

2019 Annual Benefits Enrollment Guide

FLUOR BWXT, PORTSMOUTH MISSION ALLIANCE, FOUR RIVERS/WAI ACTIVE SALARIED AND LTD

YOUR 2019 BENEFITS

For 2019, you will purchase Medical, Dental and Vision insurance through your employer. You will no longer receive these benefits through East Tennessee Technology Park (ETTP). This packet includes information about the 2019 ETTP Health and Welfare Benefit Plan, under which you have Basic and Optional Life Insurance and Long Term Disability (LTD, if applicable).

LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2019 will continue to be offered through Securian. There will be no changes to the Life Insurance provisions for 2019, and monthly contributions will not change. **If you make no changes to your Life Insurance coverage during Annual Benefits Enrollment, you will have the same coverage as in 2018.** The 2019 monthly contributions are on page 2.

Basic Life

There are no changes to the Basic Life benefit. **Basic Life contributions will not change in 2019.** If you have Basic Life Insurance, but choose to drop that coverage for 2019, you will no longer be eligible for the optional employee and dependent life coverages. In addition, if you drop coverage and want to re-enroll at a later time, you will be required to submit Evidence of Insurability (EOI).

Optional Life *(includes Employee, Spouse and Dependent Child Optional Life Plans)*

- **Optional Employee Life – There will be no changes to monthly contributions for 2019.** If you would like to increase your coverage, you will be subject to EOI requirements.
- **Optional Spouse Life – There will be no changes to monthly contributions for 2019.** If you would like to increase your coverage, you will be subject to EOI requirements.
- **Optional Child Life – There will be no changes to monthly contributions for 2019.** No EOI is required for Optional Child Life.

QUESTIONS?

For additional information about your Life Insurance coverage, contact Securian at (888) 658-0193 or online at www.lifebenefits.com. For questions about your Medical, Dental and Vision benefits, please contact your employer.

\$ 2019 BENEFIT CONTRIBUTIONS

Life Insurance

Employee Basic Life (Rate per \$1,000 per month)	
Employee cost share	\$0.140
Optional Employee Life (Rate per \$1,000 per month)	
<30 years old	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.100
45-49	\$0.190
50-54	\$0.300
55-59	\$0.505
60-64	\$0.800
65-69	\$1.270
70-74	\$2.060
75-79	\$3.340
80-84	\$5.410
85-89	\$8.760

Dependent Life	
Optional Dependent Life – Spouse (Rate per \$1,000 per month)	
<30 Years Old	\$0.060
30-34	\$0.080
35-39	\$0.110
40-44	\$0.170
45-49	\$0.270
50-54	\$0.420
55-59	\$0.660
60-64	\$1.070
65+	\$1.720
Optional Dependent Life – Child (Rate per month for \$10,000)	
All ages	\$0.990

Important Disclosures

This summary information provides an overview of some of the main features of the benefit plans for eligible employees but does not reflect all of the benefits, exclusions, and limitations of the plans. For all of the plan rules, details, and coverage provisions, the terms of the plans are governed by the Plan Documents and insurance contracts. Should there be any inconsistencies between the Plan Documents and this summary information, the Plan Documents and insurance contracts will prevail. The Company reserves the right to amend or terminate any of the plans, in whole or in part, at any time.