

**Four Rivers Salaried - USW Retiree -
Post-65 Retired on or after 1-1-2020
2025 Open Enrollment Booklet**

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2025 Annual Benefits Enrollment Guide

2025 ANNUAL BENEFITS ENROLLMENT

SALARIED RETIREE (POST-AGE 65)

This packet includes the required legal notices for the 2025 ORRCC Health and Welfare Benefit Plan, under which you have retiree life insurance. You will continue to purchase your Post-Age 65 retiree health benefits through the ORRCC UnitedHealthcare (UHC) exchange. For questions or information, contact UHC at **1-866-868-0605**.

In 2025, the Retiree Reimbursement Account stipend amount will increase to \$232 per month (or \$2,784 annually).

An eligible retiree must be enrolled in ORRCC medical coverage in order for an eligible spouse to enroll in Post-Age 65 Retiree medical coverage (this does not apply to a surviving spouse).

LIFE INSURANCE

At age 65, your Retiree Basic Life Insurance coverage (if applicable) was reduced and that coverage will remain in effect for your lifetime at no cost to you. ***There are no changes to the life insurance provisions for 2025.***

If you have reduced paid-up Life Insurance, you will receive a confirmation statement from Empyrean in mid-December confirming your amount on file.

IMPORTANT SPOUSE ELIGIBILITY INFORMATION

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-Age 65 Retiree Reimbursement Account (RRA) unless:

- 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.

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.

