

Participant Insurance Communication for 2026

Dear Participant,

Through your educational appointment administered by Oak Ridge Associated Universities (ORAU), you are eligible to participate in certain insurance plans through ORAU. Please read the information below carefully, as it includes changes to currently offered insurance plans. You can also find this information on the [Participant Insurance Website](#).

****Any insurance related changes will be effective January 1, 2026, and the Participant Insurance Website will update accordingly.***

Medical, Prescription, Dental, Vision Plan Changes

There will be an increase to the Medical, Prescription, Dental, and Vision premiums for 2026.

Medical

There are minimal plan design changes to the medical plan for 2026. Medical insurance is provided by BlueCross BlueShield of TN.

- In-Network Out-of-Pocket maximum is increasing to \$4,000 / \$8,000
- Out-of-Network deductible is increasing to \$3,000 / \$6,000
- Out-of-Network Out-of-Pocket Maximum is increasing to \$12,000 / \$24,000
- Inpatient hospital stay copay is increasing to \$300
- Outpatient surgery copay is increasing to \$300

A quick reminder of the programs available through the ORAU medical plan for 2026:

- [Livongo - Hypertension Management Program](#) – Members with high blood pressure will be eligible to participate in the Livongo Hypertension Management Program by Teladoc Health. The program provides a connected blood pressure monitor and one-on-one support from expert coaches.
- [Healthy Maternity Program](#) – Confidential maternity health advice and personalized one-on-one support from a maternity nurse. 24/7 Nurse line for general health-related questions.
- [Hinge Health – Digital Musculoskeletal Program](#) – aims to reduce pain, opioid use, and surgeries with claims across the musculoskeletal continuum: preventive, acute, chronic and surgery. Participate in the program at no cost.

Prescription

Prescription drug coverage will continue to be provided by CVS Caremark. The [2026 Advanced Control Formulary](#) and the [2026 Advanced Control Specialty Formulary](#) include the medications that will be covered and their associated tier. Starting 1/1/26, you will be able to fill a 30- or 90-day supply of your maintenance medications at any CVS, Kroger, or Costco pharmacy or through CVS Mail Order Pharmacy. Non-maintenance medications will be limited to a 30-day supply at retail pharmacies.

Dental and Vision

There are no plan design changes to the dental plan for 2026. Dental insurance is provided by Delta Dental of TN.

There are no plan design changes to the vision plan for 2026. Vision insurance is provided by VSP.

Participant Health Insurance Premiums Effective January 1, 2026

Monthly premiums will continue to be based on the number of eligible family members you choose to cover. Please note the Dental and Vision bundle is optional, but enrollment in the Medical and Prescription plan is required to enroll in the Dental and Vision bundle. You can choose to drop the Dental and Vision bundle according to the rules in the [FAQ](#) on the Participant Benefits Website.

2026 Plan	Total		
	Individual	M + 1	Family
BCBST Medical	\$ 540.32	\$ 1,079.36	\$ 1,517.92
CVS Rx	\$ 151.36	\$ 299.28	\$ 427.44
Delta Dental	\$ 36.64	\$ 73.12	\$ 116.72
VSP Vision	\$ 10.56	\$ 21.20	\$ 33.76
Totals	\$ 738.88	\$ 1,472.96	\$ 2,095.84

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Totals	\$ 691.68	\$ 1,378.64	\$ 1,945.36

Participant Assistance Program

As a reminder, participants are provided with access to the Participant Assistance Program (PAP) offered through [TELUS](#) Health. This program is provided to you at no additional cost and is available to assist participants in managing life's challenges and maintaining a happy and well-balanced life.

The program offers short-term counseling sessions per issue per year to assist with many situations including:

- Relationship and Marital concerns
- Family issues
- Coping with Illness
- Everyday needs and life events

In addition to the counseling benefit, the program offers appointment-life assistance. This includes information and support to help you achieve a better balance between your personal studies, participation in the ORISE program, life, and family needs.

Additional Details

Please review the information below regarding actions you may need to take for the 2026 insurance plans.

1. As a reminder, insurance enrollments and changes will be processed through the Compass Portal, by logging into your Zintellect account and navigating to the Health Insurance tab at the top of the page. Once you are directed to the Compass portal, you will select the appropriate event to begin your insurance enrollment or change.
2. If you are currently enrolled in the ORAU Medical and Prescription plans, and/or the Dental and Vision plans and you **do not** want to change your elections, no action is required on your part. Your premium will be updated automatically to reflect the 2026 premium changes.
3. If you wish to change your current insurance elections or covered dependents, normal health insurance guidelines apply. All insurance changes must be made through the Compass Portal. Please see the [FAQ](#) section of the Participant Benefits Website for questions.
4. If you would like to enroll or wish to cancel any ORAU insurance coverage, please contact your ORISE program point of contact and you will complete your insurance termination through the Zintellect portal by providing outside insurance coverage information.
5. Participation in the PAP program through TELUS Health occurs automatically and will be at no cost to you. No action is required to participate in this benefit.

If you have questions about any of the benefit offerings, please reach out to HRHealthInsurance@orau.org.

Thank you,

HR Health Insurance



Insurance Guide



2026

January 1, 2026 - December 31, 2026

ORAU

2026 Insurance Rates

	Individual	M + 1	Family
BCBST Medical	\$540.32	\$1,079.36	\$1,517.92
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Medical Insurance

BlueCross BlueShield of TN (BCBST)

	In-Network	Out-of-Network ¹
Deductible (per calendar year)		
Employee / Employee + One, Family	\$500 / \$1,000	\$3,000 / \$6,000
Out-of-Pocket Maximum (per calendar year)		
Employee / Employee + One, Family	\$4,000 / \$8,000	\$12,000 / \$24,000
Covered Services		
Office Visit (PCP/Specialist)	\$20 / \$40 copay	40% after deductible
Routine Preventive Care	No charge	40% after deductible
Telemedicine (Teladoc)	\$10 copay	Not covered
Outpatient Diagnostic (X-ray, Bloodwork)	No charge	40% after deductible
Complex Imaging	\$100 copay	40% after deductible
Ambulance	20% after deductible	
Emergency Room	\$150 copay	
Chiropractic	\$40 copay	40% after deductible
Inpatient Hospital Stay	\$300 copay	40% after deductible
Outpatient Surgery	\$300 copay	40% after deductible

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

- The plans pay the full cost of qualified in-network preventive health care services.
- You may have to pay a fixed dollar amount (**copay**) for certain services. Copays do not count towards your **deductible**. For other services that do not have a copay, you pay the full cost of non-preventive health care services until you meet the annual deductible. The deductibles on these plan are embedded.
- Once you meet the deductible, you pay a percentage of certain health care expenses (**coinsurance**) and the plan pays the rest.
- Once your deductible, copays and coinsurance add up to the **out-of-pocket maximum**, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year.

Prescription Insurance

CVS Caremark

In 2026, your prescription drug plan will be administered by CVS Caremark. The CVS Caremark network has over 60,000 retail and independent pharmacies and includes CVS Caremark Mail Service Pharmacy. To locate a network pharmacy, visit [CVS Caremark Home](#).

How do I know if my drug is covered?

The complete CVS Caremark formulary (Advanced Control Formulary) is available at [CVS Caremark Home](#). For your plan-specific formulary drug coverage, log in to your member portal through the website and search by name for the medication.

Can I get a 90-day supply of my medication?

Yes, maintenance medications can be filled for a 90-day supply at any CVS, Kroger, or Costco* pharmacy or through CVS Caremark Mail Service Pharmacy.

How do I fill my specialty medication?

You will need to fill your prescription through CVS Specialty pharmacy. To order prescriptions through CVS Specialty, call 800-237-2767 or download the CVS Specialty Mobile App.



	In-Network
Retail Pharmacy (30-day supply)	
Generic	\$10 copay
Brand	\$35 copay
Non-Formulary	\$55 copay
Specialty	30%
Mail Order Pharmacy (90-day supply)	
Generic	\$20 copay
Brand	\$70 copay
Non-Formulary	\$110 copay

*Pharmacy list subject to change

Telehealth & Condition Management

Teladoc

Now you can get the care you need - including most prescriptions - for a wide range of minor conditions by connecting with a Teladoc Health certified physician via video chat or phone, without leaving your home or office. You access care when, where, and how it works best for you!

- › **Choose When:** Day or night, weekdays, weekends and holidays.
- › **Choose Where:** Home, work or on the go.
- › **Choose How:** Phone or video chat.

Contact information for Teladoc Health can be found on page 14 of this guide.

You can also use Teladoc for:

- › Mental Health: Talk to an expert for anxiety, depression, and other issues
- › Dermatology: Get treatment for skin conditions by uploading pictures
- › Nutrition Counseling: Get a nutrition plan from dieticians
- › Tobacco Cessation: Talk to a doctor about enrolling in this program

Signing up is easy!

Just log-in to your [bcbst.com](https://www.bcbst.com) account and register for Teladoc.

Digital Musculoskeletal Program by Hinge Health

Hinge Health is a comprehensive solution aimed at reducing pain and medical spend associated with musculoskeletal (MSK) issues. The digital musculoskeletal clinic works across the entire MSK continuum: prevention, acute, chronic, and surgery.

Hinge Health combines a clinical care team, advanced motion technology, and a wearable pain relief device. In addition, they have over 750,000 in-person providers ready to enable real-time interventions. The digital MSK program is available at no cost to members under the ORAU medical plan. Log-in to your [bcbst.com](https://www.bcbst.com) account, go to **Managing Your Health**, and choose **Digital MSK**.

Hypertension Management Program by Livongo

Members with hypertension will be eligible to participate in the Livongo Hypertension Management Program. This program will provide personalized insights on your readings and support from expert coaches, all to help you take charge of your health.

Members who sign up for the program will receive at no cost:

- › A connected blood pressure monitor
- › Step-by-step action plans based on your goals
- › Tips on nutrition, activity and more
- › One-on-one support from expert coaches

Log-in to your [bcbst.com](https://www.bcbst.com) account, choose **Managing Your Health**, then **Blood Pressure Management**. Once eligibility has been confirmed, you will be shipped the Livongo Welcome Kit. You'll also be able to download and log in to the Livongo mobile app, where you can personalize your program and see your progress.

Healthy Maternity by BCBST

If you are expecting, the BCBST Healthy Maternity program can provide you with support throughout your pregnancy. Moms-to-be who enroll in the program can receive benefits such as confidential maternity health advice, personalized one-on-one support from a maternity nurse, and helpful prenatal information and online pregnancy resources.

To take advantage of the full program features, enroll within your first 20 weeks of pregnancy. Log-in to [bcbst.com](https://www.bcbst.com), choose **My Health & Wellness**, then click on **Healthy Maternity**. You can also enroll by calling 1-800-818-8581 and choosing the Case Management and then Healthy Maternity prompts.

Dental Insurance

Delta Dental of Tennessee DPPO

This plan offers you the freedom and flexibility to use the dentist of your choice.

However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the **Delta Dental of TN Premier or PPO network** (www.deltadentaltn.com).



	In-Network ¹	Out-of-Network ²
Deductible Individual / Family	\$25 / \$75	\$25 / \$75
Benefit Maximum Per Individual	\$1,500	\$1,500
Preventive	No charge	No charge
Basic	20%*	20%*
Major	40%*	40%*
Orthodontia (no age limit)	\$50%; \$1,500 lifetime maximum	\$50%; \$1,500 lifetime maximum

***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

1. If you use an in-network provider, you have access to both the Delta Dental Premier and PPO Networks.
2. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Vision Insurance

VSP Vision

The VSP vision plan gives you the freedom to seek care from the provider of your choice.

However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the VSP network (www.vsp.com).

You may also have to file your own claim if you go out-of-network.



	In-Network	Out-of-Network
Exam	\$10 copay	Up to \$50
Lenses Single Vision Bifocal Trifocal	\$10 copay \$10 copay \$10 copay	Up to \$50 Up to \$75 Up to \$100
Frames*	Covered up to \$150 allowance: no additional copay after \$10 copay for lenses	Up to \$70
Contact Lenses	Covered up to \$150 allowance: up to \$60 copay for Fit & Follow-up	Up to \$105
Frequency Exam Lenses Frames Contacts	Calendar year Calendar year Calendar year Calendar year	Calendar year Calendar year Calendar year Calendar year

*VSP LightCare Option - Members can use their existing frame allowance (\$150) for ready-to-wear, non-prescription blue-light filtering glasses or ready-to-wear non-prescription sunglasses (instead of prescription eyewear), both with UV defense built right into the lenses.

Participant Assistance Program

All participants and household members are eligible regardless of insurance enrollment.

TELUS Health

Life is full of challenges and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The PAP is provided at NO COST* to you through TELUS Health.

The PAP can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues
- Assistance for you and your household members
- Visits based on a clinically appropriate model
- Unlimited toll-free phone access and online resources

TELUS Health can be accessed at app.one.telushealth.com
Username & Password: orau



Contact Information

Coverage	Carrier/Vendor	Phone #	Website
Medical	BlueCross BlueShield of TN (BCBST)	(800) 565-9140	www.bcbst.com
Prescription Drugs	CVS Caremark	(844) 345-2786	www.caremark.com
Telemedicine	Teladoc Health	(888) 283-6691	www.bcbst.com
Dental	Delta Dental of TN	(800) 223-3104	www.deltadentaltn.com
Vision	VSP	(800) 877-7195	www.vsp.com
Participant Assistance Program (PAP)	Telus Health	(844) 664-0379	app.one.telushealth.com Username & Password: orau

For questions regarding insurance coverage, claims, etc., please contact ORAU Health Insurance at HRHealthInsurance@orau.org.

For questions regarding the Zintellect system, please contact ORAU Zintellect Support at zintellect@orau.org.

If you have any questions with the Empyrean/Compass system, our Participant Health Insurance Service Center is available to help at 888-844-0260 from 8:00 AM to 8:00 PM ET, Monday through Friday.

Insurance Changes

If you would like to make changes to your insurance coverage or view your current insurance, log into your Zintellect account at <https://zintellect.com> and navigate to the Health Insurance tab located at the top of the page. This will direct you to the Empyrean/Compass portal and allow you to make changes to your current insurance.

Insurance Website

Additional information about the insurance offered by ORAU/ORISE can be accessed by going to [ORAU and ORISE Participant Program Health Insurance Page](#)

If you have additional questions, you may also contact ORAU Health Insurance at HRHealthInsurance@orau.org.