

2021 Annual Benefits Enrollment Guide

FOUR RIVERS SALARIED AND USW RETIREE (PRE-65) – RETIRED ON OR AFTER JANUARY 1, 2020

Each year during our Annual Benefits Enrollment period, you have the opportunity to review your applicable benefit choices, consider your needs, and choose benefits coverage for the next year. The information you and your family members need to make informed decisions about your 2021 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 2021 benefits.

 **2021 Annual Benefits Enrollment Dates:
October 26 – November 6, 2020**
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 2021 enrollment period.

ENROLLMENT ACTION

If you are an eligible non-grandfathered bargaining unit employee retiring on or after January 1, 2020, you may keep the same life benefit you had in 2020, at the 2021 premium rates. If you don't take action, you will automatically be re-enrolled in the same life benefits you had in 2020, at the 2021 premium rates. For other applicable retiree benefits, please contact your employer's Human Resources/Benefits Administration Department.

Enrollment action is required if you want to change your life benefit coverage or coverage levels for 2021. The benefit election choices you make for January 1, 2021, will remain in place for the entire plan year unless you experience a qualifying life event such as a marriage, divorce, birth or 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, 2021. 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 2021?

LIFE INSURANCE

Life insurance for 2021 will continue to be offered through Securian. ***There are no changes to the life insurance provisions for 2021.*** If you have elected the reduced paid-up life benefit, you do not pay a premium. The 2021 monthly premiums are shown below.

IMPORTANT SPOUSE ELIGIBILITY INFORMATION

The pre-age 65 spouse of an eligible pre-age 65 or post-age 65 retiree 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 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 medical 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.

2021 BENEFIT PREMIUMS

LIFE

Retiree Basic Life (Rate per \$1,000 per month)	
Retiree cost share (if applicable)	\$0.140

INFORMATION SOURCES

The 2021 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 2021 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2020 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 2021 Annual Benefits Enrollment period, you will receive a personalized 2021 Benefits Confirmation Statement from SS1. ***Please review it carefully to ensure that it accurately reflects your benefit elections for 2021.*** Evidence of Insurability (EOI) forms may be required for new life coverage, and such coverage will not be effective until your application is approved by the insurance carrier.

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

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.