

Glossary



Sometimes, to describe a benefit plan accurately, some technical terms must be used. This Glossary contains brief definitions to help you understand the terms used throughout this handbook.

Glossary

Acts of Terrorism

For business travel accident coverage

Premeditated, politically motivated violence perpetrated against a non-combatant by: a) persons not acting on behalf of a sovereign state; or b) clandestine state agents.

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 will no longer be considered approved on the earliest of these dates:

- the date you are able to perform the material duties of your own occupation or 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.

Average Straight-Time Monthly Earnings

The average of your highest earnings for three years during the last ten years just before you retire. Refer to the Pension Plan section for information on how average straight-time monthly earnings are calculated.

Beneficiary

The person, organization or trust that you name to receive any life, accident, pension plan or savings program benefits if you die.

Birthing Center

An institution which is constituted, licensed and operated in accordance with the laws of legally authorized agencies to furnish room and board, services of qualified nurses and a certified nurse midwife to expectant mothers. One or more nurses must be on duty at all times. To qualify as a birthing center, an institution must:

- have available at all times, under an established agreement, the services of a physician
- maintain daily medical records on all patients
and
- have agreements with hospitals that will accept patients requiring inpatient hospital care at once.

Bomb Scare/Search/Explosion

For business travel accident coverage

"Bomb" means any real or dummy explosive device placed with intent to damage, scare, or cause injury. "Scare" means any real or false report of the presence of a bomb on the premises of the company. "Search" means any organized search of a reported bomb. "Explosion" means any artificially induced explosion of a bomb on the Company's premises where it appears that the explosion was intended to cause injury or unlawful property damage, whether or not the presence of the bomb was reported before the explosion occurs.

Business Trip

Travel authorized by the Company, including relocation trips, home leaves and rest and relaxation leaves, as well as any side trips or vacations taken in conjunction with a business trip.

Glossary (cont'd.)

Child

For medical and dental coverage

Your own child, your legally adopted child or any child of the person who is recognized under applicable law as your spouse and any other child for whose care you are responsible pursuant to the terms of a court order or an agreement with a state or other governmental agency for his or her custody and support. However, no individual shall be treated as a child under this definition unless you can claim the child as a dependent on your federal income tax return and can demonstrate that:

- the child resides with you in a regular parent-child relationship (or would so reside but for a handicap, disability or illness)
- you are legally responsible for providing at least 50% of the child's support
and
- you certify in writing (as a condition of your employment) that you provide at least 50% of the child's support on a regular basis.

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.

Child Care Center

For special accident insurance

A facility which is run according to law, including laws and regulations applicable to child care facilities and provides for care and supervision for children in a group setting on a regular daily basis. A child care center does not include a hospital, a child's home or care provided during normal school hours (attending grades one through twelve).

COBRA

Consolidated Omnibus Budget Reconciliation Act of 1985; this federal law allows you and your eligible dependents to continue health care coverages under certain circumstances when coverage would otherwise end.

Coinsurance

The percentage of the bill you are required to pay. For example, if you go out-of-network under the Point-of-Service Plan, you pay 30% of the bill as coinsurance for most medical services, after meeting the deductible.

Company

UT-Battelle, LLC
BWXT-Y12, LLC

Conduit IRA

A temporary Individual Retirement Account that you use to hold rollovers between two employers' qualified plans.

Conversion Privilege

Your right to convert a group medical, life insurance or special accident insurance policy into an individual policy.

Copayment

The amount you pay when you go in-network for medical treatment under the Point-of-Service Plans. For example, you pay a \$20 copayment when you visit a network physician.

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 section for more information on credited service.

Crown

A restoration which replaces enamel, covering the entire crown of a tooth, usually made of porcelain or acrylic.

Deductible

The amount you and your enrolled dependents are required to pay each year for covered expenses before the out-of-network side of the Point-of-Service Plans or the Indemnity Plan pay benefits.

Glossary (cont'd.)

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.

Durable Medical Equipment

Any equipment which can withstand repeated use and is medically essential to treat an injury or sickness.

Early Retirement

Retirement prior to reaching age 65.

Elective Surgery

A surgical procedure which is not considered emergency in nature and which may be avoided without undue risk to the patient.

Eligible Dependents

For medical and dental coverage

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse
- a child who is not recognized under applicable law as the spouse of another person and who is:
 - less than 19 years old
 - 19 years old but less than 24 years old and wholly dependent on you for support
or
 - 24 or more years old, primarily dependent on you for support and incapable of self-sustaining employment by reason of a mental or physical handicap.

The term "child" is defined on page 3 of the Glossary.

For special accident insurance coverage

Your eligible dependents are your spouse under age 70 and your unmarried children from birth through 18 years of age. An unmarried child under age 28 is also considered your eligible dependent if he or she is enrolled as a full-time student in any school beyond the twelfth grade level.

Coverage will continue for any child who reaches the age limit and is totally incapable of self-sustaining employment due to a physical or mental handicap and is chiefly dependent upon you for support and maintenance.

Your eligible dependents are:

- the person who is recognized under applicable law as your spouse
- a child who is not recognized under applicable law as the spouse of another person and who is:
 - less than 19 years old
 - 19 years old but less than 24 years old and wholly dependent on you for support
or
 - 24 or more years old, primarily dependent on you for support and incapable of self-sustaining employment by reason of a mental or physical handicap.

For Spouse and Dependent Life Insurance

Your eligible dependents are your spouse under age 70 and your unmarried children from age 6 months to 19 years (up to age 24, if a full-time student).

Eligible Earnings

Your straight-time earnings divided by straight-time hours then multiplied by scheduled hours.

Emergency

A serious accident or sudden illness that is life-threatening or could result in a long-term medical problem, such as uncontrolled bleeding, seizure or chest pain.

Emergency Admission

Any hospital admission for an inpatient stay for a condition which:

- has a sudden and unexpected onset
and
- requires prompt care to protect life, relieve severe pain or diagnose and treat symptoms which, with delay, could result in serious injury.

ERISA

The Employee Retirement Income Security Act of 1974, as it may be amended from time to time.

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.

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.

Full-Time Student

For special accident spouse and dependent life insurance coverage

A person who is enrolled full-time in any accredited school, including a trade or vocational training program.

Full-Time Temporary Employee

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

Home Health Aide

A person who is trained to assist a person with daily living in his or her home after surgery or injury and who reports to and is under the direct supervision of a home health care agency. A home health aide can assist with personal hygiene, changing dressings and mobility.

Home Health Care Agency

A hospital or a non-profit or public agency which is constituted and licensed to provide home health care.

Home Health Care Visit

Four hours of skilled nursing or services provided by a home health aide.

Hospice

An institution or part of one which primarily provides care for terminally ill patients and fulfills any licensing requirements of the state or locality in which it operates.

Hospice Program

A coordinated, interdisciplinary program of care designed to meet the physical, psychological, spiritual and social needs of dying persons and their families. A hospice program may also provide palliative and supportive medical, nursing and other health services through home or inpatient care during the terminal illness.

Hospice Care Services

Any services provided by a hospital, skilled nursing facility, home health agency, hospice or any other licensed facility or agency under a hospice program.

Glossary (cont'd.)

Hospital

A hospital is an institution constituted, licensed and operated in accordance with the laws pertaining to hospitals, which maintains on its premises all the facilities needed to diagnose and treat injury and sickness. It is an institution which qualifies as a hospital, a psychiatric hospital or a tuberculosis hospital as a provider of services under Medicare and is accredited by the Joint Commission on the Accreditation of Hospitals.

A hospital can specialize in treatment of mental illness, alcoholism, drug addiction, or other related illness. It can also provide residential treatment programs, but only if it is constituted, licensed and operated in accordance with the laws of legally authorized agencies responsible for medical institutions. It provides all treatment for a fee, by or under the supervision of physicians on an inpatient basis with continuous 24-hour nursing service by qualified nurses.

Any institution which is, other than incidentally, a place for rest, a place for the aged or a nursing home, will not be considered a hospital.

Hospital Precertification

Approval of a hospital stay or special procedure by CIGNA Member Services if you are covered under the Point-of-Service Plans and Intracorp if you are covered under the Indemnity Plan.

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.

Indemnity Plan

A medical plan in which you can use any provider you choose and in which benefits are paid after a deductible is satisfied.

Informal Caregiver

For long term care

A person providing custodial (personal) care, who is not a nurse or therapist or whose services are not provided and supervised by a home health care agency, nursing home, assisted living facility, hospice, or adult day care center or care management organization. Members of the covered person's immediate family may qualify as informal caregivers.

In-Network Benefits

The level of coverage you receive under the Point-of-Service Plans for care provided or coordinated by your primary care physician.

Lifetime Maximum

The maximum amount of benefits a plan will pay for an individual during his or her lifetime.

Limb

An arm or a leg.

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 six months.

Loss

For purposes of business travel accident and special accident insurance coverage, loss of hand or foot means complete severance through or above the wrist or ankle joint. Loss of eyesight means the complete or irrecoverable loss of entire sight of either eye. Loss of speech means complete inability to communicate audibly in any degree. Loss of hearing means irrecoverable loss of hearing which cannot be corrected by any hearing aid or device. Loss of thumb and index finger means actual severance through or above the joint closest to the wrist. A loss must result directly from bodily injuries caused by an accident.

Major Medical Medicare Supplement Plan

A medical plan available to retirees who are age 65 or over and enrolled in Medicare Part A and Part B. The plan is designed to supplement your Medicare Part A coverage and to provide coverage for certain expenses for which no Medicare benefits or limited Medicare benefits are payable.

Member Services

The network manager's customer service unit. You can call Member Services any time you have a question about the Point-of-Service Plans.

Mental Health Provider

The company responsible for authorizing mental health and alcohol/drug abuse treatment for Point-of-Service Plans participants.

Myofunctional Therapy

Correcting and/or retraining of the muscles in order to correct an orthodontic disorder.

Necessary Services and Supplies

Any services or supplies, other than bed and board, that are necessary for your treatment and are administered during hospital confinement. Necessary services and supplies will also include professional ambulance service to or from the nearest hospital where the necessary medical treatment can be provided, and any charges for the administration of anesthetics during hospital confinement. Necessary services do not include special nursing, dental or medical services.

Network

A group of health care providers who have agreed to provide care for prenegotiated rates, as well as to comply with quality assurance procedures and patient service standards.

Network Manager

The health plan that sets up and manages a network of providers and administers out-of-network benefits, too. The Point-of-Service Plans' network manager is CIGNA HealthCare.

Network Pharmacy

A pharmacy that has contracted with Merck-Medco to provide prescription drugs.

Normal Retirement

Retirement at age 65.

Nurse

A Registered Graduate Nurse, a Licensed Practical Nurse or a Licensed Vocational Nurse. A nurse is a professional who has the right to use the respective title and the respective abbreviation R.N., L.P.N. or L.V.N.

Orthodontic Treatment

Science of the movement of teeth in the correction of malocclusion.

Orthotics

A custom-molded rigid insert that, when placed in the shoe, distributes the patient's weight equally throughout the foot and leg and relieves the stress from any one particular area.

Out-of-Network Benefits

If you are enrolled in the Point-of-Service Plans, the level of coverage for care you receive when the care is not coordinated by your primary care physician.

Glossary (cont'd.)

Out-of-Pocket Maximum

The maximum you have to pay for eligible medical expenses in one plan year. Once you reach this amount, the medical plan pays 100% of eligible expenses for the rest of that plan year.

All eligible medical expenses count toward the out-of-pocket maximum, except for expenses for prescription drugs, mental health/alcohol and drug abuse treatment, amounts above reasonable and customary and any penalties for failing to precertify your hospitalization.

Paralysis

The loss of all practical use of a limb as it relates to the ability to perform the normal functions and activities of everyday life without the use of a prosthesis or any other mechanical device(s).

Partial Denture

An appliance supporting artificial teeth less than the full number of teeth in one jaw.

Part-Time Employee

An employee who is scheduled to work more than 20% and less than 80% of the regular work schedule on a regular or temporary basis.

Pay

For medical coverage

Your annual basic rate of pay as of October 31 of the preceding year or your date of hire, if later, before any before-tax salary reductions. Pay does not include overtime, bonuses or any other extra form of compensation. If you are a retiree, your "pay" is your annual pension benefit.

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 before-tax salary reductions. Pay does not include overtime, bonuses or any other form of extra compensation.

For life and accident insurance benefits

Your annual basic rate of pay, determined as described in the Life & Accident Insurance section, before any before-tax salary reductions. Pay does not include overtime, bonuses or any other form of extra compensation.

Periodontal Splinting

Stabilizing or immobilization of periodontically involved teeth. Splinting may be accomplished with acrylic resin bit guards, orthodontic band splints, wire ligation, provisional splints and fixed prosthesis.

Periodontics

The treatment of disease of the gum and tissues surrounding the teeth.

Personal Identification Number (PIN)

The number that allows you to access savings program account information through the information line.

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.

Point-of-Service Plan

A medical plan through which you may receive care coordinated by a primary care physician (at the highest level of benefits) or by any other physician (at a lower level of benefits).

Prescription Drugs

Medication prescribed by a physician for the treatment of an illness or injury. There are two types of prescription drugs: brand-name and generic.

Primary Care Physician

A physician - generally an internist, general/family practitioner or pediatrician - whom you select to coordinate all your medical care within the point-of-service network.

Prosthodontic Services

The making of artificial devices for replacement of missing teeth and structures in the mouth.

Reasonable and Customary Charge

For medical coverage

A rate for medical services that is determined by the insurance company by taking into account:

- the normal range of fees charged by physicians in your geographic area for similar services
- your physician's usual fee for the service you receive or for similar services,
and
- any unusual circumstances.

If the insurance company considers your medical expenses more than reasonable and customary, you will be responsible for paying the additional amount. These charges do not count toward your deductible or out-of-pocket limit.

Reasonable and customary charges apply to the Indemnity Plan and the out-of-network side of the Point-of-Service Plans. All in-network charges under the Point-of-Service Plans are within the reasonable and customary limit.

For dental coverage

A rate for dental services that is determined by the insurance company by taking into account:

- the usual fees charged by dentists with similar training and experience in your geographic area
- any unusual circumstances or complications that require special skill, experience or additional time.

If the insurance company considers your dental expenses more than reasonable and customary, you will be responsible for paying the additional amount. These charges do not count toward your deductible.

Rollover Contributions

Distributions from another employer's qualified plan that you deposit into your savings program account.

Room and Board

All charges commonly made by a hospital for rooms and meals and all general services and activities needed for the care of registered bed patients.

Routine

A situation that does not require immediate attention, such as immunizations or annual exams.

Service Credit

The total elapsed time between the date you begin employment with the Company and your last day at work. Your service credit is used for all pension calculations except to determine your eligibility for a vested pension plan benefit.

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.

Skilled Nursing Facility

An institution or part of an institution which is constituted and operated in accordance with the laws pertaining to skilled nursing facilities. It must be under the full-time supervision of a physician or a registered graduate nurse who is regularly on the premises at least 40 hours per week. Such a facility must provide, for a fee, room and board and 24-hour nursing service by trained nurses.

The facility must:

- maintain a daily medical record for each patient
- have an agreement or written arrangement with a physician to provide emergency care
and
- have a written agreement with one or more hospitals providing for the transfer of patients and medical information between the hospital and the skilled nursing facility.

A skilled nursing facility will include that part of a hospital which is similarly constituted and operated to provide room and board and 24-hour nursing service for skilled care.

Glossary (cont'd.)

Space Maintainers

Appliances to prevent adjacent teeth from moving into space left by a lost tooth.

Straight-Time Earnings

Your basic rate of pay, including executive incentive compensation, shift premiums and hourly COLA, but not including overtime.

Terminally Ill

A medical prognosis of six months or less to live.

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.

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.

Totally and Permanently Disabled

For business travel accident and special accident insurance coverage

You are considered totally and permanently disabled if, as the result of a qualifying accident, you cannot do any work for which you are or can become qualified by reason of your education, experience or training, and you are not expected to be able to do so for the remainder of your life.

Urgent

A situation that requires prompt medical attention, but is not life threatening, such as a severe sore throat, sprained ankle, high temperature or ear infection.

Vesting

Ownership interest in your pension plan benefits and Company matching contributions under the savings program. You have an irrevocable right to a benefit when you are fully vested.