

2020 Annual Benefits Enrollment Guide

FOUR RIVERS POST-65 RETIREE: ELIGIBLE SALARIED, GRANDFATHERED USW, NON-GRANDFATHERED USW RETIRED PRIOR TO 1/1/2020 AND NON-GRANDFATHERED USW RETIRED ON/AFTER 1/1/2020



2020 ANNUAL BENEFITS ENROLLMENT

This packet includes the required legal notices for the 2020 ETTP Health and Welfare Benefit Plan, under which you have retiree life insurance. If you are an eligible salaried retiree, a grandfathered bargaining unit retiree or non-grandfathered bargaining unit employee (retired prior to 1/1/2020), you will continue to be offered post-age 65 retiree health benefits through the ETTP UnitedHealthcare (UHC) exchange. For questions or information, contact UHC at **(866) 868-0605**. ***In 2020, the stipend amount will increase to \$212 per month (or \$2,544 annually).***

If you are a non-grandfathered bargaining unit employee who retires on or after 1/1/2020, you are eligible for the retiree life benefit only.

An eligible retiree must be enrolled in ETTP medical coverage in order for an eligible spouse to enroll in Pre- or Post-65 Retiree medical coverage (this does not apply to a surviving spouse).



ETTP 2020 Annual Benefits Enrollment Dates for Eligible Pre-Age 65 Retirees and Eligible Dependents: November 4 – November 13, 2019

You can enroll by telephone at **(888) 890-5631** or online at www.hrbenefitsadvantage.com. Enrollment instructions and a statement of your current benefit coverages will be provided to you in advance of the 2020 enrollment period.



LIFE INSURANCE

At age 65, your Retiree Basic Life Insurance coverage (if applicable) was reduced and that coverage will remain in effect for your lifetime at no cost to you. There are no changes to the life insurance provisions for 2020.



INFORMATION SOURCES

For additional information about your Post-65 Retiree Life Insurance coverage, contact Mercer Single Source 1™ at **(888) 890-5631**. You may also contact Discovery Benefits by calling (866) 451-3399 or online at www.discoverybenefits.com.



IMPORTANT SPOUSE ELIGIBILITY INFORMATION

The pre-age 65 spouse of an eligible retiree (either pre-age 65 or post-age 65) is not eligible to receive benefits under the ETPP Retiree Medical Benefit Plan (Retiree Plan) or the ETPP Health and Welfare Benefit Plan (HW Plan) in the form of group health insurance (medical, dental, vision) unless the eligible retiree is enrolled in and receiving applicable benefits under the plans.

The post-age 65 spouse of a pre-age 65 retiree is not eligible to continue coverage as a dependent in group insurance coverage unless **the pre-age 65 retiree is eligible for, enrolled in, and receiving group coverage under the Retiree Plan.**

NOTE: If the post-age 65 spouse is Medicare-eligible, the medical carrier may calculate benefits to include the estimated Medicare payment and pay any claim as if Medicare A and B had paid the primary coverage.

The spouse of an eligible pre- or post-age 65 retiree is not eligible to receive benefits under the ETPP Retiree Medical Benefit Plan (Retiree Plan) in the form of a post-65 Retiree Reimbursement Account (RRA) unless:

- the retiree is eligible for, enrolled in, and receiving benefits under the Retiree Plan,
- the spouse is age 65 or older,
- the spouse is enrolled in Medicare Parts A and B,
- the spouse is enrolled in the ETPP Retiree Healthcare Exchange Program

Please contact Mercer Single Source 1™ at **(888) 890-5631** for more information about the 2020 Annual Benefits Enrollment.

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.