

2020 Annual Benefits Enrollment Guide

FOUR RIVERS USW EMPLOYEES (ACTIVE AND LTD)



2020 ANNUAL BENEFITS ENROLLMENT

Each year during our Annual Benefits Enrollment period, eligible employees have the opportunity to review life benefit choices, consider their needs, and choose benefits coverage for the next year. The information you and your family members need to make informed decisions about your 2020 Annual Benefits Enrollment is available in this guide and online at www.ucor.com/benefitsRMP.html. Through this site, you may also submit questions and view responses to Frequently Asked Questions (FAQs) related to your 2020 benefits.



2020 Annual Benefits Enrollment Dates: 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.



ENROLLMENT ACTION

If you want to keep the same life benefits you have now, you are not required to take action during the 2020 Annual Benefits Enrollment period. If you don't take action, you will automatically be re-enrolled in the same life benefits you had in 2019, at the 2020 premium rates.

However, enrollment action is required if you want to change your life benefit coverage or coverage levels for 2020. The benefit election choices you make for January 1, 2020, will remain in place for the entire plan year unless you experience a qualifying life event such as a marriage, divorce, birth, or the adoption of a child, etc.

MAKING CHANGES DURING THE YEAR

Typically, the elections you make during Annual Enrollment will stay in effect until December 31, 2020. However, in certain circumstances, you may be able to make changes to your benefits during the year. If you experience a qualified life event, such as a marriage, divorce, or birth or adoption of a child, you can make benefit changes directly related to that life event. You must initiate your qualified life event change within 31 days of the qualifying event by calling Mercer Single Source 1™ (SS1) at **(888) 890-5631**.

WHAT'S NEW FOR 2020?

LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2020 will continue to be offered through Securian. There will be no changes to the Life Insurance provisions for 2020, **and monthly premiums will not change**. For your 2020 coverage, no enrollment action is needed if you want to keep the same life insurance coverage you have now. The 2020 monthly premiums are on page 3.

Basic Life

There are no changes to the Basic Life benefit, which is currently 2x your annual earnings. **Basic Life premiums will not change in 2020**. If you have Basic Life Insurance, but choose to drop that coverage for 2020, 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*)

You must be enrolled in Basic Life to have Optional Life coverage.

- **Optional Employee Life – There will be no changes to monthly premiums for 2020.** 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 premiums for 2020.** 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 premiums for 2020.** No EOI is required for Optional Child Life.

2020 BENEFIT PREMIUMS

LIFE

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
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.

INFORMATION SOURCES

The 2020 Annual Benefits Enrollment is handled by Mercer Single Source 1™ (SS1). Mercer Single Source 1™ is available to answer questions via email at ETTP@Mercer.com or by telephone at **(888) 890-5631**, Monday – Friday from 9:00 a.m. to 6:00 p.m. Eastern Time.

Prior to the 2020 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2019 Health and Welfare Benefits for which you are currently enrolled. This summary will be useful in determining what benefits you may need for the coming year and whether you need to take action.

At the conclusion of the 2020 Annual Benefits Enrollment period, you will receive a personalized 2020 Benefits Confirmation Statement from SS1. **Please review it carefully to ensure that it accurately reflects your benefit elections for 2020.** Evidence of Insurability (EOI) forms may be required for new or additional life coverage, and such coverage will not be effective until your application is approved by the insurance carrier.

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Benefit	Resource	Phone	Website
Benefits Enrollment	Mercer Single Source 1™	(888) 890-5631	www.hrbenefitsadvantage.com
Life	Securian	(888) 658-0193	www.lifebenefits.com

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