

2023 Annual Benefits Enrollment Guide

2023 ANNUAL BENEFITS ENROLLMENT

FOUR RIVERS POST-65 RETIREE: ELIGIBLE NON-GRANDFATHERED USW RETIRED ON OR AFTER JANUARY 1, 2020

This packet includes the required legal notices for the 2023 ORRCC Health and Welfare Benefit Plan, under which you have retiree life insurance.

If you are a non-grandfathered bargaining unit employee who retired on or after January 1, 2020, you are eligible for the retiree life benefit only.



2023 Annual Benefits Enrollment Dates (Eligible Pre-Age 65 Retirees and Eligible Dependents): 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 at 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.

LIFE INSURANCE

At age 65, your Retiree Basic Life Insurance coverage (if applicable) was reduced and that coverage will remain in effect for your lifetime at no cost to you. ***There are no changes to the life insurance provisions for 2023.***

INFORMATION SOURCES

For additional information about your Post-65 Retiree Life Insurance coverage, contact Securian at 1-888-658-0193 or online at www.lifebenefits.com.

Commented [DC1]: Note to UCOR: Confirm. In last year's version, we sent them to SS1. Should we send them to Securian instead like the Post-65 ORRCC Version?

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 ORRCC Retiree Medical Benefit Plan (Retiree Plan) or the ORRCC 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 pre- or post-age 65 retiree is not eligible to receive benefits under the ORRCC 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 ORRCC Retiree Healthcare Exchange Program.

Please call the **UCOR-ORRCC Benefits Service Center** at **1-800-451-8964** about the 2023 Annual Benefits Enrollment.

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.