

## Summary Of Employee Benefits

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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 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 Book of Benefits.

*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.*

April 12, 2005



BENEFIT	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Basic Group Life Insurance	Company and you share the cost of coverage. The employee cost is \$0.195/\$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 Insurance	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 provided you enroll in basic life insurance.	Dependent Spouse Life Insurance coverage is from \$10,000 to \$50,000. Dependent child coverage is \$10,000 per eligible child. Evidence of insurability may be required.
Special Accident Insurance	You pay the entire cost, based on coverage elected. Individual and family coverage are available.	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.	Coverage is available through MetLife or Delta Dental. Review each plan to determine the best way to meet your dental needs.
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 and CIGNA Point of Service Plans are available. Both plans utilize the CIGNA Tennessee Seamless Network of Providers, and offer a Personal Health Assistance Program for individuals with certain chronic health conditions. Review each plan to determine the best way to meet your health care needs.
Long-Term Care	You pay the 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 several coverage and total lifetime benefit options from which to choose. Evidence of insurability may be required.
Flexible Spending Accounts	You contribute through payroll deductions.	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 health care and dependent care expenses.

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Short-Term Disability (Sick Leave)	Company	After one month of employment. Benefit is based on length of company service.	<b>Salaried employees:</b> The benefit provides up to 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, 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.												
Workers' Compensation	Company	Date of employment.	The Company pays 100% salary continuation for up to 6 months of disability due to a work related injury or illness; then you are compensated according to state law.												
Vacation (Hourly)	Company pays full salary.	After 1 year of continuous service.	<table> <thead> <tr> <th>Years of Service</th> <th>Weeks of Vacation /Year</th> </tr> </thead> <tbody> <tr> <td>0-4</td> <td>2</td> </tr> <tr> <td>5-9</td> <td>3</td> </tr> <tr> <td>10-19</td> <td>4</td> </tr> <tr> <td>20-29</td> <td>5</td> </tr> <tr> <td>30+</td> <td>6</td> </tr> </tbody> </table> <p>One week of the initial vacation may be taken after completing 6 months of Company Service.</p>	Years of Service	Weeks of Vacation /Year	0-4	2	5-9	3	10-19	4	20-29	5	30+	6
Years of Service	Weeks of Vacation /Year														
0-4	2														
5-9	3														
10-19	4														
20-29	5														
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Vacation (Salaried)	Company pays full salary.	Employees accrue vacation beginning on date of hire.	<table> <thead> <tr> <th>Years of Service</th> <th>Weeks of Vacation /Year</th> </tr> </thead> <tbody> <tr> <td>0-9</td> <td>3</td> </tr> <tr> <td>10-19</td> <td>4</td> </tr> <tr> <td>≥ 20</td> <td>5</td> </tr> </tbody> </table> <p>Vacation accrues weekly until you reach the yearly maximum.</p>	Years of Service	Weeks of Vacation /Year	0-9	3	10-19	4	≥ 20	5				
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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 employees may select an additional "floating" holiday of choice. Hourly employees receive an additional day related to Independence Day.</b>												
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.
401(k) Retirement Savings Plan	Company and you.	You may enroll as of 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 may 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>3-year vesting period</b> . Loan provisions are available.
Non-Contributory Pension Plan	Company	<p>You can retire with a full pension:</p> <ul style="list-style-type: none"> <li>• At age 65 or later, regardless of years of service</li> <li>• At age 62 or later, with 10 years of service</li> <li>• When your age and years of service total 85 or more</li> </ul> <p>You can retire with a reduced pension:</p> <ul style="list-style-type: none"> <li>• At age 50, with at least 10 years of service</li> </ul>	<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> <ol style="list-style-type: none"> <li>(1) 1.4% of your average straight-time monthly earnings (ASTME) times your company service (CS). <math>[(.014)(ASTME)(CS)]</math></li> <li>(2) 1.767% of your average straight-time monthly earnings (ASTME) times your company service (CS) minus 50% of your monthly Primary Social Security Benefit. (SSB offset is prorated if service is less than 30 years). <math>[(.01767)(ASTME)(CS) - (.5)(SSB)((CS \text{ up to } 30)/30)]</math></li> <li>(3) \$5 for each of your first 10 years of service 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.</li> </ol> <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. <b>5-year vesting period</b>.</p>

**Benefits During Retirement:**

If you have at least 10 years of Company Service as a full-time employee, and you are eligible for a pension, you and the Company will share the cost of your medical and dental 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 one year immediately preceding your retirement, you can continue your basic 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 and provided 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)	Plans administered by BWXT Y-12 for UT-Battelle (574-1500 or 1-877-861-2255)
<ul style="list-style-type: none"> <li>• Short-Term Disability</li> <li>• Long-Term Disability</li> <li>• Employee Assistance Program</li> <li>• Flexible Spending Accounts</li> <li>• Leaves of Absence</li> <li>• Long Term Care</li> <li>• Service Award Program</li> <li>• Workers' Compensation</li> </ul>	<ul style="list-style-type: none"> <li>• Medical (includes prescription drugs and vision care)</li> <li>• Dental</li> <li>• Basic and Supplemental Life Insurance</li> <li>• Spouse and Dependent Life Insurance</li> <li>• Special Accident Insurance</li> <li>• Business Travel Accident Insurance</li> <li>• Retirement Savings Program</li> <li>• Pension Plan</li> <li>• COBRA</li> </ul>

**For specific questions about coverage, contact the provider directly:**

### Medical Insurance

CIGNA : 1-800-244-6224

### Dental Insurance

MetLife: 1-800-942-0854

Delta Dental: 1-800-223-3104

