

2024 Annual Benefits Enrollment Guide

2024 ANNUAL BENEFITS ENROLLMENT

FOUR RIVERS USW EMPLOYEES (ACTIVE AND LTD*)

LIFE INSURANCE

The Group Life and Voluntary Life Insurance Plans for 2024 will continue to be offered through Securian. There will be no changes to the life insurance provisions for 2024. For your 2024 coverage, no enrollment action is needed if you want to keep the same life insurance coverage you have now. The 2024 premiums are on page 2.

Group Life

There are no changes to the Group Life benefit, which is currently 2x your annual earnings. **Group Life premiums will not change for 2024.** If you have Group Life Insurance, but choose to drop that coverage for 2024, you will no longer be eligible for the voluntary 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).

Voluntary Life *(includes Employee, Spouse and Dependent Child Voluntary Life Plans)*

You must be enrolled in Group Life to enroll in Voluntary Life coverage.

- **Voluntary Employee Life – There will be no changes to premiums for 2024.** If you would like to increase your coverage, you will be subject to EOI requirements.
- **Voluntary Spouse Life – There will be no changes to premiums for 2024.** If you would like to increase your coverage, you will be subject to EOI requirements.
- **Voluntary Child Life – There will be no changes to premiums for 2024.** No EOI is required for Voluntary Child Life.

*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.

2024 BENEFIT PREMIUMS

LIFE

Employee Group Life (Rate per \$1,000 per month)	
Employee cost share	\$0.140
Voluntary 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

Voluntary 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
Voluntary Dependent Life – Child (Rate per month for \$10,000)	
All ages	\$0.960

INFORMATION SOURCES

You can access Empyrean’s website at [MyGroupBenefits-UCOR-ORRCC.com](https://www.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.

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.