ORRCC Post-65 Retiree with U65 Spouse (UCOR)
2026 Open Enrollment Booklet

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2026 Annual Benefits Enrollment Guide

2026 ANNUAL BENEFITS ENROLLMENT

ORRCC POST-AGE 65 RETIREE

This guide includes benefits information for Post-Age 65 retirees with a Pre-Age 65 age spouse. Post-Age 65 retirees receive health benefits through the ORRCC Retiree Healthcare Exchange (ORRCC RHE) through UnitedHealthcare (UHC) and life insurance through the 2026 ORRCC Health and Welfare Benefit Plan. Pre-Age 65 retirees receive medical, dental, vision and life benefits through the ORRCC Health and Welfare Benefit Plan.

Post-Age 65 Retirees

Your enrollment packet includes the required legal notices for the 2026 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 Retiree Healthcare Exchange through UHC. For questions or information, contact UHC at **1-866-868-0605**.

In 2026, the Retiree Reimbursement Arrangement stipend amount will increase to $236 per month (or $2,832 annually).

An eligible retiree must be enrolled in ORRCC Retiree Healthcare Exchange coverage in order for an eligible spouse to enroll in Pre-Age 65 Retiree medical coverage or Post-Age 65 Retiree medical coverage in the ORRCC Retiree Healthcare Exchange program. This does not apply to a surviving spouse.

Pre-Age 65 Spouses

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 2026 Annual Benefits Enrollment is available in this guide and online at **https://ucor.com/benefits-center/**.

2026 Annual Benefits Enrollment Dates for Pre-Age 65 spouses: 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.

Pre-Age 65 Spouses

ENROLLMENT ACTION

If you are satisfied with the medical plan you have now, you are not required to take action during the 2026 Annual Benefits Enrollment period. If you do not take action, you will be automatically enrolled in the medical plan you have today with coverage through Blue Cross Blue Shield of Tennessee (BCBST) at the 2026 premium rates. Your dental, vision and life insurance benefits will remain the same.

However, enrollment action is required if you want to change your life benefit coverage or coverage levels for 2026. The benefit election choices you make for January 1, 2026, 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, 2026. 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** or call the UCOR-ORRCC Benefits Service Center at **1-800-451-8964** from 8:00 AM to 5:00 PM EST, Monday through Friday.

WHAT'S NEW FOR 2026?

MEDICAL PLAN

Pre-Age 65 Spouses

There will be an increase to your monthly PPO premiums for 2026.

Remember, your costs for medical care through the PPO Plan will be lower if you use an in-network provider. This plan includes the BCBST Preferred Formulary. For details on which medications are covered, please go to **https://ucor.com/benefits-center/**.

The 2026 monthly premiums are on page 5.

Post-Age 65 Retirees

Beginning January 1, 2026, UCOR is implementing an Auto Premium Reimbursement for the Retirement Reimbursement Arrangement.

MEDICAL AND PRESCRIPTION DRUG COVERAGE

Plan Design Provisions	PPO Plan	
	In-Network	**Out-of-Network**
Annual Deductible (Single/Family)	$400/$800	$1,000/$2,000
Plan Pays	80% after deductible	60% after deductible
Annual Out-of-Pocket Maximum Single/Family (Includes deductible, coinsurance and copays paid by you)	$5,100/$10,200	$13,200/$26,400
Physician Office Visits Participant pays per visit	$30 Primary $45 Specialist	Deductible + 40%
Inpatient Hospital Participant pays	$100 copayment	$300 copayment + deductible + 40%
Outpatient Surgery Participant pays	$100 copayment	Deductible + 40%
Emergency Room Emergency Care and Non-Emergency Care	$200 copayment	$200 copayment
Lab/X-Rays Participant pays	$50 copayment	Deductible + 40%
High-Cost Diagnostics Participant pays	Deductible + 20%	Deductible + 40%
Urgent Care Facility Urgent Care and Non-Urgent Care	$75 copayment	Deductible + 40%
	In-Network	**Out-of-Network**
Annual Deductible (Single/Family)	Integrated with Medical	
Formulary	BCBST Preferred Formulary	
Preventive Pharmacy List (30-day supply)		
Generic Participant pays	$10 copayment	Not covered
Preferred Brand Participant pays	$35 copayment	Not covered
Non-Preferred Brand Participant pays	$60 copayment	Not covered
Preventive Pharmacy List (90-day supply)		
Generic Participant pays	$30 copayment	Not covered
Preferred Brand Participant pays	$105 copayment	Not covered
Non-Preferred Brand Participant pays	$180 copayment	Not covered
Retail (30-day supply) or Home Delivery (90-day supply)		
Preferred Generic Participant pays	20% after deductible	20% after deductible
Non-Preferred Generic Participant Pays	20% after deductible	20% after deductible
Preferred Brand Name Participant pays	20% after deductible	20% after deductible
Non-Preferred Brand Name Participant pays	20% after deductible	20% after deductible
Self-Administered		
Preferred Specialty Participant pays	20% after deductible, to a max of $400	Not covered
Non-Preferred Specialty Participant pays	20% after deductible, to a max of $400	Not covered
Provider-Administered		
Specialty Participant pays	20% after deductible, to a max of $400	Not covered
Annual Out-of-Pocket Maximum Single/Family	Integrated with Medical	

The PPO Plan uses the BCBST Preferred Formulary. To view the most up-to-date prescription drug formularies from BCBST, visit **https://ucor.com/benefits-center/**.

Note: Prescription drug formularies are updated regularly by our medical plan carrier. Be sure to review the formularies regularly. Changes to the formularies during the plan year may impact your Prescription Drug Coverage.

BLUE CROSS BLUE SHIELD OF TENNESSEE (BCBST) RESOURCES

You have access to the following resources through BCBST to support your overall well-being and help you save money on healthcare expenses. These are available to you and your dependents if you're enrolled in a UCOR medical plan through BCBST.

Teladoc Health: Get treatment for everyday medical conditions like allergies, cold, fever and sore throat as well as mental health support with virtual guidance from board-certified doctors. Teladoc also covers dermatology, mental health, joint and back pain, nutrition counseling and tobacco cessation. With Teladoc, you'll be able to talk to a doctor by phone or video chat, and it's available 24/7 for non-emergencies. To get started, call 1-800-TELADOC or log in at **www.bcbst.com/Teladoc**.

Earn Rewards for Healthy Choices: You and your covered spouse can each receive up to $400 a year by making healthy decisions, getting recommended preventive screenings and participating in simple, healthy activities. BCBST will send you a $100 digital gift card when you reach 100 points — up to four times a year. Points are on a calendar year basis and do not roll over from year to year. To get started, you'll need to complete the Onlife Health Assessment first, which will earn 50 points. The Onlife Health Assessment must be completed online via the website or app; it cannot be filled in and sent to BCBST. From there, you can earn points for registering and using Teladoc, getting a flu shot, tracking walking steps, getting a preventive care exam and more! Visit **bcbst.com/yourhealth** to learn more.

Download the BCBST Mobile App!
The BCBST app makes it easier than ever to get the health information you need, when you need it. Through the app you can chat live with your BCBST care team, view your details in one place, see and share your digital ID card, find providers near you, check the drug formulary and make virtual doctor appointments.

VISION PLAN

2026 vision benefits will remain unchanged, and ***monthly premiums will remain the same for 2026.*** For your 2026 coverage, no enrollment action is needed if you want to keep the same vision benefits you have now. The 2026 monthly premiums are on page 5. Please visit **https://ucor.com/benefits-center/** for additional information.

DENTAL PLAN

2026 dental benefits will remain unchanged, and ***monthly premiums will remain the same for 2026.*** For your 2026 coverage, no enrollment action is needed if you want to keep the same dental benefits you have now. The 2026 monthly premiums are on page 5.

Please note: Cigna does not issue physical ID cards. Instead, you can conveniently access your digital ID card and manage your health spending through ***www.myCigna.com*** *and the myCigna App.*

It is important to check whether your dental providers are in the Cigna network. You may use any dentist, but you will generally pay less for in-network providers. To view dental providers in the Cigna network, go to **www.myCigna.com**. To view your applicable dental plan summaries, visit **https://ucor.com/benefits-center/**.

LIFE INSURANCE

Post-Age 65 Retiree

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 2026.***

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 Pre-Age 65 spouse of an eligible 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.

2026 BENEFIT PREMIUMS

Pre-Age 65 Spouse

MEDICAL

Retiree Monthly Premiums	
Single	$415.04
Employee + Spouse	$879.89
Employee + 1 Child	$879.89
Family	$1,286.63

VISON

Retiree Monthly Premiums	
Single	$3.64
Dual	$5.28
Family	$9.46

DENTAL

Retiree Monthly Premiums	
Single	$13.96
Dual	$28.89
Family	$43.91

INFORMATION SOURCES

Pre-Age 65 Spouse

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 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.*** 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
Benefits Enrollment	Empyrean	**(800) 451-8964**	**MyGroupBenefits-UCOR-ORRCC.com**
Medical	BCBST	**BCBST Member Services (800) 565-9140** **M-F 7:00am-5:00pm CT**	**www.BCBST.com**
Rx Benefits			
Telehealth	Teladoc Health (BCBST)	**1-800-TELADOC** **(1-800-835-2362)**	**www.bcbst.com/Teladoc**
Vision	Vision Services Plan (VSP)	**(800) 877-7195**	**www.vsp.com**
Dental	Cigna	**(800) 244-6224**	**www.mycigna.com**
Life	Securian	**(888) 658-0193**	**www.lifebenefits.com**

Post-Age 65 Retiree

For additional information about your Post-Age 65 Retiree Life Insurance coverage, contact Securian at **1-888-658-0193** or online at **www.lifebenefits.com**. You may also contact WEX by calling **1-866-451-3399** or online at **www.wexinc.com**.

Important Disclosures

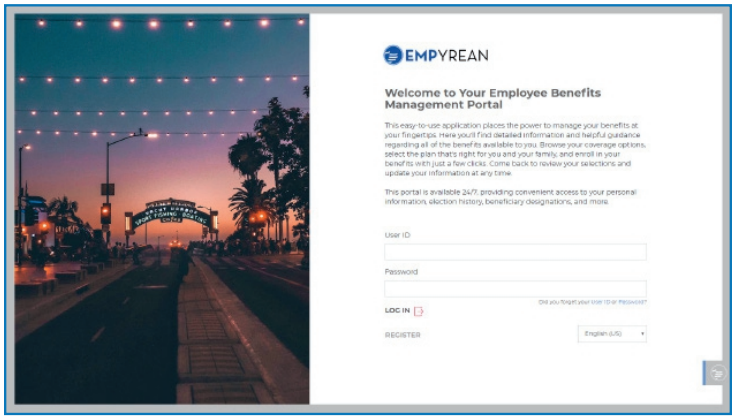
This summary information provides an overview of some of the main features of the benefit plans for eligible employees but does not reflect all of the benefits, exclusions, and limitations of the plans. For all of the plan rules, details, and coverage provisions, the terms of the plans are governed by 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.

EMPYREAN

Step by Step Enrollment Guide

This guide explains our online benefits enrollment tool. Use it to reference key steps that maximize and lock in your benefits.

Start by Registering Your User Account - *Direct Access*



1. Visit your enrollment site to create your user ID and password.
2. Click on *REGISTER.*
3. Enter your

- First, Last Name (as filed with employer),
- Date of Birth
- Social Security Number/Employee ID

—— CLICK NEXT WHEN FINISHED ——

4. Add a new User ID
(work email address, for example).
5. Create a new password with at least:

- eight characters
- one letter
- one number
- one symbol (i.e., * & + # $)

6. Set a security question and answer (at least six characters), in case you forget your password.

—— CLICK *NEXT* WHEN FINISHED ——

7. Read the terms of use agreement. To continue enrolling, click I AGREE at the bottom of the page.

NOTE
You only register once. Return and log in with your user ID and password. Our system recognizes you.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':

- Full names
- Dates of birth
- Social security numbers

NOTE
Your Plan may require you to provide documents to verify your
dependents before they can be covered.

NOTE
Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Your registration is complete.

Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

Single Sign On -
No registration required

1. Visit your enrollment site and follow the login instructions.
2. Click to access. Read the terms of use agreement. To continue enrolling, click *I AGREE* at the bottom of the page.

NOTE
If you access the system via EmpyreanGo first, you will need to complete the full registration flow, which includes
verifying yourself before creating a user ID and password.

HAVE THE FOLLOWING INFORMATION

HANDY Provide eligible dependents' and

beneficiaries':

- Full names
- Dates of birth
- Social security numbers

NOTE
Your Plan may require you to provide documents to verify
your dependents before they can be covered.

NOTE
Your Plan may require you to complete an Evidence of
Insurability (EOI) during the enrollment process

Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

Get Ready to Enroll for Your Benefits.

LAUNCH YOUR ENROLLMENT

When you log in you'll see a pending event screen. (figure 1)

Click on Continue,

Begin on *My Information* step of the enrollment flow.

Follow the prompts in each step.

An indicator shows your progress per step.

GET STARTED STEP — Select if you want help choosing your healcare benefits. (figure 2)

1.1 Choose to get help with selecting your medical plan by clicking *GET OUR HELP*

NOTE

If you do not want help choosing your healthcare benefits, you can click *SELECT BENEFITS ON MY OWN* and click *Change* on the Medical benefit tile on the Select Benefits page to see options.

MY INFORMATION STEP — Personal information (figure 3)

2.1 Review your information (automatically
2.2 populated). Click the *EDIT* button to make changes.

—— Click *I'M DONE REVIEWING MY INFORMATION* when finished ——

USER TIPS

Your progress is saved when you click to continue to the next screen in the flow. You can log in later to finish your enrollment.

Click *BACK TO PREVIOUS PAGE* to review elections or make changes.

Make sure to finish your enrollment.
Elections are **NOT** recorded in the system **UNTIL** you save and accept them and get confirmation. (figure 11)

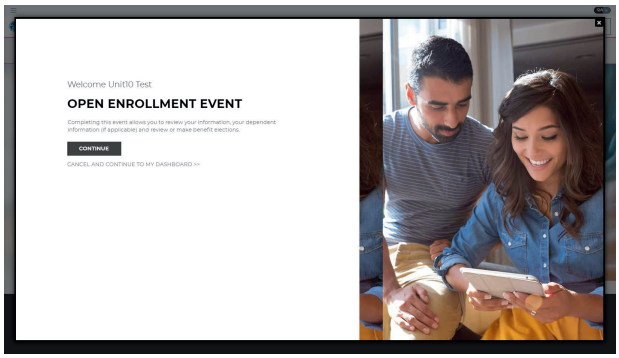


figure 1

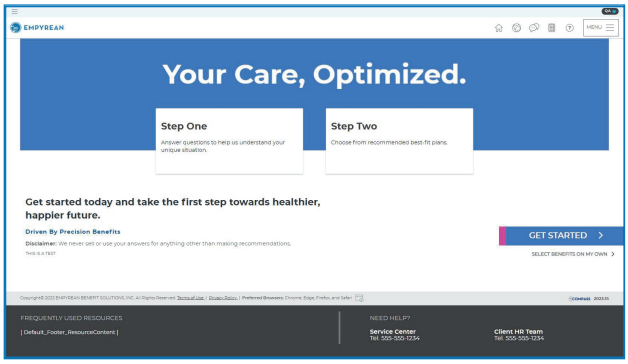


figure 2

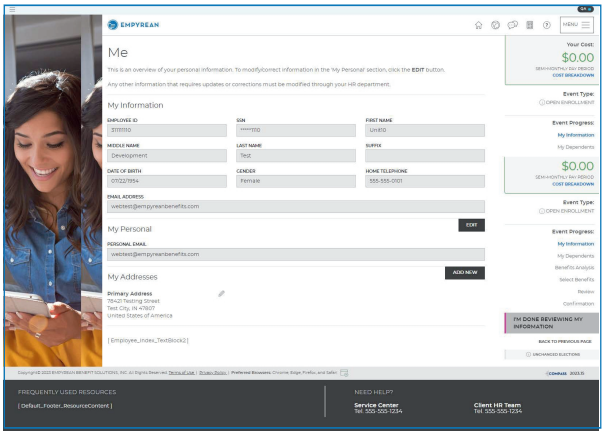


figure 3

Continue Your Enrollment

MY DEPENDENTS STEP — My family (figure 4)

3.1 To add Spouse and/or Child(ren), Click *ADD NEW*.

3.2 Click the *pencil icon* to make changes.

—— CLICK *I'M DONE WITH DEPENDENTS* WHEN FINISHED ——

NOTE

If proof of a dependent's relationship to you is required, *PENDING* appears in the *Verification Status* column.

SELECT BENEFITS STEP — Select your benefit plans

4.1 If you chose to get help, answer a 5 minute survey about your finances, health and personality. (figure 5)

4.2 Your answers will allow us to provide you with the best medical plan for you. (figure 5b)

4.3 Select the dependent(s) you wish to cover and then select the plan you want.

—— CLICK *I'M DONE WITH MY SELECTION* WHEN FINISHED ——

NOTE

A previously eligible dependent that appears in Step 3 may not appear here (for example, if they aged out). Otherwise, to add a dependent click *ADD DEPENDENTS* and revisit Step in this guide.

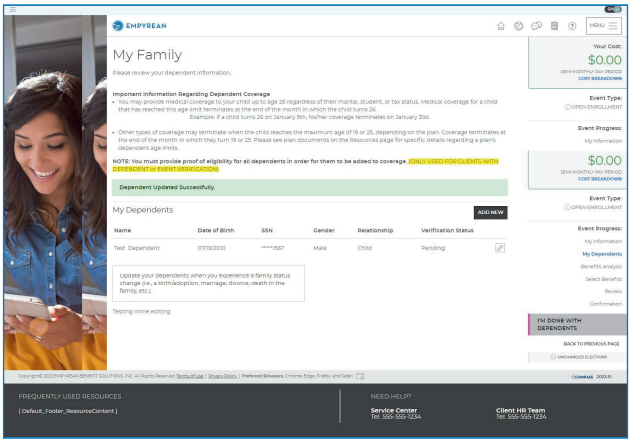


figure 4

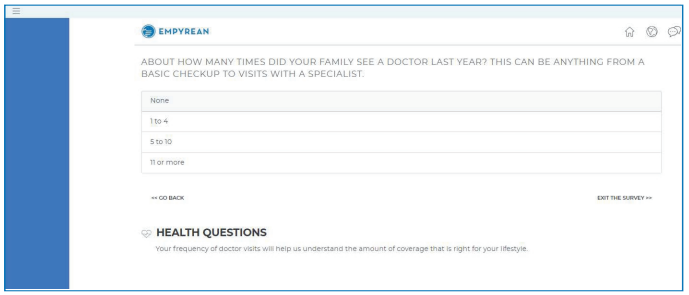


figure 5

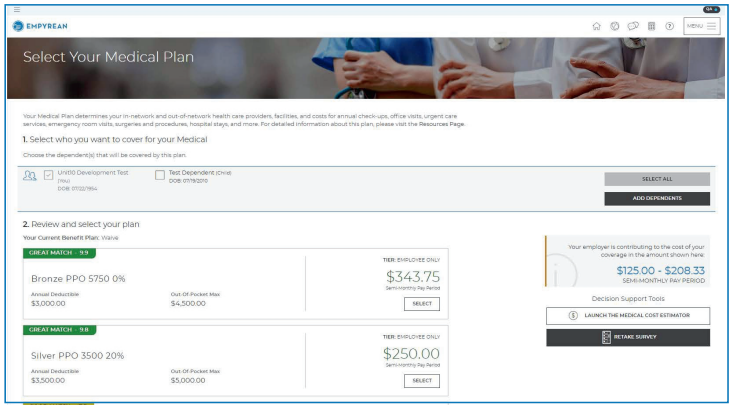


figure 5b

SELECT BENEFITS STEP — Review your selected plan (figure 6)

4.4 The plan you selected appears showing the cost per pay period for your coverage level (per dependents covered).

4.5 Review your selection. If it impacts other benefits, an alert (in the shaded box) will explain. (figure 6)

4.6 Click *VIEW COST BREAKDOWN*, if available, to see cost details.

—— CLICK *SAVE MY ELECTION* WHEN FINISHED ——

SELECT BENEFITS STEP — Continue selecting benefits (figure 7)

4.7 Click *CHANGE* on another benefit tile to select or update a plan.

4.8 Repeat until all available benefits are selected or waived.

—— CLICK *I'M DONE SELECTING BENEFITS* WHEN FINISHED ——

NOTE

Plans provided by your employer, at no cost to you, will not have a *CHANGE* button...enrollment is automatic.

NOTE

Elections screens vary per benefit (*i.e., health vs. life vs. HSA or FSA*).

NOTE

To learn more about a benefit, click *MORE DETAILS* in the lower right corner of the associated benefit tile.

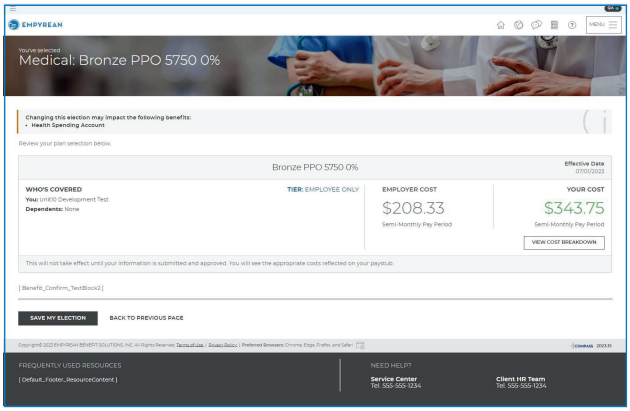


figure 6

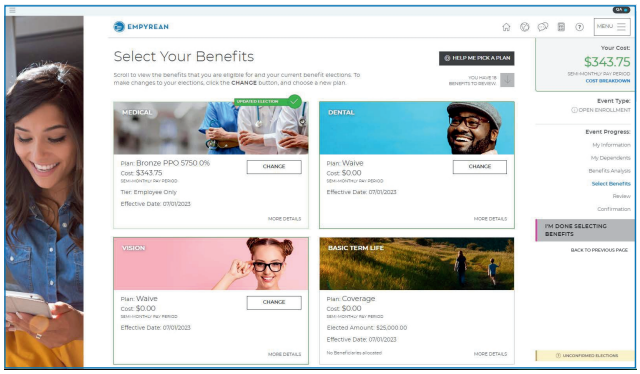


figure 7

EVENT REVIEW STEP — Review Beneficiary Allocation (figure 8)

5.1 Review, update or change designated beneficiaries.

5.2 Click *ADD NEW BENEFICIARY* to add a beneficiary.

a. Click on the *pencil icon* to edit data.
b. To delete a beneficiary, click on the *X icon*.
c. Click on *CHANGE ALLOCATION* to change beneficiary allocations for the associated benefit.

—— CLICK *I'M DONE WITH BENEFICIARIES* WHEN FINISHED ——

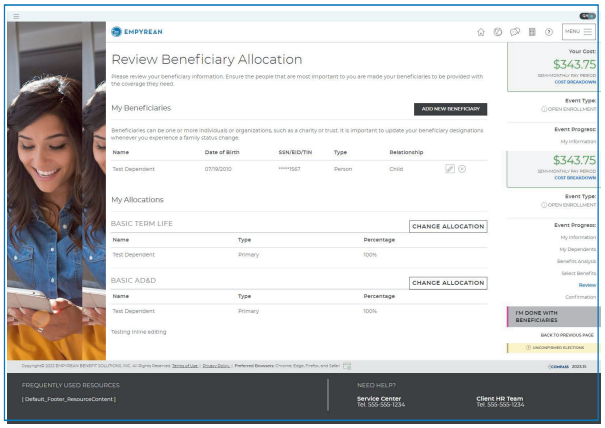


figure 8

NOTE

A red warning sign / flag and message appears if:

- A (required) beneficiary is not designated;
- You didn't allocate a portion to each beneficiary;
- Less than 100% is allocated to primary beneficiary/ies.
- Follow message prompts.

EVENT REVIEW STEP — Evidence of Insurability (EOI), Dependent Verification and/or Event Verification(figure 9)

5.3 If applicable, complete/provide EOI.

5.4 If required by your employer, verify eligibility for any dependent added for coverage by uploading required documentation.

5.5 If required by your employer, upload required documentation if the enrollment needs to be verified.

5.6 A checkmark means additional verification is not required at this time.

—— CLICK *I'M READY TO FINALIZE MY ELECTIONS* WHEN FINISHED ——

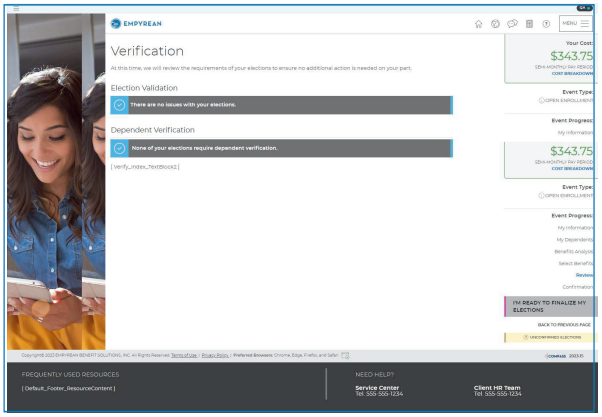


figure 9

NOTE

A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.

If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

EVENT REVIEW STEP — Final Review (figure 10)

6.1 Carefully review cost summary, benefit elections, and dependent data for accuracy.

6.2 Click the *pencil icon* to make changes.

—— CLICK *SUBMIT MY ELECTIONS* WHEN FINISHED ——

One last pop-up message appears...

6.3 To continue reviewing or updating click on *DENY*
or
To confirm your enrollment click *ACCEPT.*

NOTE

When you click ***ACCEPT***, updates are recorded into the system and ready to go into effect when annual enrollment closes.

If you do not click *ACCEPT*, pending updates will not take effect

CONFIRMATION STEP — Confirmation (figure 11)

7.1 Review the final confirmation summary and use the confirmation number for future reference.

NOTE

Total costs will not match approved costs in the first four columns if:

- A part of additional life insurance is pending EOI, and/or
- Proof (as required) of a dependent's relationship to you has not been provided.

7.2 To print for your records, click *PRINT*,
or
To print later, login and click *Benefits History* from the *Home page*.

—— LOG OUT WHEN FINISHED ——

Return to manage your benefits whenever you need. See page 9 for more information.

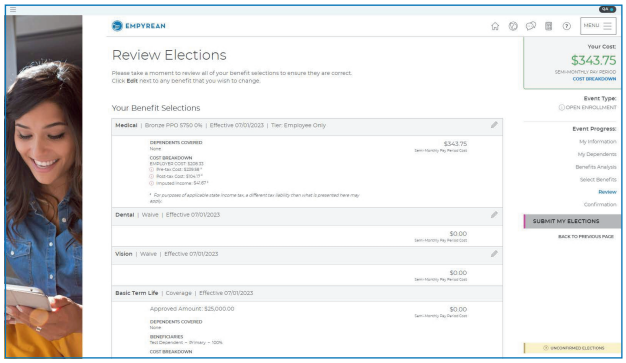


figure 10

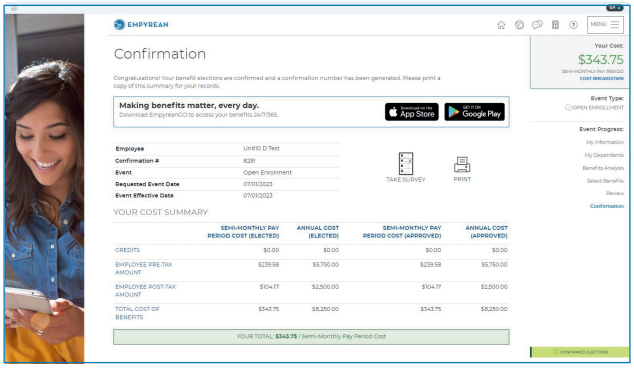


figure 11

Congratulations! You're enrolled.

MANAGE MY BENEFITS

This includes creating a qualified life event to add/drop dependents or make benefit changes.

You can do this by clicking *CHANGE YOUR CURRENT BENEFITS* from the Home page. (figure 12)

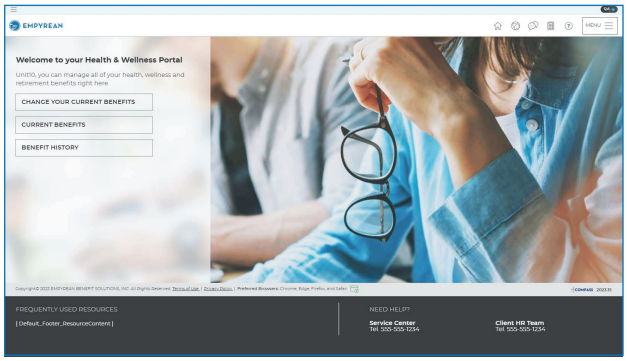


figure 12

CREATE LIFE EVENT — Select Life Event Type (figure 13)

6.1 Review the life options available and click the appropriate radio button.

—— CLICK *SAVE AND CONTINUE* WHEN FINISHED ——

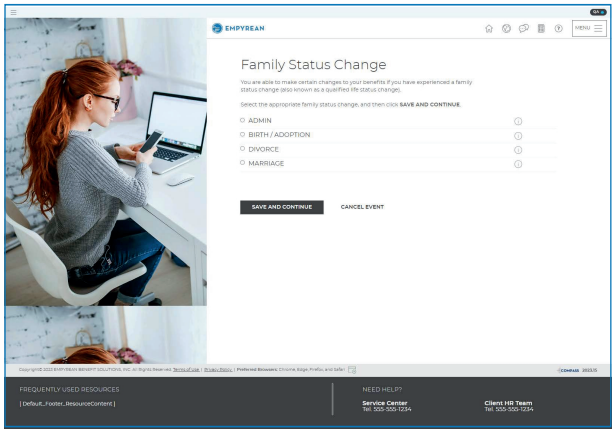


figure 13

CREATE LIFE EVENT — Select Date Life Event Occurred (figure 14)

7.1 Enter in the date the life event occured.

NOTE

Some changes may force you to use the current date as the date of the change.

See page 4 for more information on the workflow. Some pages/ steps may not apply based on the selected life event type.

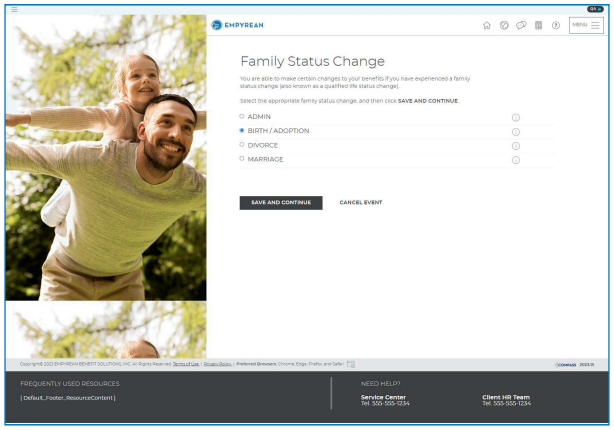


figure 14

Congratulations! You've updated your benefits.

You've got Teladoc Health

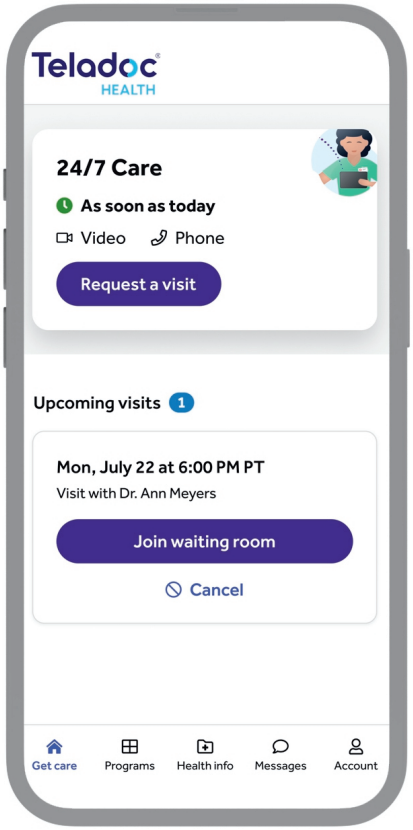
Teladoc® HEALTH

Access to quality care when you need it most

24/7 Care
Talk to a licensed healthcare provider for non-urgent conditions 24/7.
Flu • Sinus infections • Sore throats • And more

Mental Health
Talk to the therapist who's right for you by phone or video.

Dermatology
Upload images of your skin issue online and get a custom treatment plan within 24 hours.



Register or log in today

Visit TeladocHealth.com

Call 1-800-835-2362 | Download the app

Mental Health care is available for eligible members ages 18-plus.
Phone and video visits are not required or part of the dermatology visit.

TM-GM-10E-C24-02_411295158_12042019

of Tennessee

When You Need Mental Health Support

Taking care of your mental health matters. And what affects your body.

Fortunately, help for your total well-being is just a call away. We're here with extra support for depression, anxiety, eating disorders, substance use and other behavioral health challenges.

Our mental health team can connect you with:

- Counseling and treatment programs
- Community resources
- Inpatient or outpatient care

We're Here to Help

You can reach us **24/7** to get the extra care and support you need.

There's no cost to you.

Just give us a call at **1-800-818-8581**.

Note: This program is available for members enrolled in a BCBST medical plan. If you are not a BCBST member, you are not eligible for this service.

Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan and Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan

2026 Annual Benefits Enrollment

Important Notice to Participants about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage under the medical benefit options sponsored by the Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan and the Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan (the "Plans") and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. United Cleanup Oak Ridge LLC (UCOR) has determined that the prescription drug coverage under the group medical benefit options offered by the Plans for all eligible active employees is, on average, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan and Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan

2026 Annual Benefits Enrollment

When Can You Join A Medicare Drug Plan?
You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15 to Dec. 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?
If you are an active employee (or covered dependent of an active employee) who is entitled to Medicare:

- You should compare your current coverage under your Plan, including which drugs are covered, with the Medicare drug plans in your area.

- You may choose to enroll in a Medicare drug plan without impacting your prescription drug coverage under the Oak Ridge Reservation Cleanup Contract Health and Welfare Benefit Plan. Note, however, that Medicare drug plan will pay secondary (if at all) to the Plan. Therefore you may be paying a premium for coverage under the Medicare drug plan that you do not need.

- If you do decide to join a Medicare drug plan and drop the Plan prescription drug coverage that you may have, you and your dependents will be able to get the coverage back at a later date (such as by election during the next following annual enrollment) if you remain an active employee.

- Remember, also, that the Plan's prescription drug coverage is a part of the medical coverage under the Plan. If you drop prescription drug coverage under the Plan, you will also be dropping your medical coverage (and the medical and prescription drug coverage of your dependents, if any) under the Plan.

If you are a retiree (or covered dependent of a retiree) who is entitled to Medicare, your coverage under the Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan is intended to supplement your Medicare coverage. You should check to see whether your current Plan coverage already includes a Medicare drug plan. If your current Plan coverage does not include a Medicare drug plan, you can join a Medicare drug plan without impacting your current Plan coverage.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?
You should also know that if you drop or lose your current medical coverage with the Plans and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage…
Contact UCOR-ORRCC Benefits Service Center at 1-800-451-8964 for further information. NOTE: You will receive this notice each year. You may also receive it before the next period you can join a Medicare drug plan, and if the coverage through the Plans changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage…
More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit http://www.medicare.gov/default.aspx
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at http://www.socialsecurity.gov/, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

For more information about this notice or your prescription drug coverage, contact:
UCOR-ORRCC Benefits Service Center
1-800-451-8964

Oak Ridge Reservation Cleanup Contract
Retiree Medical Benefit Plan
2026 Annual Benefits Enrollment

Important Notice to Participants About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage under the medical benefit options sponsored by the Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan (the "Plan") and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are three important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. United Cleanup Oak Ridge LLC (UCOR) has determined that the Retiree Reimbursement Arrangement offered by the Plan should not be used in lieu of a creditable prescription drug plan. The Retiree Reimbursement Arrangement alone (without taking into consideration any individual medical coverage you are enrolled in) is not expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, using your Retiree Reimbursement Arrangement for prescription drugs by itself is not considered Creditable Coverage. (Note this notice does not apply to any individual medical coverage that you may enroll in under the exchange.) This is important because, most likely, you will get more help with your drug coverage if you join a Medicare drug plan than if you only depend on your Retiree Reimbursement Arrangement to cover your prescription drug needs. This is also important because it may mean that you pay a higher premium (a penalty) if you do not join a Medicare drug plan when you first become eligible.

3. You can use the funds in your Retiree Reimbursement Arrangement to cover your prescription drug needs but, due to a limited amount of funds in your Retiree Reimbursement Arrangement, your coverage under the Retiree Reimbursement Arrangement (without taking into consideration any individual medical coverage you are enrolled in) is non-creditable. This means you have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join a drug plan. When you make your decision, you should compare your current coverage, including what drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. This notice explains your options.

When Can You Join A Medicare Drug Plan?
You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15 to Dec. 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?
If you are an active employee (or covered dependent of an active employee) who is entitled to Medicare:

- You should compare your current coverage under the Retiree Reimbursement Arrangement in the Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan, including which drugs are covered, with the Medicare drug plans in your area.

You may choose to enroll in a Medicare drug plan independent of your Retiree Reimbursement Arrangement under the Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan.

If you are a retiree (or covered dependent of a retiree) who is entitled to Medicare, your coverage under the Retiree Reimbursement Arrangement in the Oak Ridge Reservation Cleanup Contract Retiree Medical Benefit Plan is not intended to supplement your Medicare coverage. You should check to see whether your current coverage with an individual health policy through the exchange already includes a Medicare drug plan. If your current policy coverage does not include a Medicare drug plan, you should consider joining a Medicare drug plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?
You should also know that if you drop or lose your current medical coverage with the Plans and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage…
Contact UCOR-ORRCC Benefits Service Center at 1-800-451-8964 for further information. NOTE: You will receive this notice each year. You may also receive it before the next period you can join a Medicare drug plan, and if the coverage through the Plans changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage…
More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit http://www.medicare.gov/default.aspx
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at http://www.socialsecurity.gov/, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

For more information about this notice or your prescription drug coverage, contact:

UCOR-ORRCC Benefits Service Center
1-800-451-8964

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

United Cleanup Oak Ridge LLC ("UCOR") understands that health information about you is personal. This Notice covers the health information practices of the Oak Ridge Reservation Cleanup Contract (ORRCC) Health & Welfare Benefit Plan (the "ORRCC Plan"). The ORRCC Plan has formed an organized health care arrangement to efficiently run the ORRCC Plan and administer the benefits. Under the Health Insurance Portability and Accountability Act ("HIPAA"), the ORRCC Plan is required to guard the privacy of certain personal information of members. The ORRCC Plan is also considered a "hybrid entity," which means that only certain parts of the ORRCC Plan have health care components covered by HIPAA and others are not. This Notice applies to the parts of the ORRCC Plan that are health care components, and does not apply to certain non-covered functions including but not limited to workers compensation, Family Medical Leave Act ("FMLA"), accidental death & dismemberment (AD&D), life insurance and long-term and short-term disability programs. This Notice of Privacy Practices ("Notice") is intended to inform you, in a summary fashion, of your rights under the privacy provisions of HIPAA and the HIPAA obligations imposed on the ORRCC Plan. We are required by law to abide by the terms of this Notice.

The ORRCC Plan reserves the right to change its privacy practices and the terms of this Notice at any time, provided applicable law permits the changes. Any changes made in these privacy practices will be effective for all health information that is maintained including information created or received before the changes were made. All members will be notified of any changes by receiving a new notice of privacy practices.

The ORRCC Plan may use and disclose certain health information called "protected health information" or "PHI" in accordance with HIPAA and as generally described in this Notice. Health information that UCOR receives about you as an employer is not PHI. Thus, your leave of absence records, Family and Medical Leave Act ("FMLA") leave information, drug testing results, workers' compensation files, disability and Occupational Safety and Health Act ("OSHA") records are not PHI and are not covered by this Notice. While this information may not be protected under HIPAA, other privacy laws and company policies will apply to ensure confidentiality.

The Benefits and Investments Committee, which serves as the Plan Administrator, and UCOR's Benefits Department who assist with the administration of the ORRCC Plan have access to certain health information about you. This information is generally limited to: (1) whether you are enrolled in the ORRCC Plan or are eligible; (2) the family members whom you cover under the ORRCC Plan; (3) the amount which you contribute for your health care coverage, and (4) information about certain claims, claim denials, and appeals. Third parties (known as "business associates") and certain insurance companies assist the ORRCC Plan in administering your health benefits. These entities keep most of the health information maintained by the ORRCC Plan, such as information about your health condition, the health care services you receive, and the payments for such services. They use this information to process your benefit claims and perform other administrative functions on behalf of the ORRCC Plan. The business associates are required by contract with the ORRCC Plan to abide by HIPAA and only use and disclose PHI in accordance with the law.

You may request another copy of this Notice at any time by contacting the Privacy Official at (865) 576-9206.

Uses and Disclosures of PHI

The ORRCC Plan may disclose your PHI to the Plan Sponsor, UCOR, for purposes related to payment and health care operations, including Plan administration. The Plan Sponsor has amended the ORRCC Plan document to protect your health information so that the Plan Sponsor may solicit premium bids from health insurers or modify, amend or terminate the ORRCC Plan.

The following section discusses uses and disclosures that are permitted for the ORRCC Plan. The ORRCC Plan may not actually engage in many of these permitted activities.

TREATMENT: The ORRCC Plan may use or disclose PHI to a professional treating you. For example, a doctor may send us information about your treatment plan so the ORRCC Plan can arrange additional services.

PAYMENT: The ORRCC Plan may use or disclose PHI to process or pay claims for services provided to you by doctors or hospitals that are covered under the ORRCC Plan. For example, we may verify your eligibility for the ORRCC Plan with providers. The ORRCC Plan may also use or disclose your PHI in other ways to administer benefits; for example to coordinate benefits with other health plans and to exercise subrogation rights.

HEALTH CARE OPERATIONS: The ORRCC Plan may use or share certain health information for necessary health care operations. However, the ORRCC Plan may not use or disclose genetic information for underwriting purposes. Examples of health care operations include but are not limited to:

- Performing quality assessment and improvement activities;
- Evaluating provider and health plan performance;
- Calculating the premium or other underwriting type activities;
- Conducting or arranging health reviews to determine health necessity, level of care or justification for services;
- Performing auditing functions;
- Resolving internal grievances, such as addressing problems or complaints regarding the ORRCC Plan;
- Making benefit determinations, administering a benefit plan and providing customer service;
- Pursuing the right of recovery and reimbursement/subrogation;
- Disease Management; and
- Obtaining bids from other health plan administrators.

The ORRCC Plan may also use and disclose information as permitted or required by law without a specific authorization:

To Business Associates: The ORRCC Plan has hired third parties to perform certain services on behalf of the ORRCC Plan. These third parties are "Business Associates" of the ORRCC Plan.

For example, the ORRCC Plan may hire a third party administrator to review and process claims, an auditor to review such processing or an agent or broker to assist in assessing coverage options for the ORRCC Plan.

Personal Representative: If you have given someone health power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. In addition, a parent of an unemancipated minor child acts as the personal representative of that minor child.

Research, Funeral Director & Organ Donation Requests: In limited circumstances, your PHI may be used or disclosed for research purposes. In addition, health information of a deceased person may be provided to a coroner, health examiner, funeral director, or organ procurement organizations for certain purposes.

As Required By Law: Your PHI may be used or disclosed as required by state or federal law. For example, PHI must be disclosed to the U.S. Department of Health and Human Services upon request for purposes of determining compliance with federal privacy laws. Health information may be disclosed: when required by workers' compensation or similar laws; to a government agency authorized to oversee the health care system or government programs or its contractors; and to public health authorities for public health purposes.

Court or Administrative Order: PHI may be disclosed in response to a court or administrative order, subpoena, discovery request, or other lawful process, under certain circumstances. Under limited circumstances (i.e., court order, warrant, or grand jury subpoena), PHI may be disclosed to law enforcement officials. In addition, PHI may be disclosed to law enforcement officials concerning a suspect, fugitive, material witness, crime victim or missing person. PHI may be disclosed to law enforcement officials or correctional institution regarding an inmate or other person in lawful custody, in certain circumstances.

Law Enforcement: The ORRCC Plan may disclose information to law enforcement officials for law enforcement purposes and to correctional institutions regarding inmates.

Avert Serious Threat to Health or Safety: The ORRCC Plan may disclose information to avert a serious threat to your health or safety or that to members of the public.

Emergencies and Disaster Relief: The ORRCC Plan may disclose information to organizations engaged in emergency and disaster relief.

Victim of Abuse: PHI may be released to appropriate authorities under reasonable assumption that you are a possible victim of abuse, neglect or domestic violence or the possible victim of other crimes. PHI may be released to the extent necessary to avert a serious threat to your health or safety or to the health or safety of others. PHI may be disclosed when necessary to assist law enforcement officials to capture an individual who has admitted to participation in a crime or has escaped from lawful custody.

Military Authorities: PHI of Armed Forces personnel and veterans may be disclosed to Military authorities and the Veterans Administration under certain circumstances. PHI may also be disclosed to authorized federal officials as required for lawful intelligence, counterintelligence, and other national security activities.

Workers' Compensation: The ORRCC Plan may release your PHI to the extent necessary to comply with laws related to workers' compensation or similar programs.

Authorizations

You may provide written authorization to use your health information or to disclose it to anyone for any purpose. You may revoke this authorization in writing at any time, but this revocation will not affect any use or disclosure permitted by your authorization while it was in effect. Unless you give written authorization, we cannot use or disclose your health information for any reason except those described in this notice. You may not, however, cancel your authorization if it was obtained as a condition for obtaining insurance coverage and if your cancellation will interfere with the insurer's right to contest your claims for benefits under this insurance policy. The ORRCC Plan may condition your enrollment or eligibility for benefits on your signing an authorization, but only if the authorization is limited to disclosing information necessary for underwriting or risk rating determinations needed for the ORRCC Plan to obtain insurance coverage.

In some circumstances, we may assume that your immediate family member who is involved in your health care has your permission to receive protected health information regarding your health care, payment for, or claims regarding your health care. When we deem it in your best interest, we may thus disclose protected health information to your immediate family member for purposes directly related to his or her involvement in your health care. If you do not wish us to disclose any information to your immediate family member, you should notify the Privacy Official at (865) 576-9206 and submit a Request for Restriction on Disclosure of Protected Health Information.

The ORRCC Plan will not perform any marketing of other products or sell your health information without your authorization.

Individual Rights

Access Right. You have the right to review copies of health information maintained by the ORRCC Plan or one of its business associates in its designated record sets, with limited exceptions. A designated record set refers to a group of records that includes enrollment, payment, claims adjudication and care or health management record systems maintained by or for the ORRCC Plan. You have the right to request either paper or electronic format. We are permitted to assess a reasonable cost-based charge for such request. If you have questions about the fee, you may use the information at the end of this Notice to contact us. We will provide you with an estimate of the cost if you want prior to fulfilling the request. In general, the ORRCC Plan maintains limited health information on you and your covered dependents. Our business associates that administer or insure our group health care plan generally have more health information.

You must make your request to obtain access to your designated record set in writing. You may obtain the form to request access by using the contact information at the end of this Notice or you may send us a letter to the address located at the end of this Notice requesting access.

Additionally, under certain limited circumstances, your request to inspect or obtain a copy of your health information may be denied. If we deny your request, we will notify you in writing and may provide you the option to have the denial reviewed.

Amendment Right. You have the right to request that the ORRCC Plan amend your health information. Your request must be in writing and it must explain why the information should be amended. The ORRCC Plan may deny your request if the health information you seek to amend is complete and accurate, if it was not created by the ORRCC Plan or for certain other

reasons. If your request is denied, the ORRCC Plan will provide a written explanation of the denial. You may respond with a statement of disagreement to be appended to the information you wanted amended. If the ORRCC Plan accepts your request to amend the information, the ORRCC Plan will make reasonable efforts to inform others, including the people you name, of the amendment and to include the changes in any future disclosures of that information.

Right of Accounting of Disclosures. You have the right to receive an accounting of the disclosures of your health information by the ORRCC Plan. This accounting will list each disclosure that was made of your health information for any reason other than treatment, payment, health care operations and certain other specified activities (for example disclosed to you or pursuant to your authorization). If you request an accounting more than once in a 12-month period, there may be a reasonable cost-based charge for responding to these additional requests. For a more detailed explanation of the fee structure, please use the information at the end of this Notice to contact our office.

Right to Request Restrictions. You have the right to request certain restrictions on the ORRCC Plan's uses or disclosures of your health information. The ORRCC Plan is not required to agree to all requests, but if a restriction is agreed to, the ORRCC Plan will honor the agreement, except in the case of an emergency. Any request for restrictions on the use and disclosure of your health information must be in writing. The ORRCC Plan is not bound unless the restriction is agreed to in writing.

You have the right to request confidential communications about your health information by alternative means or alternative locations. You must inform the ORRCC Plan that you are requesting confidential communication to avoid endangerment to yourself. You must make your request in writing and you must state that the information could endanger you if it is not communicated by the alternative means or to the alternative location requested. The ORRCC Plan will make every effort to accommodate the request if it is reasonable, specifies the alternative means or location, and continues to permit us to collect premiums and pay claims under your health plan.

Right to Notice of a Breach. If there is a breach of your unsecured protected health information that may have compromised the privacy or security of your PHI as defined by law, the ORRCC Plan or its business associates will notify you in accordance with federal and state requirements.

You have the right to request and receive this Notice in paper at any time, even if you have previously received this Notice or have agreed to receive the Notice electronically. To obtain a paper copy, please contact the Privacy Official at the address below.

QUESTIONS AND COMPLAINTS

If you want more information concerning UCOR's privacy practices or have questions or concerns, please contact the Privacy Official at (865) 576-9206.

If you are concerned that the ORRCC Plan has violated your privacy rights, you may also complain to us using the contact information above. You may also submit a written complaint to the U.S. Department of Health and Human Services. The address to file a complaint with the U.S. Department of Health and Human Services will be provided upon request.

The ORRCC Plan supports your right to protect the privacy of your health information. There will be no retaliation in any way for any exercise of your privacy rights, or if you choose to file a complaint with us or with the U.S. Department of Health and Human Services.

Implementation Date: October 28, 2019
Last revised: October 1, 2019

No Surprises Act Notice

Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from balance billing. In these cases, you shouldn't be charged more than your plan's copayments, coinsurance and/or deductible.

What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, like a copayment, coinsurance, or deductible. You may have additional costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" means providers and facilities that haven't signed a contract with your health plan to provide services. Out-of-network providers may be allowed to bill you for the difference between what your plan pays and the full amount charged for a service. This is called "**balance billing**." This amount is likely more than in-network costs for the same service and might not count toward your plan's deductible or annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. Surprise medical bills could cost thousands of dollars depending on the procedure or service.

You're protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers can bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia,

pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other types of services at these in-network facilities, out-of-network providers **can't** balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get out-of-network care. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have these protections:

- You're only responsible for paying your share of the cost (like the copayments, coinsurance, and deductible that you would pay if the provider or facility was in-network). Your health plan will pay any additional costs to out-of-network providers and facilities directly.
- Generally, your health plan must:
  - Cover emergency services without requiring you to get approval for services in advance (also known as "prior authorization").
  - Cover emergency services by out-of-network providers.
  - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
  - Count any amount you pay for emergency services or out-of-network services toward your in-network deductible and out-of-pocket limit.

If you think you've been wrongly billed, contact U.S. Department of Health and Human Services. The federal phone number for information and complaints is: 1-800-985-3059. Visit No Surprises Act | CMS for more information about your rights under federal law.

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.