

# 2022 Annual Benefits Enrollment Guide

FOUR RIVERS USW EMPLOYEES (ACTIVE AND LTD\*)



## 2022 ANNUAL BENEFITS ENROLLMENT

Each year during our Annual Benefits Enrollment period, you have the opportunity to review your Health and Welfare 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 2022 Annual Benefits Enrollment is available in this guide and online at [www.ucor.com/benefitsRMP.html](http://www.ucor.com/benefitsRMP.html). Through this site, you may also submit questions and view responses to Frequently Asked Questions (FAQs) related to your 2022 benefits.

**\*NOTE:** If you are on LTD you are no longer considered an active employee, but you are still eligible for certain benefits as described in this guide.



## 2022 Annual Benefits Enrollment Dates: October 25 – November 5, 2021

You can enroll by telephone at **(888) 890-5631** or online at [www.hrbenefitsadvantage.com](http://www.hrbenefitsadvantage.com). Enrollment instructions are included in your packet with this guide. A statement of your current benefit coverages was provided to you in advance of the 2022 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 2022 Annual Benefits Enrollment period. If you don't take action, you will automatically be re-enrolled in the same life benefits you had in 2021, at the 2022 premium rates.

**However, enrollment action is required if you want to change your life benefit coverage or coverage levels for 2022.** The benefit election choices you make for January 1, 2022, 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, 2022. 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 2022?

## LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2022 will continue to be offered through Securian. There will be no changes to the life insurance provisions for 2022, and **monthly premiums will remain the same**. For your 2022 coverage, no enrollment action is needed if you want to keep the same life insurance coverage you have now. The 2022 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 remain the same in 2022**. If you have Basic Life Insurance, but choose to drop that coverage for 2022, 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 2022.** 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 2022.** 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 2022.** No EOI is required for Optional Child Life.



# 2022 BENEFIT PREMIUMS

## LIFE

<b>Employee Basic Life (Rate per \$1,000 per month)</b>	
<b>Employee cost share</b>	\$0.140
<b>Optional Employee Life (Rate per \$1,000 per month)</b>	
<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
<b>Optional Dependent Life – Spouse (Rate per \$1,000 per month)</b>	
<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
<b>Optional Dependent Life – Child (Rate per month for \$10,000)</b>	
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 2022 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](mailto: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 2022 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2021 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 2022 Annual Benefits Enrollment period, you will receive a personalized 2022 Benefits Confirmation Statement from SS1. ***Please review it carefully to ensure that it accurately reflects your benefit elections for 2022.*** 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.

Benefit	Resource	Phone	Website
Benefits Enrollment	Mercer Single Source 1™	<b>(888) 890-5631</b>	<a href="http://www.hrbenefitsadvantage.com">www.hrbenefitsadvantage.com</a>
Life	Securian	<b>(888) 658-0193</b>	<a href="http://www.lifebenefits.com">www.lifebenefits.com</a>

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