

Four Rivers USW (and LTD) 2023 Open Enrollment Booklet

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2023 Annual Benefits Enrollment Guide

2023 ANNUAL BENEFITS ENROLLMENT

FOUR RIVERS USW 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 life 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 life benefits you had in 2022, at the 2023 premium rates.

However, enrollment action is required if you want to change your life benefit coverage or coverage levels for 2023. 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**.

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 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 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 monthly 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 monthly 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 monthly premiums for 2023.*** No EOI is required for Optional Child Life.

2023 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	\$0.092
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

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
Life	Securian	(888) 658-0193	www.lifebenefits.com

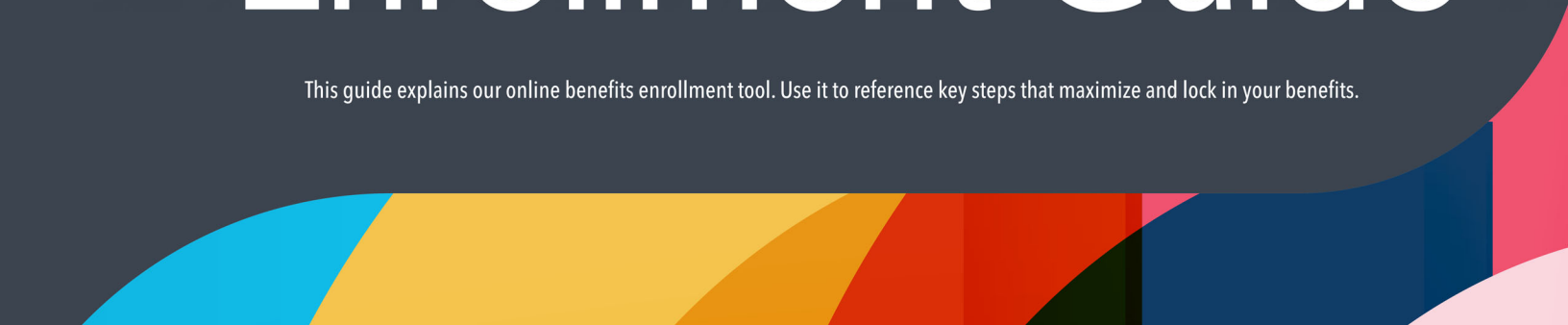
Important Disclosures

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.

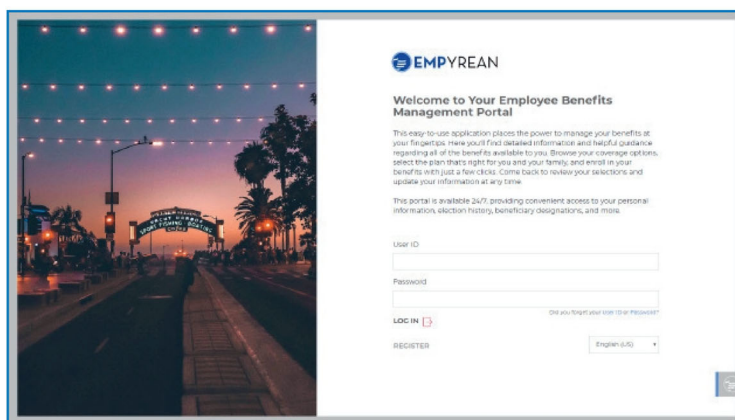


Step by Step Enrollment Guide

This guide explains our online benefits enrollment tool. Use it to reference key steps that maximize and lock in your benefits.



Start by Registering Your User Account - Direct Access



1. Visit your enrollment site to create your user ID and password.

2. Click on **REGISTER**.

3. Enter your

- First, Last Name (as filed with employer),
- Date of Birth
- Social Security Number/Employee ID

—— CLICK **NEXT** WHEN FINISHED ——

4. Add a new User ID
(work email address, for example).

5. Create a new password with at least:

- eight characters
- one letter
- one number
- one symbol (i.e., * & + # \$)

6. Set a security question and answer (at least six characters), in case you forget your password.

—— CLICK **NEXT** WHEN FINISHED ——

7. Read the terms of use agreement. To continue enrolling, click I AGREE at the bottom of the page.

NOTE

You only register once. Return and log in with your user ID and password. Our system recognizes you.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':

- Full names
- Dates of birth
- Social security numbers

NOTE

Your Plan may require you to provide documents to verify your dependents before they can be covered.

NOTE

Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Your registration is complete.

Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

Single Sign On - *No registration required*

1. Visit your enrollment site and follow the login instructions.
2. Click to access. Read the terms of use agreement. To continue enrolling, click [I AGREE](#) at the bottom of the page.

NOTE

If you access the system via EmpyreanGo first, you will need to complete the full registration flow, which includes verifying yourself before creating a user ID and password.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':

- Full names
- Dates of birth
- Social security numbers

NOTE

Your Plan may require you to provide documents to verify your dependents before they can be covered.

NOTE

Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

Get Ready to Enroll for Your Benefits.

LAUNCH YOUR ENROLLMENT

When you log in you'll see a pending event screen. (figure 1)

Click on Continue,

Begin on [My Information](#) step of the enrollment flow.

Follow the prompts in each step.

An indicator shows your progress per step.

SELECT HELP STEP — Select if you want help electing your medical plan (figure 2)

- 1.1 Choose to get help with selecting your medical plan by clicking [GET OUR HELP](#)

NOTE

If you do not want help with selecting your medical plans, you can click [CONTINUE TO DO-IT-YOURSELF](#) and click [Change](#) on the Medical benefit tile on the Select Benefits page to see options.

MY INFORMATION STEP – Personal information (figure 3)

- 2.1 Review your information (automatically populated).
- 2.2 Click the [EDIT](#) button to make changes.

—— Click [I'M DONE REVIEWING MY INFORMATION](#) when finished ——

USER TIPS

Your progress is saved when you click to continue to the next screen in the flow. You can log in later to finish your enrollment.

Click [BACK TO PREVIOUS PAGE](#) to review elections or make changes.

Make sure to finish your enrollment.

Elections are **NOT** recorded in the system **UNTIL** you save and accept them and get confirmation. (figure 11)

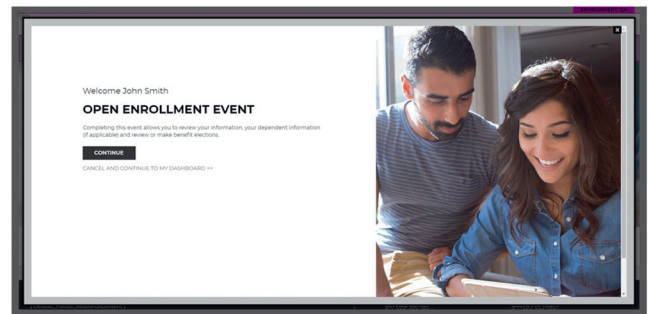


figure 1

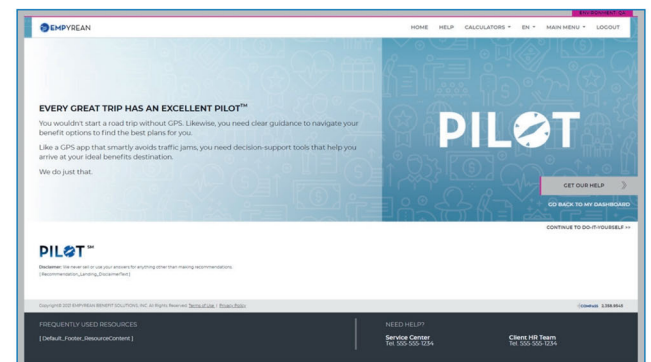


figure 2

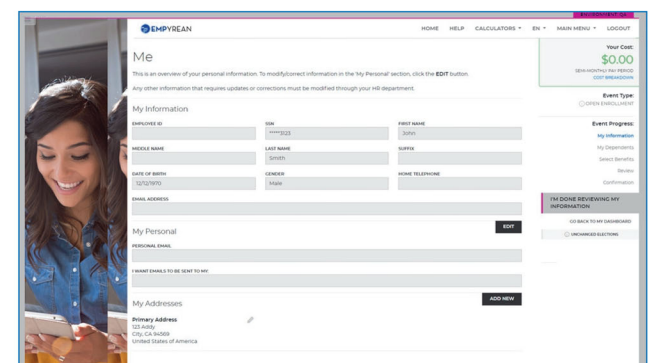


figure 3

Continue Your Enrollment

MY DEPENDENTS STEP — My family (figure 4)

- 3.1 To add Spouse and/or Child(ren), Click [ADD NEW](#).
- 3.2 Click the [pencil icon](#) to make changes.

—— CLICK [I'M DONE WITH DEPENDENTS](#) WHEN FINISHED ——

NOTE

If proof of a dependent's relationship to you is required, [PENDING](#) appears in the *Verification Status* column.

SELECT BENEFITS STEP — Select your benefit plans

- 4.1 If you chose to get help, answer a 5 minute survey about your finances, health and personality. (figure 5)
- 4.2 Your answers will allow us to provide you with the best medical plan for you. (figure 5b)
- 4.3 Select the dependent(s) you wish to cover and then select the plan you want.

—— CLICK [I'M DONE WITH MY SELECTION](#) WHEN FINISHED ——

NOTE

A previously eligible dependent that appears in Step 3 may not appear here (for example, if they aged out). Otherwise, to add a dependent click [ADD DEPENDENTS](#) and revisit Step 3 in this guide.

Name	Date of Birth	SSN	Gender	Relationship	Verification Status
Lisa Smith	12/12/1972	*****626	Female	Spouse	Pending
Jane Smith	06/06/2006	*****9789	Female	Child	Pending

figure 4

ABOUT HOW MANY TIMES DID YOU SEE YOUR DOCTOR LAST YEAR? THIS CAN BE ANYTHING FROM A BASIC CHECKUP TO VISITS WITH A SPECIALIST.

None
1 to 3
4 to 5
6 or more

GO BACK START THE SURVEY

figure 5

Plan	Annual Deductible	Out-of-Pocket Max	Monthly Premium
Bronze PPO \$750 0%	\$3,000.00	\$4,500.00	\$343.75
Silver PPO 3500 20%	\$3,500.00	\$5,000.00	\$250.00
Silver PPO 5000 30%	\$2,500.00	\$4,000.00	\$312.50
Basic PPO 6350 %			\$166.66

figure 5b

SELECT BENEFITS STEP — Review your selected plan (figure 6)

- 4.4 The plan you selected appears showing the cost per pay period for your coverage level (per dependents covered).
- 4.5 Review your selection. If it impacts other benefits, an alert (in the shaded box) will explain. (figure 6)
- 4.6 Click [VIEW COST BREAKDOWN](#), if available, to see cost details.

—— CLICK [SAVE MY ELECTION](#) WHEN FINISHED ——

SELECT BENEFITS STEP — Continue selecting benefits (figure 7)

- 4.7 Click [CHANGE](#) on another benefit tile to select or update a plan.
- 4.8 Repeat until all available benefits are selected or waived.

—— CLICK [I'M DONE SELECTING BENEFITS](#) WHEN FINISHED ——

NOTE

Plans provided by your employer, at no cost to you, will not have a [CHANGE](#) button...enrollment is automatic.

NOTE

Elections screens vary per benefit (i.e., *health vs. life vs. HSA or FSA*).

NOTE

To learn more about a benefit, click [MORE DETAILS](#) in the lower right corner of the associated benefit tile.

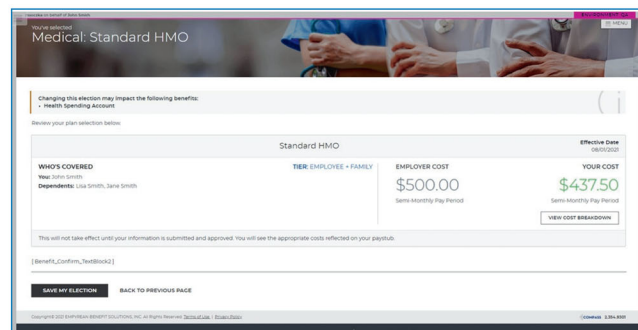


figure 6

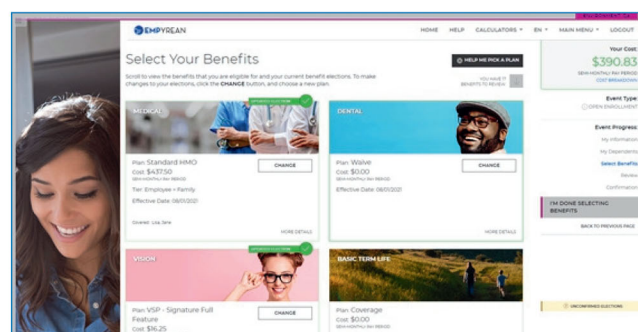


figure 7

EVENT REVIEW STEP — Review Beneficiary Allocation (figure 8)

- 5.1 Review, update or change designated beneficiaries.
- 5.2 Click **ADD NEW BENEFICIARY** to add a beneficiary.
 - a. Click on the *pencil icon* to edit data.
 - b. To delete a beneficiary, click on the *X icon*.
 - c. Click on **CHANGE ALLOCATION** to change beneficiary allocations for the associated benefit.

—— CLICK **I'M DONE WITH BENEFICIARIES** WHEN FINISHED ——

NOTE

A red warning sign / flag and message appears if:

- A (required) beneficiary is not designated;
- You didn't allocate a portion to each beneficiary;
- Less than 100% is allocated to primary beneficiary/ies.
- Follow message prompts.

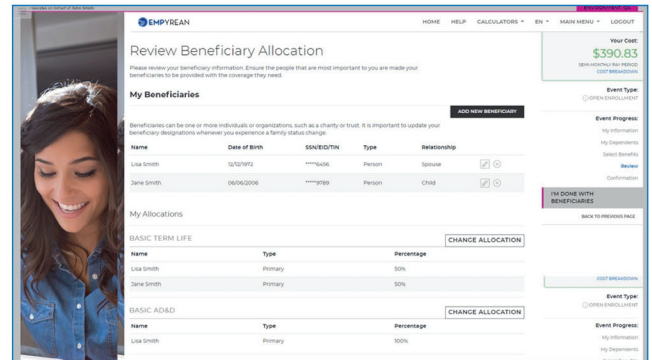


figure 8

EVENT REVIEW STEP — Evidence of Insurability (EOI), Dependent Verification and/or Event Verification (figure 9)

- 5.3 If applicable, complete/provide EOI.
- 5.4 If required by your employer, verify eligibility for any dependent added for coverage by uploading required documentation.
- 5.5 If required by your employer, upload required documentation if the enrollment needs to be verified.
- 5.6 A checkmark means additional verification is not required at this time.

—— CLICK **I'M READY TO FINALIZE MY ELECTIONS** WHEN FINISHED ——

NOTE

A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.

If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

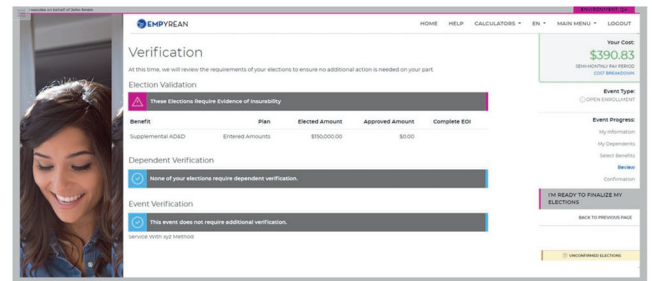


figure 9

EVENT REVIEW STEP — Final Review (figure 10)

- 6.1 Carefully review cost summary, benefit elections, and dependent data for accuracy.
- 6.2 Click the [pencil icon](#) to make changes.

—— CLICK [SUBMIT MY ELECTIONS](#) WHEN FINISHED ——

One last pop-up message appears...

- 6.3 To continue reviewing or updating click on [DENY](#)
or
To confirm your enrollment click [ACCEPT](#).

NOTE

When you click [ACCEPT](#), updates are recorded into the system and ready to go into effect when annual enrollment closes.

If you do not click [ACCEPT](#), pending updates will not take effect

CONFIRMATION STEP — Confirmation (figure 11)

- 7.1 Review the final confirmation summary and use the confirmation number for future reference.

NOTE

Total costs will not match approved costs in the first four columns if:

- A part of additional life insurance is pending EOI, and/or
- Proof (as required) of a dependent's relationship to you has not been provided.

- 7.2 To print for your records, click [PRINT](#),
or
To print later, login and click [Benefits History](#) from the [Home page](#).

—— LOG OUT WHEN FINISHED ——

Return to manage your benefits whenever you need.
See page 9 for more information.

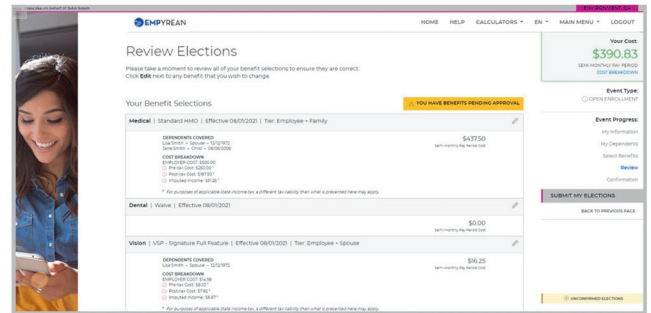


figure 10

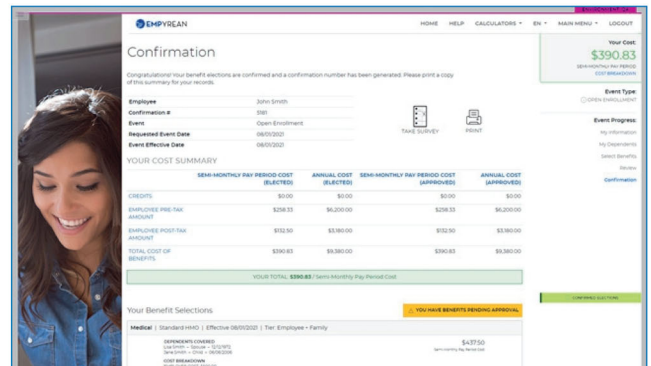


figure 11

Congratulations! You're enrolled.

MANAGE MY BENEFITS

This includes creating a qualified life event to add/drop dependents or make benefit changes.

You can do this by clicking [CHANGE YOUR CURRENT BENEFITS](#) from the Home page. (figure 12)

CREATE LIFE EVENT — Select Life Event Type (figure 13)

6.1 Review the life options available and click the appropriate radio button.

—— CLICK [SAVE AND CONTINUE](#) WHEN FINISHED ——

CREATE LIFE EVENT — Select Date Life Event Occurred (figure 14)

7.1 Enter in the date the life event occurred.

NOTE

Some changes may force you to use the current date as the date of the change.

See page 4 for more information on the workflow. Some pages/steps may not apply based on the selected life event type.

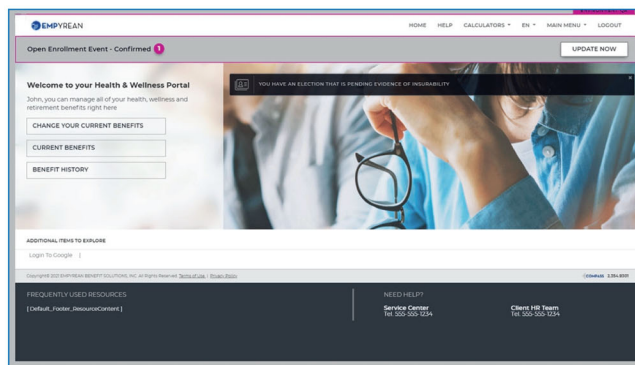


figure 12

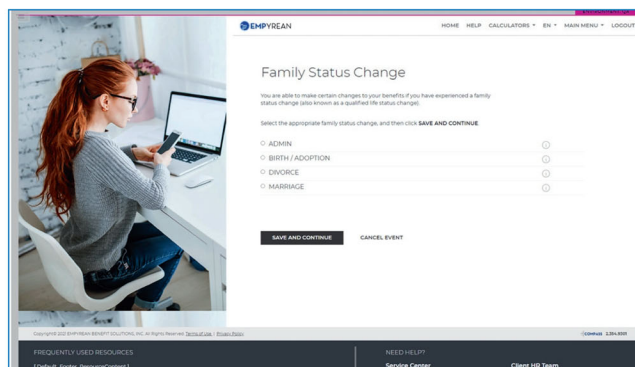


figure 13

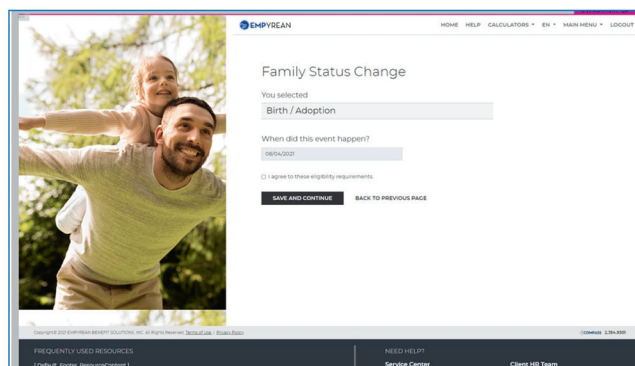


figure 14

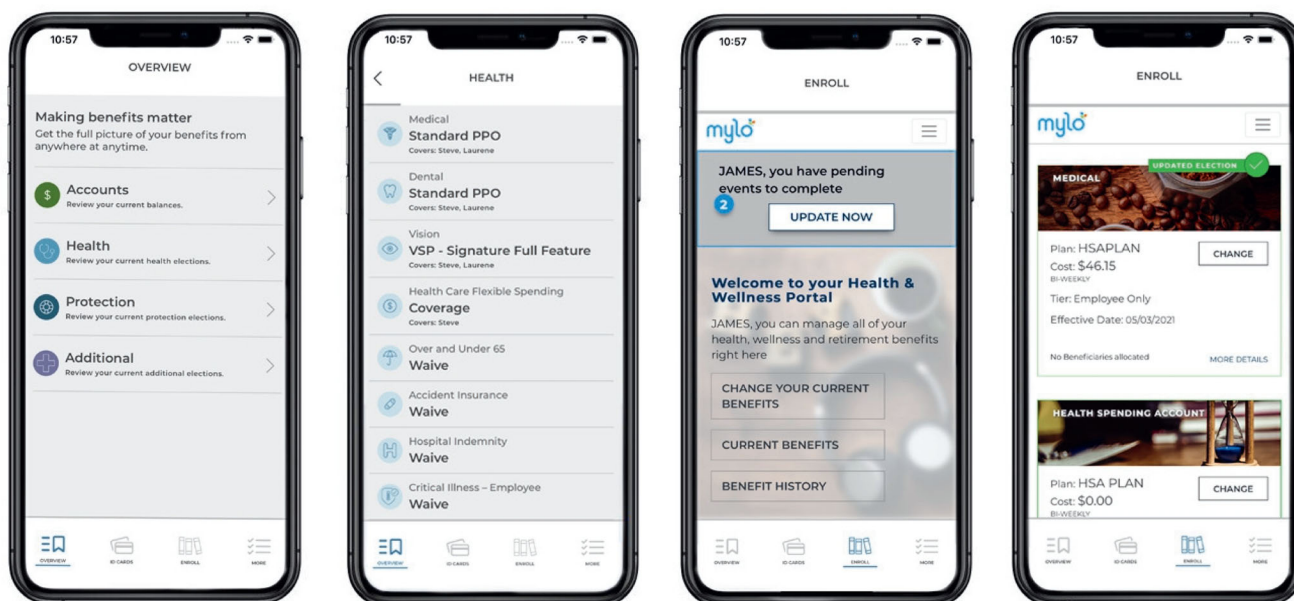
Congratulations! You've updated your benefits.

Introducing

EMPYREAN



EMPYREAN



Introducing EmpyreanGO

The EmpyreanGO app allows you to easily enroll and access benefits information in the palm of your hand.

Users can view their benefit history, review current benefits, and access and enroll in future plan years - including selecting from eligible products, adding/verifying dependents and updating beneficiaries.

How Do Employees Access EmpyreanGO?

EmpyreanGO is available for IOS/Android platforms and is found in both the Apple App and Google Play stores.

The EmpyreanGO app is accessible to you in 3 simple steps:

1. Download the app by searching for EmpyreanGO.

or

Use the following QR codes



For Android









For iOS

2. Search for your employer's name (a list will start to auto-populate after three characters).*
3. Log in utilizing your credentials used for your benefits portal.

Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan and Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan

2023 Annual Benefits Enrollment



YOUR RIGHTS UNDER USERRA

THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

REEMPLOYMENT RIGHTS

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- ☆ you ensure that your employer receives advance written or verbal notice of your service;
- ☆ you have five years or less of cumulative service in the uniformed services while with that particular employer;
- ☆ you return to work or apply for reemployment in a timely manner after conclusion of service; and
- ☆ you have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION

If you:

- ☆ are a past or present member of the uniformed service;
- ☆ have applied for membership in the uniformed service; or
- ☆ are obligated to serve in the uniformed service;

then an employer may not deny you:

- ☆ initial employment;
- ☆ reemployment;
- ☆ retention in employment;
- ☆ promotion; or
- ☆ any benefit of employment

because of this status.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.





HEALTH INSURANCE PROTECTION

- ☆ If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- ☆ Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

ENFORCEMENT

- ☆ The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.
- ☆ For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at <https://www.dol.gov/agencies/vets/>. An interactive online USERRA Advisor can be viewed at <https://webapps.dol.gov/elaws/vets/userra>
- ☆ If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, as applicable, for representation.
- ☆ You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

The rights listed here may vary depending on the circumstances. The text of this notice was prepared by VETS, and may be viewed on the Internet at this address: <https://www.dol.gov/agencies/vets/programs/userra/poster>. Federal law requires employers to notify employees of their rights under USERRA, and employers may meet this requirement by displaying the text of this notice where they customarily place notices for employees.



U.S. Department of Labor
1-866-487-2365

U.S. Department of Justice

Office of Special Counsel

1-800-336-4590

Publication Date — May 2022

SUMMARY ANNUAL REPORT
for
Oak Ridge Reservation Cleanup Contract
Health and Welfare Benefit Plan

This is a summary of the annual report of the Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan, Employer Identification Number 85-2867528, Plan Number 510, for plan year January 1, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Aetna Life Insurance Company to pay health claims, Vision Service Plan to pay vision claims, Securian Life Insurance Company to pay life insurance, accidental death and dismemberment claims, Cigna Health and Life Insurance Company and affiliates to pay dental claims and Unum Life Insurance Company of America to pay long-term disability claims incurred under the terms of the plan. The total amount of premium paid for the plan year ending December 31, 2021 was \$6,549,457.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Benefits & Investments Committee at P.O. Box 4699, MS 7402, Oak Ridge, TN 37831 (865) 576-8871. The charge to cover copying costs will not exceed 25 cents per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Benefits & Investments Committee, P.O. Box 4699, MS 7402, Oak Ridge, TN 37831), at the U.S. Department of Labor in Washington, D.C., or you may obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

OAK RIDGE RESERVATION CLEANUP CONTRACT HEALTH AND WELFARE BENEFIT PLAN

SUMMARY OF MATERIAL MODIFICATIONS

I INTRODUCTION

This is a Summary of Material Modifications regarding the Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan ("Plan"), formerly known as the East Tennessee Technology Park Health and Welfare Benefit Plan. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Plan Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

II SUMMARY OF CHANGES

1. Name Change (effective as of May 23, 2022)

The Plan is now known as the Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan. This may also be abbreviated as the "ORRCC Health and Welfare Benefit Plan."

2. Plan Sponsor Name Change (effective as of May 23, 2022)

The sponsor of the plan is now known as United Cleanup Oak Ridge LLC, as opposed to UCOR LLC. (UCOR LLC was named URS | CH2M Oak Ridge LLC prior to August 12, 2020).

