

**Four Rivers Salaried and USW
Retiree (Pre-65)
(Retired on or after 01.01.2020)
2025 Open Enrollment Booklet**

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2025 Annual Benefits Enrollment Guide

2025 ANNUAL BENEFITS ENROLLMENT

FOUR RIVERS SALARIED AND USW RETIREE (PRE-AGE 65) – RETIRED ON OR AFTER JANUARY 1, 2020

Each year during our Annual Benefits Enrollment period, you have the opportunity to review your Health and Welfare benefit choices, consider your needs, and choose benefits coverage for the next year. The information you and your family members need to make informed decisions about your 2025 Annual Benefits Enrollment is available in this guide and online at <https://ucor.com/benefits-center/>.



2025 Annual Benefits Enrollment Dates: October 28 – November 8, 2024

You can enroll at [MyGroupBenefits-UCOR-ORRCC.com](https://ucor.com/benefits-center/) 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 2025 enrollment period.

ENROLLMENT ACTION

If you are an eligible non-grandfathered bargaining unit employee retiring on or after January 1, 2020, you may keep the same life benefit you currently have, at the 2025 premium rates. If you do not take action, you will automatically be re-enrolled in the same life benefits you had in 2024, at the 2025 premium rates. For other applicable retiree benefits, please contact your employer's Human Resources/Benefits Administration Department.

Enrollment action is required if you want to change your life benefit coverage or coverage levels for 2025. The benefit election choices you make for January 1, 2025, 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, 2025. 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 qualifying life event change, visit Empyrean at [MyGroupBenefits-UCOR-ORRCC.com](https://ucor.com/benefits-center/) or call the UCOR-ORRCC Benefits Service Center 1-800-451-8964 from 8:00 AM to 5:00 PM EST, Monday through Friday.

WHAT'S NEW FOR 2025?

LIFE INSURANCE

Life insurance for 2025 will continue to be offered through Securian. ***There are no changes to the life insurance provisions for 2025, though monthly premiums will continue to be based on retiree age bands.*** If you have elected the reduced paid-up life benefit, you do not pay a premium. The 2025 monthly premiums are below.

IMPORTANT SPOUSE ELIGIBILITY INFORMATION

The Pre-Age 65 spouse of an eligible Pre-Age 65 or Post-Age 65 retiree is not eligible to receive benefits under the ORRCC Retiree Medical Benefit Plan (Retiree Plan) or the ORRCC Health and Welfare Benefit Plan (HW Plan) in the form of group health insurance (medical, dental, vision) unless the eligible retiree is enrolled in and receiving applicable benefits under the plans.

The Post-Age 65 spouse of a Pre-Age 65 retiree is not eligible to continue coverage as a dependent in group insurance coverage unless **the Pre-Age 65 retiree is eligible for, enrolled in, and receiving group coverage under the Retiree Plan.**

NOTE: If the Post-Age 65 spouse is Medicare eligible, the medical carrier may calculate benefits to include the estimated Medicare payment and pay any claim as if Medicare A and B had paid the primary coverage.

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 retiree is eligible for, enrolled in, and receiving medical benefits under the Retiree Plan,
- 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.

2025 BENEFIT PREMIUMS

LIFE

Retiree Basic Life (Rate per \$1,000 per month)	
Age band	Retiree cost share (if applicable)
50-54	\$0.051
55-59	\$0.083
60-64	\$0.133

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.

Prior to and following the 2025 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2024 Health and Welfare Benefits for which you are currently enrolled. This summary will be useful in determining what benefits you may need for the coming year and whether you need to take action.

At the conclusion of the 2025 Annual Benefits Enrollment period, you will receive a personalized 2025 Benefits Confirmation Statement from Empyrean. ***Please review it carefully to ensure that it accurately reflects your benefit elections for 2025.*** Evidence of Insurability (EOI) forms may be required for new or additional life coverage, and such coverage will not be effective until your application is approved by the insurance carrier.

Benefit	Resource	Phone	Website
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.

**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, 2023 through December 31, 2023. 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, 2023 was \$7,315,851.

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.

