



## Oak Ridge National Laboratory

# SUMMARY of EMPLOYEE BENEFITS

*ORNL recognizes that excellence in the performance of the Laboratory requires excellence in the performance of its people. UT-Battelle offers competitive pay and benefits programs designed to attract and retain people who share this commitment to excellence.*

*ORNL provides a comprehensive package of benefit choices that meet employees' financial security needs at an affordable cost for both the employee and employer. The programs described in this brochure are designed to promote and maintain good health, to provide for retirement, to help meet the cost of illness and accident, and to help provide financial security for employees and beneficiaries.*

*UT-Battelle pays the entire cost for some benefits, others require employee cost-sharing, and some are paid entirely by the employee. To the extent feasible, certain benefits are provided on a tax-favored basis.*

*This document provides an overview of the Complete Benefits program at ORNL. The Book of Benefits, available at [http://home.ornl.gov/directorates/human\\_resources/Benefits/Book\\_of\\_Benefits.shtml](http://home.ornl.gov/directorates/human_resources/Benefits/Book_of_Benefits.shtml) describes the program in greater detail. The provisions of the plan document for each of the various plans shall govern in the event of any conflict with the information provided in this document or in the handbook.*

*Your rights and benefits under all benefit plans of the company are governed solely by the terms and conditions of the plans. The company may, at any time, amend, modify, suspend, or terminate any benefit program. The company may also reduce the company's contribution, or increase the employee's contribution, toward the cost of any benefit programs. The establishment of a benefit does not impose upon the company any contractual obligation to continue the benefit in the future.*

August 6, 2004



<b>BENEFIT</b>	<b>WHO PAYS FOR IT?</b>	<b>WHEN ARE YOU ELIGIBLE?</b>	<b>WHAT DO YOU RECEIVE?</b>
Basic Group Life Insurance	Company and you share the cost of coverage. The cost is \$.195/\$1,000 per month.	You may enroll and start your coverage on the date you start work.	Basic Life Insurance coverage is two times your annual salary, rounded to the next higher \$1,000 if your pay is not an even multiple of \$1,000. If you become totally disabled, protection is continued until age 65 at no cost to you.
Supplemental Group Life Insurance	You pay the entire cost, based on your age.	You may enroll and start your coverage on the date you start work provided you enroll in basic life insurance.	Supplemental Life Insurance coverage is one to five times your annual salary, rounded to the next higher \$1,000 if your pay is not an even multiple of \$1,000. Maximum amount of coverage is \$500,000. Evidence of insurability may be required.
Dependent Group Life	You pay the entire cost, based on spouse's age for coverage on your spouse. The cost is \$1.10 per month for all your eligible children.	You may enroll and start their coverage on the date you start work.	Dependent Spouse Life Insurance coverage is from \$10,000 to \$50,000 for spouse coverage. Dependent children coverage is \$10,000 per eligible child. Evidence of insurability may be required.
Special Accident Insurance	You pay the entire cost of the coverage. \$0.30/\$10,000 per month for individual coverage, \$0.58/\$10,000 per month for family coverage.	You may enroll at any time. Your coverage begins the first of the month following your enrollment.	Benefit is payable in the event of an accident. Full or scheduled payment to you for certain loss of limbs or sight. If you are enrolled under the family plan, your spouse and dependent children will be insured for a percentage of your coverage. Maximum amount of coverage is \$500,000.
Business Travel Accident Insurance	Company	Date of employment.	In the event of your death while on business travel, an amount equal to four times your annual salary (maximum amount of coverage is \$500,000) will be paid to your Group Life insurance beneficiary, if any, or your Estate, unless you designate otherwise. This plan also provides for disability or dismemberment benefits.
Dental Program	Company and you share the cost of coverage.	You may enroll and start your coverage on the first day you are actively at work.	You can use the dentist of your choice. Payments are based on reasonable and customary charges.
Medical Insurance Program (Includes Vision and Prescription Drugs)	Company and you share the cost of coverage.	You may enroll and start your coverage on the first day you are actively at work. No exclusions for pre-existing conditions.	The CIGNA Open Access / Option 1 and CIGNA Option 2 Point of Service Plans are available. Open Access / Option 1 includes a Tennessee seamless network, and Option 2 includes a local provider network. Review each plan to determine the best way to meet your health care needs.
Long-Term Care	You pay entire cost, based on the age of the participant.	You may enroll at any time.	Long-Term Care Insurance is designed to protect you, your spouse, parents, in-laws and grandparents from expending financial assets if nursing home or home care is needed. There are three coverage levels and two total lifetime benefits from which to choose. Evidence of insurability may be required.
Flexible Spending Accounts	You pay the entire cost.	You may enroll the first day of work.	Health Care and Dependent Care Accounts are available. You can elect payroll deductions up to \$5,000 annually for each account. It is a tax-effective way to pay for eligible medical and dependent care expenses.

BENEFIT	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Short-Term Disability (Sick Leave)	Company	After one month of employment.	<b>Salaried employees:</b> The benefit provides six months of leave with three tiers of payment: 100% of pay for the first 6 weeks, 80% for the next 6 weeks, and 60% for the remaining 14 weeks. <b>Hourly employees:</b> The benefit provides for 100% paid leave, after a 3-day unpaid waiting period, based on length of company service as detailed in the union contract.
Long-Term Disability	Company	Coverage starts first day at work. Eligible for benefits after you are disabled for 6 months.	Disability benefit equals 60% of pay, up to a maximum of \$5,000/month, reduced by any benefit that you receive from Social Security, Workers' Compensation, or other Company provided benefits, including Business Travel Accident and the Pension Plan.
Occupational Disability	Company	Date of employment.	The Company pays the difference between straight-time earnings at the time of disability and any payments received from Workers' Compensation for 6 months; then you are eligible for long-term disability.
Vacation (Hourly)	Company pays full salary.	After 1 year of continuous service.	Two weeks with pay after first year. Three weeks after 5 years; four weeks after 10 years; five weeks after 20 years; six weeks after 30 years. One week of the initial vacation may be taken after completing 6 months of Company Service Credit.
Service (yrs)	Vac (wks)		
0-4	= 2		
5-9	= 3		
10-19	= 4		
20-29	= 5		
30+	= 6		
Vacation (Salaried)	Company pays full salary.	Employees accrue vacation beginning on date of hire.	Accrue at 3 hours per week (120 hrs. calendar year (CY) maximum) beginning first year of service through the CY in which the employee attains 9 years of service; 160 hrs. CY maximum beginning on January 1 of the CY in which the employee attains 10 years of service; 200 hrs. CY maximum beginning on January 1 of the CY in which the employee attains 20 years of service.
Service (yrs)	Vac (wks)		
0-9	= 3		
10-19	= 4		
≥ 20	= 5		
Holidays	Company pays full salary.	Date of employment.	The following fixed holidays are observed: New Year's Day, Martin Luther King's Birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, day after Thanksgiving, Christmas, a day related to Christmas. <b>Salaried</b> employees may select an additional "floating" holiday of choice. <b>Hourly</b> employees receive an additional day related to Independence Day.
Personal Days (Salaried Only)	Company pays full salary.	Date of employment.	Upon proper approval, absences excused with pay, for a maximum of 5 days per calendar year. Leave designed for your emergency needs.
Funeral Leave	Company pays full salary.	Date of employment.	Death in Family – upon proper approval, absences excused with pay for death in immediate family for up to 3 days.
Military Duty, Emergency Duty	Company pays full salary.	Date of employment.	Your full basic salary for 2 weeks training in a calendar year (or 4 weeks every 2 years); emergency duty for up to 4-1/3 weeks in a calendar year.
Jury Duty	Company pays full salary.	Date of employment.	Your basic earnings for time spent on jury duty.

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Employee Assistance Program (EAP)	Company	Date of employment.	Program available to employees as well as their spouses and dependent children. Provides confidential assessment, counseling services and referrals if necessary.
Educational Assistance	Company pays all eligible costs.	Date of employment.	100% reimbursement of tuition, compulsory fees, necessary supplies, and textbooks for courses that are approved and satisfactorily completed in an accredited college or university. This includes undergraduate as well as graduate courses.
Savings Program	Company and you.	You may enroll on the date you start work and elect contributions as soon as you receive an enrollment kit from CitiStreet, LLC.	You may save from 2.5% up to 60% of your eligible earnings on a before-tax and/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, subject to certain other limits. The Company matches 100% of the first 2% of your contributions; 50% of the next 4%. <b><u>3-year vesting period</u></b> . Loan provisions are available.
Non-Contributory Pension Plan	Company	<p>"Normal Retirement" is age 65.</p> <p>"Early Retirement" is determined by age and service:</p> <p>(1) you are age 62 and have 10 years of service.</p> <p>(2) your age and years of service equal 85 or more.</p> <p>(3) you may retire with a reduced pension if you are at least age 50 and have more than 10 years of service credit.</p>	<p>Lifetime monthly payments based on your length of service and average monthly straight-time earnings during the final 3 years or the highest 3 calendar years of your final 10 years. The amount of your monthly pension will be the greater of:</p> <p>(1) 1.2% of your average straight-time monthly earnings times your years and months of service credit plus \$18.</p> <p>(2) 1.5% of your average straight-time monthly earnings times your years and months of service, minus 1.5% of your monthly Primary Social Security Benefit, times your years and months of service credit up to 33 1/3 years.</p> <p>(3) \$5 for each of your first 10 years of service credit plus \$7 for each of service years 11 through 20 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 service, this will be reduced 1% a year for each year less than eight) plus \$18.</p> <p>(4) 42% of your average straight-time monthly earnings at 30 years of service credit.</p> <p>(5) 53% of you average straight-time monthly earnings at 30 years of service credit minus 50% of your monthly Primary Social Security Benefit.</p> <p>This plan includes Survivor Benefits if you die while employed and you have completed at least 10 years of service. If you are not eligible for a full pension or you elect continued payments to a survivor, the amount calculated by these formulas will be reduced.</p> <p><b><u>5-year vesting period</u></b>.</p>

**Life and Medical Benefits During Retirement:**

If you have at least 10 years of Company Service Credit as a full-time employee, and you are eligible for a pension, you and the Company will share the cost of your medical coverage. Coverage for retirees and/or spouses under the age of 65 is the same medical and dental coverage offered to active employees. Retirees and spouses age 65 or over may purchase a Major Medical Medicare Supplement Plan. If you have been in the life insurance plan for at least 5 years immediately preceding your retirement, you can continue your life insurance coverage until the age of 65 at the same coverage level, providing you pay the premium. At age 65, your life insurance coverage will be reduced at no further cost to you.

## OTHER BENEFITS

Flexible Work Hours	This program was designed to recognize the need for some employees to adjust their hours during the workweek.
Part-Time Employment	Part-time employment is available with a modified benefits package
Credit Union Membership	Employees and family members of UT-Battelle may become members of the ORNL Federal Credit Union. A branch office with ATM machines is located at the ORNL main site.
Service Awards	The company recognizes employees upon the completion of each of 5 years of service with service awards.

## CONTACT & ADMINISTRATION INFORMATION

Some ORNL Employee Benefits are administered by another DOE facility, the BWXT Y-12 National Security Complex. BWXT Y-12 administers the multiple employer plans, which include our medical, dental, and life and accident insurance; retirement savings (401k); and pension plans. ORNL / UT-Battelle administers the other plans. The table below identifies those plans administered by UT-Battelle and by BWXT-Y12. For administrative questions, contact the company who manages that particular plan.

### Plans administered by UT-Battelle (574-7474 or 1-866-576-7766)

- Short-Term Disability
- Long-Term Disability
- Employee Assistance Program
- Flexible Spending Accounts
- Leaves of Absence
- Long Term Care
- Service Award Program
- Workers' Compensation

### Plans administered by BWXT Y-12 for UT-Battelle (574-1500 or 1-877-861-2255)

- Medical (includes prescription drugs and vision care)
- Dental
- Basic and Supplemental Life Insurance
- Spouse and Dependent Life Insurance
- Special Accident Insurance
- Business Travel Accident Insurance
- Retirement Savings Program
- Pension Plan
- COBRA

For specific questions about coverage, contact the provider directly.

### Medical Insurance:

CIGNA Open Access/Option 1: 1-800-832-3211

CIGNA Option 2: 1-800-515-7378

### Dental Insurance

MetLife: 1-800-942-0854

