

NEW VOLUNTARY BENEFITS ADDED TO THE 2026 LINEUP

We are excited to announce a new Accident insurance benefit designed to give you and your family peace of mind when the unexpected happens. Check out the policy highlights below to see how it can benefit you starting in 2026!

Accident Insurance (NEW for 2026)

This policy provides cash benefits paid directly to you for covered expenses related to an accident! These cash payments can help cover your out-of-pocket expenses or copays.

Benefits may include payments for claims such as:

- Emergency Room visits
- Urgent Care visits
- Physician/Physical Therapy visits
- Fractures and dislocations
- X-rays and diagnostic imaging
- Medical equipment
- Ambulance transportation
- Stitches and wound care
- Hospitalization due to an accident

Each covered member can receive a \$50 (\$100 if spouse is covered) for completing one of the Be Well screening tests- annual physical, sports physical, cancer screenings, mammograms, and for specific immunizations!

Monthly Premium Rates – Post Tax

Employee	\$4.91
Employee & Spouse	\$7.98
Employee & Child(ren)	\$11.03
Family	\$14.10

With post-tax benefit deductions, employees may cancel anytime during the year; new enrollments only allowed at hire, qualifying life event, or during annual enrollment.

You will have the opportunity to enroll in the new accident insurance benefit during this year's Open Enrollment (October 27 – November 7, 2025)! Coverage elected during Open Enrollment will take effect on January 1, 2026.

If you have any questions, please contact UCOR Benefits at benefits@orcc.doe.gov