



Subject: CY 2024 Benefit Plan Enhancements - ATLC Employees

UCOR management was successful in obtaining DOE approval for the benefit changes highlighted below, aimed at employee retention, recruitment, and well-being. The annual enrollment period for the 2024 benefits will begin Monday, October 23 and run through Friday, November 3, 2023. Additional information on the benefit enhancements will be provided in the annual enrollment benefit guides that will be mailed to your home in early October or through separate upcoming communications in the UCOR Newslines as available.

As a result, UCOR is pleased to announce several new benefit plan enhancements beginning in January 2024 that will provide improved plan coverage, additional company contributions, reduced premiums and out of pocket costs for eligible employees. The new plan enhancements cover medical, dental, and vision benefits for eligible ATLC employees.

What's New for 2024

Medical – You will have the same three medical plan options (i.e., Medical PPO, HSA CDHP, and CDHP), with minor changes and enhancements.

- Premiums for all of UCOR's medical plans are decreasing (range of 1%-3% depending upon plan) for 2024! **See the upcoming benefits enrollment guide for more details.**
- UCOR is increasing contributions to the Health Savings Account (HSA) for participants enrolled in the HSA CDHP Plan. The company will contribute \$1,000 for employee coverage and \$2,000 for employee plus one and family coverage, which is double the amount contributed last plan year.
- Coverage for emergency room services in the PPO Plan will be enhanced to a flat \$200 copay with no applicable deductibles or coinsurance (a typical emergency room visit may cost between \$500-\$1000).
- The CDHP has been updated to align with new IRS criteria for in-network deductibles and in-network out-of-pocket maximums for 2024.

Dental and Vision – UCOR is introducing coverage enhancements for our dental and vision plan participants. Dental and vision benefits in 2024 will experience premium increases (Dental \$0.80 up to \$2.48 per week; Vision \$0.32 up to \$0.96 per week and depending upon tier elected), but with the added enhancements, your actual net costs through copays and deductibles may be lower. New plan design enhancements have been added as follows:

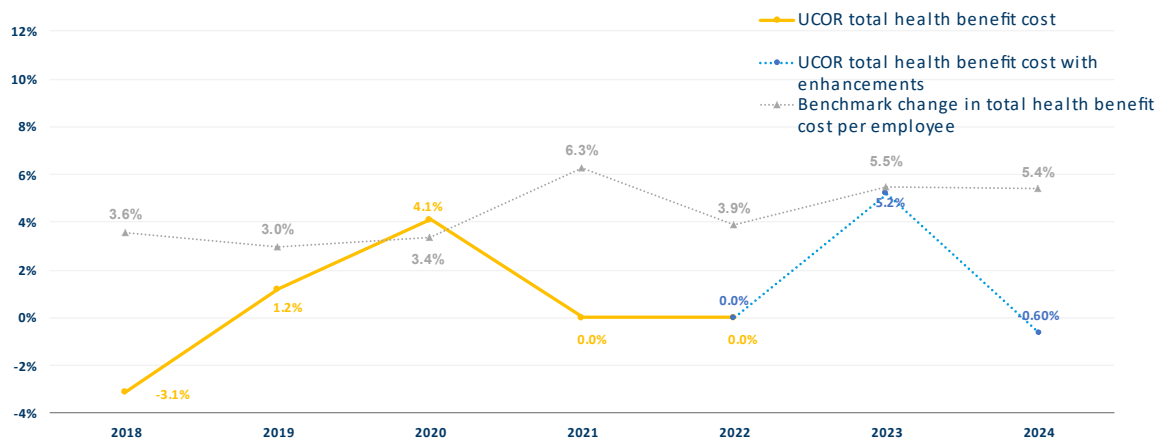
- Dental – Coverage for implants and extended coverage of composite/white repairs to crowns and bridges on molars (limited to plan annual benefit maximums and coinsurance requirements).
- Vision – Increase in the two-year allowance for frames to \$200; increase in the annual allowance for contact lenses to \$200; and added coverage for anti-reflective coatings and ultraviolet protection.



The market trend of health care costs has continued to show a steady increase over the past several years, but UCOR has been able to minimize premium cost increases through sound negotiations with the benefit carriers and based on favorable employee claim experiences. The chart below reflects health care cost trends under the UCOR benefits plans (medical, dental, and vision) over the past seven years and including plan enhancements, on average, have been consistently below the market cost trend benchmark.

UCOR benefits program

Trend in medical + dental + vision



Benchmark source: Mercer's National Survey of Employer-Sponsored Health Plans

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We trust that you will find these benefit changes useful, and more information will be provided in the upcoming annual 2024 enrollment guides or in the UCOR Newslines. During the 2024 enrollment period, you will be automatically re-enrolled in the same medical, dental, vision, and life insurance benefits that you had for 2023. Please review and if needed, update your benefit elections or make changes that are best for you and/or your family starting in CY 2024. (As applicable, elections for the Flex Spending Account or the Health Savings Account contributions must be selected each year during annual enrollment.)

Questions may be directed to the Benefits email at benefits@orcc.doe.gov.

Available starting October 23 and for additional information about the changes for 2024 and all your UCOR-sponsored benefits, visit www.ucor.com/benefitsRMP.html.

UCOR Benefits Administration

October 2, 2023