/employer/C19.htm>.

## Notification

The ORNL Benefits Office will notify you by mail of your COBRA election rights when the Qualifying Event is a reduction in hours or termination of employment. You will receive instructions on how to continue your health care benefits under COBRA.

If your dependents lose coverage due to divorce, legal separation, or loss of dependent status, you (or a family member) must notify the ORNL Benefits Office within 60 days of the event so COBRA can be offered and your election rights can be mailed to you. Also, to extend coverage beyond 18 months because of disability, notice of the Social Security Administration's determination must be provided within 60 days after you receive that determination and before the end of the initial 18 month period.

## When COBRA Ends

COBRA coverage will end before the maximum continuation period if:

- a person who was covered under COBRA becomes covered under another group health plan not offered by the Company after you elect COBRA (providing the other plan does not have preexisting

condition limitations affecting the covered person; if the other plan has such limitations, COBRA coverage will end when those limitations expire);

- you or your eligible dependent becomes entitled to Medicare after you elect COBRA;
- the first required premium is not paid within 45 days, or any subsequent premium is not paid within 30 days of the due date; or
- the Company's group health plans are terminated.

Questions concerning your COBRA continuation coverage rights should be addressed to the Plan Administrator.

For more information about your rights under ERISA, including COBRA, HIPAA, and other laws affecting group health plans, contact the nearest Regional or District Office of the US Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

### **Uniformed Services Employment and Re-Employment Rights Act of 1994 (USERRA)**

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) sets requirements for continuation of health coverage and reemployment concerning an Employee's military leave. These requirements apply to medical and dental coverage for you and your dependents. They do not apply to any Life, Short-term or Long-term Disability or Accidental Death and Dismemberment coverage you may have.

A military leave is a leave due to performance of duty on a voluntary or involuntary basis; military leave includes active duty, active duty for training, initial active duty for training, inactive duty training, and full-time National Guard duty.

For military leaves of less than 31 days, coverage will continue, and you are not required to pay more than the active contribution rate. For military leaves of 31 days or more, you may continue coverage for yourself and your dependents by paying 102% of the total premium, until the earliest of the following:

- 24 months from the last day of employment with the Employer,
- the day after you fail to return to work, or
- the date the policy cancels.

Regardless of whether you continue your health coverage, if you return to your position of employment, your health coverage and that of your eligible dependents (if any) will be reinstated under the Plan. No exclusions or waiting period may be imposed on you or your dependents in connection with this reinstatement unless a sickness or injury is determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of military service.

## **Your Rights Under ERISA**

As a participant in any of the Company's benefit plans described in this book, you are entitled to certain rights and protections under ERISA. ERISA provides that all plan participants shall be entitled to:

- receive information about your plan and benefits;
- examine, without charge, at the Plan Administrator's office, and at other specified worksites, all plan documents—including pertinent insurance contracts, trust agreements, collective bargaining agreements, annual reports, and other documents filed with the Internal Revenue Service or the US Department of Labor, and available at the Public Disclosure Room of the Employee Benefits Security Administration;
- obtain copies of all plan documents and other plan information, including insurance contracts and collective bargaining agreements, copies of the latest annual report, and updated Summary Plan Description, by writing to the Plan Administrator (the Plan Administrator may make a reasonable charge for copies); and
- receive a summary annual report of the plan's financial activities. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition, once every 12 months, you may request information concerning the total value of your Savings Plan accounts and a statement as to what amount (if any) of the Company contributions to your Savings Plan account is then vested (or the earliest date on which it will become vested).

Similarly, once each year, you may request information concerning your vested rights under the Pension Plan (or, if you are not vested, the earliest date on which you become vested), and what your benefit would be at normal retirement age if you stopped working under the plan now. This information is free, but you must address a written request for it to the Plan Administrator or, for Savings Plan information, call the information line.

## **Continue Group Health Plan Coverage**

You have the right to continue health care coverage for yourself, your spouse, and/or eligible dependents if there is a loss of coverage under the plan as a result of a Qualifying Event. You or your dependents may have to pay for such coverage. Review this Summary Plan Description and the documents governing the plan on the rules governing your COBRA continuation of coverage rights. You should be provided a free certificate of creditable coverage from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation of coverage, and when your COBRA continuation of coverage ceases, if you request it before losing coverage or up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your new coverage.

## **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

## **Enforce Your Rights**

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan, and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. To file suit in a state or federal court concerning: (1) a claim for a benefit, (2) the qualified status of a domestic relations order or medical child support order, or (3) your service credit, you must file the suit within 1 year of the date of the final determination by the Plan Administrator which is the basis of your suit. If you do not file the suit within this period, the Plan Administrator's final determination will be binding and cannot be challenged by you in court.

If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the US Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim is frivolous).

## **Assistance with Your Questions**

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, US Department of Labor, listed in your telephone directory, or contact:

**Division of Technical Assistance and Inquiries Employee Benefits Security Administration  
US Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210**

You also may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

# 17. Contact Information

## For all your benefit questions, call ...

ORNL Benefits Service Center <a href="https://portal.adp.com">https://portal.adp.com</a>  1-800-211-3622	ORNL Benefits PO Box 2008, MS 6465 Oak Ridge, TN 37830-6465  1-865-574-7474 Toll Free: 1-865-576-7766 Fax: 1-865-241-3213 E-mail: <a href="mailto:ornlbenefits@ornl.gov">ornlbenefits@ornl.gov</a>
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Benefit	Plan Provider	Contact Information
Medical— UnitedHealthcare Plans	UnitedHealthcare	<b>Member Services</b> 1-844-234-7925  To file a claim, mail your completed claim form to the address shown on your UnitedHealthcare ID card.
Hospital Precertification (for the UnitedHealthcare Indemnity Plan)	UnitedHealthcare	<b>Member Services</b> 1-844-234-7925
Prescription Drugs	Express Scripts	<b>Member Services</b> 1-866-749-0097  <b>To mail order forms for new prescriptions:</b> Express Scripts PO Box 650322 Dallas, TX 75265-0322  <b>To order or manage your prescriptions online:</b> <a href="http://www.express-scripts.com">www.express-scripts.com</a>  <b>For the automated refill system:</b> 1-800-473-3455  <b>For instructions on how to fax your prescription, have your doctor call:</b> 1-888-327-9791
Vision	Vision Service Plan	<b>Member Services</b> 1-800-877-7195  <b>To file a claim, mail your claim to:</b> Vision Service Plan Attn: Out of Network Provider Claims PO Box 385018 Birmingham, AL 35238-5018  <b>Website</b> <a href="http://www.vsp.com">www.vsp.com</a>

Benefit	Plan Provider	Contact Information
Dental	MetLife	<p><b>Member Services</b> 1-800-942-0854</p> <p><b>To file a claim, mail your claim to:</b> MetLife Dental Claims PO Box 981282 El Paso, TX 79998-1282</p> <p><b>Website</b> <a href="http://www.metlife.com">www.metlife.com</a></p>
Dental	Delta Dental	<p><b>Member Services</b> 1-800-524-0149</p> <p><b>To file a claim, mail your claim to:</b> Delta Dental PO Box 9085 Farmington Hills, MI 48333-9085</p> <p><b>Website</b> <a href="http://www.deltadentaloh.com">www.deltadentaloh.com</a></p>
Employee Assistance Program	Magellan	<p><b>Member Services</b> 1-800-888-2273 TTY Service 1-800-456-4006</p> <p><b>Website</b> <a href="http://www.magellanascend.com">www.magellanascend.com</a></p>
Disease Management Program  Clinical support for specific chronic conditions: asthma, chronic obstructive pulmonary disease, coronary artery disease, diabetes, heart failure	UnitedHealthcare	<p><b>Disease Management Program</b> 1-844-234-7925</p>
Flexible Spending Accounts	WageWorks	<p><b>Member Services</b> 1-888-557-3156</p> <p><b>To file a claim for reimbursement, mail your claim to:</b> WageWorks Spending Accounts PO Box 34700 Louisville, KY 40232</p> <p><b>Fax Number</b> 1-866-643-2219</p> <p><b>Website</b> <a href="https://myspendingaccount.WageWorks.com/">https://myspendingaccount.WageWorks.com/</a></p> <p><b>To order a comprehensive list of deductible expenses, contact:</b> Internal Revenue Service 1-800-829-3676 or <a href="http://www.irs.gov">www.irs.gov</a></p>

Benefit	Plan Provider	Contact Information
Long-Term and Short-Term Disability	Hartford	<p><b>Member Services</b> 1-800-882-2894</p> <p><b>Mailing Address</b> Hartford PO Box 14560 Lexington, KY 40512-4560</p> <p><b>Fax Number</b> 1-866-667-1987</p>
Long-Term Care Current participants only	MetLife	<p><b>Member Services</b> 1-800-438-6388</p> <p><b>Mailing Address</b> Metropolitan Life Insurance Company PO Box 937 Westport, CT 06881-0937</p>
Life Insurance	MetLife	<p><b>Statement of Health Unit</b> 1-800-638-6420, prompt 1</p> <p><b>For Life Insurance Conversion Information</b> 1-877-275-6387</p>
Legal Insurance w/ Identity Theft Protection	ARAG	<p><b>Member Services</b> 1-800-247-4184</p> <p>Website <a href="http://www.ARAGLegalCenter.Com">www.ARAGLegalCenter.Com</a> Access Code 18095or</p>
Savings Plan	ORNL Savings, Retirement, and Investment Committee Charles Schwab Savings Information Line	<p><b>Mailing Address</b> UT-Battelle c/o Plan Administrator's Office PO Box 2008, MS 6434 Oak Ridge, TN 37831</p> <p><b>Member Services</b> United States: 1-800-724-7526 International: 1-330-908-4777 TTY Service: 1-800-345-2550</p> <p><b>Website</b> <a href="http://www.workplace.schwab.com">www.workplace.schwab.com</a></p>
The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)	WageWorks	<p><b>Member Services</b> 1-800-526-2720</p> <p><b>Mailing Address</b> WageWorks, Inc. PO Box 34740 Louisville, KY 40232 -4740</p>
Direct Billing	PayFlex	<b>Member Services</b> 1-855-899-5049

Benefit	Plan Provider	Contact Information
<i>Direct billing for medical, dental, and life insurance coverage for Retirees under age 65, Displaced Defense Workers, and employees on Long-Term Disability</i>		<b>Billing Address</b> PayFlex Benefit Billing Department P.O. Box 2239 Omaha, NE 68103-2239
<b>Social Security Administration</b>		<b>Toll-Free Number</b> 1-800-772-1213
		<b>Oak Ridge Office</b> 1-800-999-1118