

**Four Rivers Salaried, USW
(and LTD)
2026 Open Enrollment Booklet**

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2026 Annual Benefits Enrollment Guide

2026 ANNUAL BENEFITS ENROLLMENT

FOUR RIVERS USW EMPLOYEES (ACTIVE AND LTD*)



2026 Annual Benefits Enrollment Dates: October 27 – November 7, 2025

You can enroll at MyGroupBenefits-UCOR-ORRCC.com or call the UCOR-ORRCC Benefits Service Center at 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 2026 enrollment period.

LIFE INSURANCE

The Group Life and Voluntary Life Insurance Plans for 2026 will continue to be offered through Securian. There will be no changes to the life insurance provisions for 2026. For your 2026 coverage, no enrollment action is needed if you want to keep the same life insurance coverage you have now. The 2026 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 2026.** If you have Group Life Insurance, but choose to drop that coverage for 2026, 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). Evidence of Insurability (EOI) forms may also be required for new or additional life coverage, and such coverage will not be effective until your application is approved by the insurance carrier.

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 2026.** 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 2026.** 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 2026.** 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.

2026 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 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 the 2026 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2025 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 beginning and conclusion of the 2026 Annual Benefits Enrollment period, you will receive a personalized 2026 Benefits Confirmation Statement from Empyrean. ***Please review it carefully to ensure that it accurately reflects your benefit elections for 2026.***

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.

**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, 2024 through December 31, 2024. 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, 2024 was \$7,503,483.

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.

