

2024 Annual Benefits Enrollment Guide

2024 ANNUAL BENEFITS ENROLLMENT

FLUOR BWXT, NORTHWIND DYNAMICS, ACTIVE SALARIED AND LTD*

For 2024, you will be offered Medical, Dental and Vision insurance through your employer. This packet includes information about the 2024 ORRCC Health and Welfare Benefit Plan, under which you may have Group, Voluntary and Dependent Life Insurance and, in some cases, Long Term Disability (LTD), if applicable.

*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 Annual Benefits Enrollment Dates: October 23 – November 3, 2023

You can enroll at MyGroupBenefits-UCOR-ORRCC.com or call the UCOR-ORRCC Benefits Service Center 1-800-451-8964.

Be sure to read the enrollment instructions included with this guide. A statement of your current benefit coverages was provided to you in advance of the 2024 enrollment period.

ENROLLMENT ACTION

If you want to keep the same life benefits you have now, you are not required to take action during the 2024 Annual Benefits Enrollment period. If you don't take action, you will automatically be re-enrolled in the same life benefits you had in 2023, at the 2024 premium rates.

However, enrollment action is required if you want to change your life benefit coverage or coverage levels for 2024. The benefit election choices you make for January 1, 2024 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, 2024. 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 visit Empyrean at 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.

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 monthly premiums are on page 3.

Group Life

There are no changes to the Group Life benefit. **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.

2024 BENEFIT PREMIUMS

LIFE

Employee Basic Life (Rate per \$1,000 per month)	
Employee cost share	\$0.140
Optional 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

Optional 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
Optional 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 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.