

**Four Rivers Salaried and USW Retiree  
(Pre-65) Retired on or after 1/1/2020  
2024 Open Enrollment Booklet**

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**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, 2022 through December 31, 2022. 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 and 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, 2022 was \$7,087,615.

**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.

