



**It's Your Choice:
Stay In or Opt Out**



Delta Dental brings out the smiles.

See Page 2.



**Preventive Care:
What Test When?**

See Health Screening Chart below.



Anthem's Nurseline available anytime you need it.

See Page 2.

EXTRA! EXTRA! NO COVERAGE CHANGES! SEE NEW RATES IN PACKET.

BENEFITS MATTER



IMPORTANT INFORMATION REGARDING YOUR 2012 BENEFITS | RETIREE EDITION | NOVEMBER 2011

AVAILABLE SOON

Lipitor Goes Generic

The cholesterol-lowering drug Lipitor, commonly prescribed to treat or prevent cardiovascular disease, will be available in generic form in the United States by the end of 2011. Pfizer is the manufacturer of the brand-name drug. Ranbaxy Laboratories Ltd. will manufacture the generic drug.

The generic version of Lipitor will be available four years before the expected generic availability of Crestor or Vytorin, other medicines prescribed to lower cholesterol. Goldman Sachs analysts are touting the Lipitor generic launch as "the largest generic drug launch" ever. This may be partially due to the fact that Pfizer's Lipitor has been the largest-selling branded drug in the world.

In 2010, Battelle and PNNL had more than \$1.1 million in claims for Lipitor, with more than 4,000 prescriptions filled. Current member cost for a 90-day supply of brand-name Lipitor is about \$120. The cost for the same supply of the generic drug will be \$20 under the current plan design. This translates to an annual savings of \$400 per member for those who purchase the generic form under Battelle's and PNNL's prescription drug benefit.

For Battelle and PNNL Retiree medical plan members, prescription drug coverage is administered by CVS Caremark. Claims Administrators like CVS Caremark track usage of generics within their programs by figuring the generic dispensing rate. The generic dispensing rate is calculated by dividing the total number of generic prescriptions by the total number of prescriptions dispensed in a given time period. For every one percent increase in Battelle's generic dispensing rate, the Plan's gross pharmacy spend is estimated to decrease by 2.5 percent. Lowered costs for the Plan means lower costs for its members.

There are four components to Battelle's and PNNL's prescription drug program: the retail program, mail order program, specialty pharmacy services, and value generic program. For more information about these components or to view the formulary drug list or value generics list, visit the Caremark website at www.caremark.com/battelle.



Sources: CVS Caremark, Wikinvest

IT'S YOUR CHOICE: STAY IN OR OPT OUT

Q: What do I need to do to maintain my current medical and dental benefits?

A: If you want to remain enrolled in retiree medical and/or dental coverage, you do not need to do anything other than continue to pay premiums. Your enrollment will carry over into next year. The only change you can make to your retiree medical and/or dental is to cancel or remove a dependent from coverage, which can be done at any time throughout the year. If you want to cancel your coverage, you will need to send a written cancellation letter to your components Benefits Office. The cancellation letter must be received by the 7th of the month to be effective the 1st of the following month. You may cancel both medical and dental, or medical only, or dental only.

***If you drop coverage for yourself and/or a dependent, eligibility is forfeited and you may not re-enroll, except as indicated in the Medicare D article below.**

What Happens If I Enroll in Medicare D?

Battelle's retiree medical plans provide creditable prescription drug coverage. Creditable coverage means that, on average for all plan participants, the prescription drug coverage under Battelle's retiree group health plan is expected to pay out at least as much as the standard Medicare prescription drug coverage. This is important because it means that if you later decide to join a Medicare drug plan you would not have to pay a higher premium (a penalty).

Am I Eligible?

Medicare allows everyone with Medicare to take Medicare's Prescription Drug coverage. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO)

that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare and some plans may also offer more coverage for a higher monthly premium.

When Can I Join?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. Under certain circumstances, you may also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to My Battelle Coverage If I Join a Medicare Drug Plan?

It is important to understand how your current coverage will be affected if you decide to join a Medicare drug plan:

- If you enroll in a Medicare drug plan, your coverage under your Battelle plan **will be cancelled**. Your current coverage pays for other health expenses in addition to prescription drugs. You

will lose coverage for medical in addition to prescription drug coverage. Additionally, if your coverage is cancelled, your enrolled spouse/dependent(s) will also lose coverage.

- If your spouse/dependent elects to enroll in a Medicare drug plan, their medical and prescription drug coverage will be cancelled and their eligibility for coverage under a Battelle plan is forfeited. Their eligibility is also forfeited if you do not maintain your coverage in a Battelle plan. You may choose to keep your coverage even if your dependent's coverage is cancelled.

- If you enroll and maintain coverage in a Medicare HMO after completing the Election to Terminate Battelle Retiree Medical Coverage form, available from the

Benefits Office, you may re-enroll in a Battelle-offered plan at a later date for the following reasons:

- One-time free election, no reason needed
 - During an Open Enrollment Period
 - Anytime there is an involuntary loss of coverage under the Medicare HMO, provided application is made within 31 days of such loss of coverage. If application is made within 31 days, coverage will be effective as of the first day of the month following the loss of coverage.
- Please note that this exception applies to the retiree and spouse only and that dependent children cannot be re-enrolled.

How Do I Get More Info?

If you would like to learn more about Medicare Part D options, visit the Medicare website at www.medicare.gov. You also can call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Steps to Save You Money Using Generic Medicines

- Always discuss with your doctor if a generic is available and whether a generic alternative is right for you.
- Ask your doctor to allow generic substitution on all your prescriptions, if appropriate.
- Ask your pharmacist to fill your prescription with a generic equivalent, if available.
- Order your prescriptions through the CVS Caremark Mandatory Mail Service Pharmacy. Your prescription benefit allows CVS Caremark to fill your prescription with a generic equivalent for your prescribed medicine if your doctor permits.



Preventive Care Health Screening Chart

After age 60, both men and women should have routine checks for blood pressure every year, cholesterol every five years and a colonoscopy every 10 years.

Age	Blood Pressure	Pulse	Fasting Cholesterol Panel	Glucose	Bone Density	Colonoscopy	Mammogram	Pap Smear	PSA*	Prostate Exam
55	•	•	•				•			
56	•	•					•	•		
57	•	•		•			•			
58	•	•					•	•	•	•
59	•	•					•			
60	•	•	•	•		•	•	•		
61	•	•					•			
62	•	•					•	•	•	•
63	•	•		•			•			
64	•	•					•	•		
65	•	•	•	•	•		•	•		
66	•	•					•			
67	•	•					•		•	•
68	•	•		•			•			
69	•	•					•			
70	•	•	•			•	•			

KEY: ■ EVERYONE ■ WOMEN'S TEST ■ MEN'S TEST
* Prostate-Specific Antigen

Sources: Anthem, MedlinePlus, US Preventive Health Services Task Force



Battelle Sees Increased Dental In-Network Use

Last year's selection of dental plan administrator Delta Dental has produced a noteworthy increase of in-network utilization by Battelle and PNNL retirees and dependents.

The plan provides retirees with access to two of the nation's largest networks of participating dentists, offering the widest selection of participating dentists available anywhere. The two networks offered by the dental claims administrator are the Delta Dental PPO Network and the Delta Dental Premier Network.

The increase in utilization of network providers, both PPO and Premier combined, is linked to the availability of participating network dentists, as well as the convenience of having participating dentists submit claims on behalf



of patients. In addition, patients can control out-of-pocket costs through their dental provider selections – it is possible for a plan member to experience greater

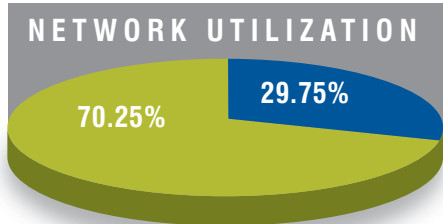
cost savings by selecting a PPO network dental provider since their negotiated fees are lower than the fees for the Premier network providers.

The dental plan services include preventive services, such as regular exams and cleanings, minor and major restorative services, oral surgery services and implants. **Claims for dental services received between January 1 and December 31 of the current year must be filed by December 31 of the following year.**

For more details about services and coverage, refer to the Benefits Guide within your packet.

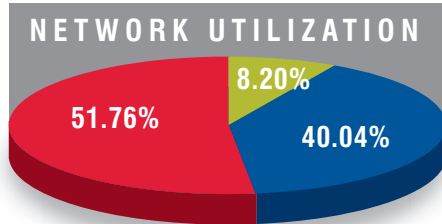
Since the change to Delta Dental on January 1, 2011, there has been an increase in network utilization.

Cigna - 2010



■ In-Network
■ Out-of-Network

Delta Dental - 2011



■ Delta Dental PPO
■ Delta Dental Premier
■ Out-of-Network

Shingles Vaccine Coverage

Battelle's retiree medical plans provide coverage for the shingles vaccine, Zostavax, for plan participants who are age 50 and over. However, it has come to our attention that it can be very difficult to locate providers who stock this vaccine in their offices. Instead, providers typically write prescriptions for the vaccine to be filled at a retail pharmacy and then ask the patient to return with it to be administered in the office.

Battelle's plans generally do not provide coverage for vaccines under the prescription drug plan since they are covered under the medical portion

of the plans. However, because it is becoming increasingly more difficult to locate a physician who stocks this vaccine, effective November 1, 2011, Battelle has elected to cover the Zostavax vaccine in full, with no co-pay, under the CVS Caremark prescription drug coverage.

If your provider writes you a prescription for this vaccine, you may have it filled at any network retail pharmacy. However, please note that not all pharmacies stock this vaccine, so you may want to contact your pharmacy prior to dropping off your prescription.

Nurses Still Making "House Calls"

It may seem like the days of medical house calls are a thing of the past, but medical plan provider Anthem continues to provide personal, always-available medical advice through its 24-hour Nurse Line to all Battelle retiree medical plan participants.

The nurse line is available for members to speak to an experienced, registered nurse any hour of every day. The nurse operators are trained to help callers make more informed decisions about their health situations.



Callers may pose general health questions or request guidance for critical health concerns. Call 888-596-9473 (toll-free) to speak to a nurse who is trained to help patients make more informed decisions about their health situations.

Members also can find recorded information about important health topics by consulting the audio health library where hundreds of selections are available.



CLASSIFIEDS

BENEFITS OFFICE



We're Here to Help You

We're committed to helping you understand the value of your Battelle retiree health benefits. To do this, we'll meet with you in person, over the phone, or correspond via e-mail.

Contact Info:

BATTELLE BENEFITS ADMINISTRATION
Phone: 614-424-6350
Online: www.battelle.org/benefits
E-mail: bcobenefits@battelle.org
Mail: Benefits Administration
Battelle Memorial Institute
505 King Avenue, A-194
Columbus, OH 43201

PNNL BENEFITS OFFICE

Phone: 509-375-6361
Online: <http://benefits.pnnl.gov/retirees.stm>
E-mail: ask.benefits@pnnl.gov
Mail: Benefits Office, ROB 1286
Pacific Northwest National Laboratory
902 Battelle Boulevard
Richland, WA 99352

DENTAL



Dental Plan

If you're enrolled in the dental plan, your claims are administered by Delta Dental. Delta Dental provides you with access to two of the nation's largest networks of participating dentists: the Delta Dental PPO Network and the Delta Dental Premier Network.

Contact Info:

Customer Service: 800-524-0149
www.deltadentaloh.com
Claims Only Mailing Address:
PO Box 9085, Farmington Hills, MI
48333-9085
Written Inquiries Mailing Address:
PO 9089, Farmington Hills, MI 48333-9089

MEDICAL



Medical Plan

Your medical benefits provide coverage for routine, preventive and emergency health care throughout the year.

Contact Info:

Customer Service: 800-514-3021
Anthem 24-Hour Nurse Line: 888-596-9473
www.anthem.com

PHARMACY



Prescription Drug Benefits

Having a prescription drug benefit helps manage the cost of your prescription needs. Your prescription drug coverage is administered by CVS Caremark.

Contact Info:

Battelle-retiree Customer Service
Toll-free Line: 888-543-4919
PNNL-retiree Customer Service
Toll-free Line: 877-668-8993
www.caremark.com
www.caremark.com/battelle

VISION

Vision Coverage

Anthem Blue View Vision – If you're enrolled in the Anthem Network Only Plan for Retirees Not Eligible for Medicare, you will automatically be enrolled in Anthem's Blue View Vision Plan for vision services and supplies. Vision exams for PNNL retirees not eligible for Medicare are covered under the medical plan. For additional information, refer to the 2012 Benefits Guide.

Contact Info:

Customer Service: 866-723-0515
www.anthem.com

How to reach us

BATTELLE BENEFITS ADMINISTRATION

PHONE: 614-424-6350
ONLINE: www.battelle.org/benefits or
E-MAIL: bcobenefits@battelle.org
MAIL: Benefits Administration, Battelle Memorial Institute, 505 King Avenue, A-194, Columbus, OH 43201

PNNL BENEFITS OFFICE

PHONE: 509-375-6361
ONLINE: <http://benefits.pnnl.gov/retirees.stm>
E-MAIL: ask.benefits@pnnl.gov
MAIL: Benefits Office, ROB 1286, Pacific Northwest National Laboratory, 902 Battelle Boulevard, Richland, WA 99352