

# 2023 Annual Benefits Enrollment Guide

## 2023 ANNUAL BENEFITS ENROLLMENT

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 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](http://www.ucor.com/benefitsRMP.html).



### 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](http://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 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 2022, at the 2023 premium rates. 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. 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 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](http://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](http://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.

# WHAT'S NEW FOR 2023?

## LIFE INSURANCE

Life insurance for 2023 will continue to be offered through Securian. ***There are no changes to the life insurance provisions for 2023, though monthly premiums will continue to be based on retiree age bands.*** If you have elected the reduced paid-up life benefit, you do not pay a premium.

## 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 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.

## 2023 BENEFIT PREMIUMS

### LIFE

Retiree Basic Life (Rate per \$1,000 per month)	
Age band	Retiree cost share (if applicable)
50-54	\$0.051
55-59	\$0.083
60-64	\$0.133

# INFORMATION SOURCES

The 2023 Annual Benefits Enrollment will be handled by Empyrean. Please access our website at [MyGroupBenefits-UCOR-ORRCC.com](https://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	<a href="https://MyGroupBenefits-UCOR-ORRCC.com">MyGroupBenefits-UCOR-ORRCC.com</a>
Life	Securian	(888) 658-0193	<a href="https://www.lifebenefits.com">www.lifebenefits.com</a>

## 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.