Four Rivers Salaried/USW Retiree - Post-65
Retired on or after 1/1/2020
2027 Open Enrollment Booklet

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2027 ANNUAL BENEFITS ENROLLMENT

SALARIED RETIREE (POST-AGE 65)

This packet includes the required legal notices for the 2027 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 (ORRCC RHE) through UnitedHealthcare (UHC). For questions or information, contact UHC at **1-866-868-0605**.

In 2027, the Retiree Reimbursement Arrangement stipend amount will increase to $240 per month (or $2,880 annually). As a reminder, UCOR uses an Auto Premium Reimbursement for the Retirement Reimbursement Arrangement.

An eligible retiree must be enrolled in ORRCC Retiree Healthcare Exchange coverage in order for an eligible spouse to enroll in Post-Age 65 Retiree medical coverage in the ORRCC Retiree Healthcare Exchange program. 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. However, coverage is not available if you did not have prior coverage. ***There are no changes to the life insurance provisions for 2027.***

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 Arrangement 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.