

2023 Annual Benefits Enrollment Guide

2023 ANNUAL BENEFITS ENROLLMENT

UCOR ELIGIBLE SALARIED EMPLOYEES (ACTIVE AND LTD*)

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 2023 Annual Benefits Enrollment is available in this guide and online at www.ucor.com/benefitsRMP.html.

*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.



2023 Annual Benefits Enrollment Dates: October 24 – November 4, 2022

New for 2023! Beginning October 24, you'll enroll on our new enrollment website through Empyrean. You can enroll at MyGroupBenefits-UCOR-ORRCC.com or call the UCOR-ORRCC Benefits Service Center 1-800-451-8964.

Be sure to read the *new* enrollment instructions included with this guide. A statement of your current benefit coverages was provided to you in advance of the 2023 enrollment period.

ENROLLMENT ACTION

If you want to keep the same benefits you have now, you are not required to take action during the 2023 Annual Benefits Enrollment period. If you don't take action, you will automatically be re-enrolled in the same medical, dental, vision, and life insurance benefits you had in 2022, at the 2023 premium rates.

However, enrollment action is required if you want to:

- Change your benefit coverage or coverage levels for 2023, and/or
- Contribute to a Flexible Spending Account (Health Care FSA or Dependent Care FSA) in 2023
- Contribute to the Health Savings Account (HSA) offered with the new HSA Medical Plan

The benefit election choices you make for January 1, 2023 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, 2023. 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.

To initiate a life event change for the remainder of 2022 (through December 31), visit www.hrbenefitsadvantage.com or call Single Source One at **1-888-890-5631**. Beginning January 1, 2023, you can initiate a life event change through Empyrean at MyGroupBenefits-UCOR-ORRCC.com or call the UCOR-ORRCC Benefits Service Center **1-800-451-8964** from 8:00 AM to 5:00 PM EST, Monday through Friday.

HIRED IN OCTOBER – DECEMBER 2022?

You'll need to enroll in benefits for the remainder of 2022 (through December 31) through SS1 and again for 2023 through Empyrean. For SS1, you can enroll at www.hrbenefitsadvantage.com or call **1-888-890-5631**. For Empyrean, you can enroll at MyGroupBenefits-UCOR-ORRCC.com or call the UCOR-ORRCC Benefits Service Center **1-800-451-8964**.

WHAT'S NEW FOR 2023?

MEDICAL PLANS

You have three medical plan options for 2023.

- 1. The Medical PPO Plan:** This is the same medical plan that you were offered in 2022 with updated coverage for hospital stays, outpatient surgery, labs/X-rays/diagnostics, urgent care and prescription drugs. **Your PPO premiums will increase for 2023.**
- 2. NEW! Health Savings Account (HSA) CDHP Medical Plan:** This is a new medical plan being offered for 2023. The HSA CDHP Medical Plan is a high-deductible medical plan that includes an HSA **with a contribution from UCOR - \$500 for employee coverage and \$1,000 for employee plus one and family coverage.** This is money you can use for eligible medical expenses with tax-free dollars, and any unused amounts are yours to keep when you retire or leave UCOR. You may also make tax free contributions, up to the IRS limits, to your HSA. Like the CDHP offered today, it has higher deductibles and lower premium rates compared to the Medical PPO plan.
- 3. The Consumer Directed Health Plan (CDHP):** This is the same medical plan that you were offered in 2022 with updated in-network deductibles. **Your CDHP premiums will increase slightly for 2023.** This plan meets all the qualifications for an affordable medical plan under the Affordable Care Act. If you select the CDHP, you may be eligible to participate in an individual Health Savings Account, or HSA, through your bank to pay for eligible medical expenses—with tax-free dollars. The CDHP has a higher deductible than the Medical PPO Plan and HSA CDHP Medical Plan and also has the lowest premium rates.

The 2023 premiums are on pages 7-8. Beginning January 1, 2023, all payroll deductions will be taken weekly (i.e., over 48 weeks/4 times per month).

In all three plans, your costs for medical care will be lower if you use an in-network provider. Our medical plans also include a cap on how much you pay in a given year, called the out-of-pocket maximum.

MEDICAL AND PRESCRIPTION DRUG COMPARISON

2023 Medical Plan Options						
Plan Design Provisions	Medical PPO		HSA CDHP		CDHP	
Health Savings Account (HSA) Company Contribution	N/A		\$500 employee \$1,000 employee plus one and family		N/A	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Single/Family)	\$400/\$800	\$1,000/\$2,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000	\$5,000/\$10,000
Plan Pays	80% after deductible	60% after deductible	80% after deductible	50% after deductible	50% after deductible	50% after deductible
Annual Out-of-Pocket Maximum Single/Family (Includes deductible, coinsurance and copays paid by you)	\$5,100/\$10,200	\$13,200/\$26,400	\$4,500/\$9,000	\$9,000/\$18,000	\$6,550/\$13,100	13,100/\$26,200
Physician Office Visits Participant pays per visit	\$30 Primary	Deductible + 40%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%
Inpatient Hospital Participant pays	\$100 copayment	\$300 copayment + deductible + 40%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%
Outpatient Surgery Participant pays	\$100 copayment	Deductible + 40%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%
Emergency Room Participant pays per visit	\$200 copayment + deductible + 20%	\$200 copayment + deductible + 20%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%
Lab/X-Rays Participant pays	\$50 copayment	Deductible + 40%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%
High Cost Diagnostics Participant pays	Deductible + 20%	Deductible + 40%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%
Urgent Care Facility Participant pays	\$75 copayment	Deductible + 40%	Deductible + 20%	Deductible + 50%	Deductible + 50%	Deductible + 50%

The HSA CDHP Medical Plan and CDHP Plan include the Aetna Advanced Control Drug Formulary. This formulary is different from the Aetna Standard Opt Out Drug Formulary, which is available through the Medical PPO Plan. Before electing your plan, please go to www.ucor.com/benefitsRMP.html to review the prescription drug coverage formularies.

Note: Prescription drug formularies are updated regularly by our medical plan carrier. Be sure to review the formularies regularly. Changes to the formularies during the plan year may impact your Prescription Drug Coverage.

MEDICAL AND PRESCRIPTION DRUG COMPARISON (CONTINUED)

2023 Prescription Drug Coverage (In-Network)						
	Retail (30-day supply)	Mail (90-day supply)	Retail (30-day supply)	Mail (90-day supply)	Retail (30-day supply)	Mail (90-day supply)
Annual Deductible (Single/Family)	Integrated with Medical		Integrated with Medical		Integrated with Medical	
Formulary (Please see www.aetna.com for prescription formulary details.)	Standard Opt Out		Advanced Control		Advanced Control	
Tier I - Generic Participant pays	20% after deductible	20% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible
Tier II – Preferred Brand Name Participant pays	20% after deductible	20% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible
Tier III – Non-Preferred Brand Name Participant pays	20% after deductible	20% after deductible	30% after deductible	30% after deductible	45% after deductible	45% after deductible
Tier IV – Specialty Preferred Brand Name Participant pays	20% after deductible, to a max of \$400	Not covered	20% after deductible	Not covered	30% after deductible	Not covered
Tier V – Specialty Non-Preferred Brand Name Participant pays	20% after deductible, to a max of \$400	Not covered	30% after deductible	Not covered	45% after deductible	Not covered
Annual Out-of-Pocket Maximum Single/Family	Integrated with Medical		Integrated with Medical		Integrated with Medical	

Don't forget that you have access to the following resources to help save money on your healthcare expenses. See page 9 for each vendor's contact information.

Health Advocate: Get free, personalized assistance to help you navigate the healthcare system, from understanding claims to choosing providers and negotiating fees.

Teladoc: If you're enrolled in UCOR Health and Welfare medical benefits, you can access virtual support from board-certified doctors through Teladoc, the telehealth provider in partnership with Aetna. With Teladoc, you'll be able to speak to a doctor by phone or video 24/7, for a diagnosis of minor, short-term issues such as a fever or the flu. Teladoc provides adult and pediatric general medical care, and the physicians can prescribe short-term medication for a wide range of conditions when medically appropriate. You pay only your doctor visit copay (or deductible) for Teladoc consults.

MinuteClinic: If you're enrolled in UCOR Health and Welfare medical benefits, you can access in-person non-emergency care at a MinuteClinic, available inside select CVS Pharmacy and Target stores – walk-in or by appointment. You can get treatment for a variety of illnesses, injuries or conditions or even receive a prescription (if appropriate). MinuteClinics are open seven days a week (including evenings and weekends), and you can pick up your prescriptions on-site.

SAVINGS AND SPENDING ACCOUNTS

Health Savings Accounts (HSAs)

If you enroll in the HSA CDHP Medical Plan or CDHP, you are eligible to participate in a Health Savings Account (HSA), which is a savings account for qualified medical expenses. With an HSA, you can deposit, grow, save, and pay for qualified expenses today, while saving for future qualified expenses, tax-free. This means account holders get triple tax savings.

You may contribute **up to \$3,850** per calendar year for yourself and **up to \$7,750** for family coverage.

If you select the HSA CDHP Medical Plan, UCOR will contribute **up to \$500** for employee coverage and **\$1,000** for employee plus one and family coverage. Note that in order to participate in the HSA and receive the UCOR company contribution, you must elect the HSA during Annual Enrollment.

If you select the CDHP, you can set up an HSA with any qualified trustee or custodian such as a bank, credit union, insurance company, or other financial institution.

With HSAs, this money is yours, even if you leave the company. You can use the money in your HSA to pay for any eligible medical, dental, and vision care expenses you have, including expenses that count toward your annual deductible and coinsurance.

See the flyer included with this guide to learn more about the HSA! For more details or questions, visit www.ucor.com/benefitsRMP.html.

Note: An HSA is available only to employees enrolled in an IRS-qualified high-deductible health plan, like the HSA CDHP Medical Plan or CDHP. If you are enrolled in the PPO Plan or Medicare, you are not eligible for an HSA. For more details on HSA requirements, visit www.irs.gov.

Flexible Spending Accounts (FSAs) – REQUIRES RE-ENROLLMENT FOR 2023

UCOR offers eligible employees the opportunity to enroll in both Health Care and Dependent Care Flexible Spending Accounts (FSAs). You must re-enroll for the Health Care FSA and/or Dependent Care FSA during the 2023 Annual Benefits Enrollment to participate in the 2023 FSAs.

- **A Health Care Flexible Spending Account (HCFSA)** allows you to be reimbursed for medical, dental, and vision expenses for yourself or any IRS-eligible dependents. These contributions are deducted from your paycheck on a pre-tax basis. The full amount of your election is available for you to use immediately, even before you've contributed all the dollars. Withdrawals from the account are tax-free as long as they are used for eligible expenses. Refer to IRS Publication 502 or contact PayFlex for a full list of qualifying expenses. Employees may contribute **up to \$2,850*** per calendar year to an HCFSA. UCOR will continue to use the PayFlex HCFSA Debit Card in 2023. If you are participating in the HCFSA, you are not eligible to participate in an HSA.

*Note: The 2023 IRS contribution limit will be finalized in late fall 2022.

- **A Dependent Care Flexible Spending Account (DCFSA)** is a pre-tax payroll deduction which allows you to be reimbursed for eligible expenses (tax-free) for the care of one or more qualifying IRS dependents that enables you (and a spouse, if applicable) to work or look for work. Eligible employees may contribute **up to \$5,000** per calendar year (household maximum) into a DCFSA.

HCFSA contributions are limited for highly compensated employees (HCE). HCEs are not eligible to participate in the DCFSA. For 2023 DCFSA participation purposes, the 2023 HCE gross earnings threshold is \$135,000. This rule does not apply to employees with gross earnings below the threshold.

Important! FSAs have a "USE IT OR LOSE IT" rule. You can incur expenses until the end of the plan year, and you can carry over up to \$570 of your unused balance. You will lose any remaining funds left in your account at the end of the plan year. See the flyer in your enrollment packet to learn more about FSAs! For more details or questions, call PayFlex at (888) 238-6226 or visit www.ucor.com/benefitsRMP.html.

VISION PLAN

2023 vision benefits will remain unchanged, and **premiums will remain the same for 2023**. No enrollment action is needed if you want to keep the same vision benefits you have now. The 2023 premiums are on page 7. Please visit www.ucor.com/benefitsRMP.html for additional information.

DENTAL PLAN

The dental plans will cover composite fillings starting in 2023, and both the annual benefit maximum and lifetime orthodontia maximum are increasing to **\$1,750**. **Dental plan premiums are also increasing**. For your 2023 coverage, no enrollment action is needed if you want to keep the same dental benefits you have now. The 2023 premiums are on page 7.

Note, it is important to check whether your dental providers are in the Cigna network. You may use any dentist, but you will generally pay less for in-network providers. To view dental providers in the Cigna network, go to www.mycigna.com. To view your applicable dental plan summaries, visit www.ucor.com/benefitsRMP.html.

LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2023 will continue to be offered through Securian. There will be no changes to the life insurance provisions for 2023. For your 2023 coverage, no enrollment action is needed if you want to keep the same life insurance coverage you have now. The 2023 premiums are on page 8.

Basic Life

There are no changes to the Basic Life benefit, which is currently 2x your annual earnings. **Basic Life premiums will not change for 2023**. If you have Basic Life Insurance, but choose to drop that coverage for 2023, 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 enroll in Optional Life coverage.

- **Optional Employee Life – There will be slight updates to some premiums for 2023**. If you would like to increase your coverage, you will be subject to EOI requirements.
- **Optional Spouse Life – There will be slight updates to some premiums for 2023**. If you would like to increase your coverage, you will be subject to EOI requirements.
- **Optional Child Life – There will be slight updates to premiums for 2023**. No EOI is required for Optional Child Life.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The AD&D Plan for 2023 will continue to be offered through Securian. **There will be no changes to AD&D coverage. There will be slight updates to premiums for 2023**. For your 2023 coverage, no enrollment action is needed if you want to keep the same AD&D benefits you have now. The coverage will be provided at the 2023 premium levels.

DISABILITY INSURANCE

Short-Term Disability (STD)

The STD plan is administered through UNUM. UCOR provides this benefit at no cost to you. For 2023, the salary continuation percentage will increase from 60% to 70% for the first four weeks of disability (after the 40-hour waiting period). After four weeks, it will continue at 60%. Claims and certification pertaining to STD and/or FMLA are managed by the UNUM Customer Response Center, available Monday through Friday 8:00 a.m. – 11:00 p.m. Eastern Time by calling **(800) 421-0344** or by logging on to the website at www.unum.com/claims.

Long-Term Disability (LTD) Plan – Basic Benefit

The Company-paid Salaried LTD Plan is changing to a 60% basic benefit plan. The buy-up option will no longer be available.

NOTE: If you are currently on LTD, you are not eligible for Flexible Spending Accounts or Accidental Death and Dismemberment (AD&D).

2023 BENEFIT PREMIUMS

MEDICAL

Employee Weekly Premiums			
	Medical PPO	HSA CDHP	CDHP
Single	\$48.04	\$41.55	\$25.82
Dual	\$100.89	\$87.27	\$54.22
Family	\$148.93	\$124.67	\$77.45

VISION

Employee Weekly Premiums	
Single	\$0.51
Dual	\$0.75
Family	\$1.34

DENTAL

Employee Weekly Premiums	
Single	\$3.53
Dual	\$7.31
Family	\$11.11

ACCIDENTAL DEATH & DISMEMBERMENT

Monthly rate per \$10,000 of principal sum	
Single	\$0.20
Family	\$0.40

2023 BENEFIT PREMIUMS (CONTINUED)

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	\$0.092
40-44	\$0.100
45-49	\$0.188
50-54	\$0.300
55-59	\$0.504
60-64	\$0.800
65-69	\$1.272
70-74	\$2.060
75-79	\$3.340
80-84	\$5.412
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	\$0.108
40-44	\$0.168
45-49	\$0.268
50-54	\$0.420
55-59	\$0.660
60-64	\$1.068
65+	\$1.720
Optional Dependent Life – Child (Rate per month for \$10,000)	
All ages	\$0.960

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 2023 Annual Benefits Enrollment will be handled by Empyrean. Please access our website at MyGroupBenefits-UCOR-ORRCC.com to make your benefit elections or contact the UCOR-ORRCC Benefits Service Center at **1-800-451-8964** from 8:00 AM to 5:00 PM EST, Monday through Friday.

Prior to the 2023 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2022 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 2023 Annual Benefits Enrollment period, you will receive a personalized 2023 Benefits Confirmation Statement from Empyrean. **Please review it carefully to ensure that it accurately reflects your benefit elections for 2023.** 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	Empyrean	(800) 451-8964	MyGroupBenefits-UCOR-ORRCC.com
Medical	Aetna	(888) 238-6203	www.aetna.com
Rx Benefits	Aetna	(888) 792-3862	www.aetna.com
Vision	Vision Services Plan (VSP)	(800) 877-7195	www.vsp.com
Dental	Cigna	(800) 244-6224	www.mycigna.com
Life	Securian	(888) 658-0193	www.lifebenefits.com
AD&D	Securian	(888) 658-0193	www.lifebenefits.com
LTD	UNUM	(866) 679-3054	www.unum.com/employees
STD/FMLA	UNUM	(866) 679-3054	www.unum.com/employees
Health Savings Account and Flexible Spending Account	PayFlex	(888) 678-8242	www.payflex.com
AbleTo Behavioral Care Program	AbleTo (Aetna)	(844) 330-3648	www.AbleTo.com/Aetna
Health Advocacy	Health Advocate	(866) 695-8622	www.HealthAdvocate.com/members
Telehealth	Teladoc (Aetna)	(855) Teladoc (835-2362)	www.Teladoc.com/Aetna
Employee Assistance Program (EAP)	Aetna	(888) 238-6232	www.resourcesforliving.com Username: UCOREAP1 Password: EAP

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