

# 2023 | OPEN BENEFITS | ENROLLMENT

**Open Enrollment is a once-a-year opportunity to review and update your coverage elections for health and life insurance benefits provided by Alliance Coal.**

We're proud of the great benefits Alliance Coal provides to our employees and their families. Please carefully read these Open Enrollment materials.

To help you make the benefit choices that best fit your needs, this is also a good time to check out CoalBenefits.com and review highlights of all your benefits, including:

- Medical
- Prescription Drugs
- Vision
- Dental
- Retirement 401(k)
- Life & Disability
- Spending Accounts

## 3 Actions to Take Now

Complete the forms and submit to local HR by Nov. 18.

Review the PERSONAL FACT SHEET and the OPTIONAL LIFE INSURANCE WORKSHEET

Make sure your information on the Personal Fact Sheet (enclosed) is accurate and up to date, especially:

- ✓ Life insurance & 401(k) beneficiaries
- ✓ Life insurance elections (including any changes you want to make as a result of the **increased 2023 insurance rates** shown on the enclosed worksheet)
- ✓ FSA annual elections
- ✓ Drop / add dependents

Submit the SPOUSAL HEALTH CARE AFFIDAVIT and DEPENDENT COVERAGE FORM

Everyone — single and married — must complete and submit the Spousal Health Care Affidavit (enclosed).

Choose / Update your optional benefits

- ✓ **Benefit Election Form:** This form is available from HR and CoalBenefits.com/oe. Fill it out to make election changes, update dependents, or change a beneficiary for life insurance.
- ✓ **FSA Enrollment Form:** Complete this form (enclosed) to contribute to a flexible spending account(s).
- ✓ **PSSP Beneficiary Designation:** This form is available from HR and CoalBenefits.com/oe. Use it to change a beneficiary for 401(k).

### Don't Forget: Check Dependents and Beneficiaries

Life events (marriage, divorce, birth/adoption, etc.) may affect who you prefer to designate to receive your Life insurance, AD&D, and/or retirement 401(k) benefit payments. And they definitely affect who is eligible for Health Plan coverage. Check your current dependents and beneficiaries listed on the enclosed Personal Fact Sheet. Use the forms listed above to add, change, or drop as needed.

# Life Insurance: Increased Rates and Coverage Review



## NEW LIFE INSURANCE RATES BEGINNING 2023

Beginning January 1, 2023 MetLife will increase rates by 21.5% for Optional Employee Life, Spouse Life, and Child Life Insurance. (There will be no rate increase for AD&D insurance.)

This is the first time MetLife has increased our rates in five years. The new rates will be guaranteed for three years.

Keep in mind that your life insurance rates are based on your age and salary as of January 1 and will determine what you pay for life insurance throughout the year. In addition to the 21.5% increase, an additional increase will apply for 2023 if you entered a higher age bracket or had a salary increase in 2022.

Use the enclosed **Optional Life Insurance Worksheet** to see your new rates or go to [CoalBenefits.com/oe](https://CoalBenefits.com/oe) to access the **Life Insurance Calculator** online. If you want to change your elections, submit a Benefit Election Form to your HR representative.



## REVIEW YOUR LIFE INSURANCE COVERAGE

We all want our families to have a future that is safe and financially secure. Alliance automatically provides **Basic Life Insurance** equal to two times (2x) your base annual pay, at no cost to you.

You also can choose to purchase optional life insurance to help ensure your family is taken care of in the event of a death. Consider the expenses your family may have now and in the future, and then calculate the level of coverage that will best fit their needs.

TYPE OF OPTIONAL INSURANCE	COVERAGE OPTIONS
<b>Basic Employee Life</b>	2x base pay (Company paid)
<b>Optional Employee Life Insurance</b> \$2 million limit for total employee life insurance (Basic plus Optional)	1x, 2x, 3x, 4x, 5x, 6x, 7x, 8x pay
<b>Spouse Life Insurance</b> You must elect Optional Employee Life Insurance to elect this coverage. Spouse Life Insurance cannot be greater than 50% of total employee life insurance.	\$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000
<b>Child Life Insurance</b> You must elect Optional Employee Life Insurance to elect this coverage.	\$4,000, \$10,000
<b>Employee AD&amp;D Insurance</b> \$2 million limit for this Accidental Death and Dismemberment (AD&D) Insurance.	1x, 2x, 3x, 4x, 5x, 6x, 7x, 8x pay
<b>Spouse AD&amp;D Insurance</b> You must elect Employee AD&D Insurance to elect this coverage. Spouse AD&D Insurance cannot be greater than 100% of Employee AD&D Insurance.	\$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000



## STATEMENT OF HEALTH

If you're electing Optional Employee and/or Spouse Life Insurance for the first time and your coverage exceeds certain limits, or if you're increasing your Optional Employee and/or Spouse Life Insurance, you'll need to submit a Statement of Health for approval from the life insurance company (MetLife). This includes information about your medical history and current health status. This form is available from HR and [CoalBenefits.com/oe](https://CoalBenefits.com/oe).



# Understanding Your Medical Coverage



## ANNUAL DEDUCTIBLE

The deductible is the amount you pay out-of-pocket for eligible expenses before the Health Plan pays any expenses for the calendar year.

	Alliance DIRECT PROVIDERS 	NON-DIRECT PROVIDERS
Annual Deductible	None	\$400 per person \$800 per family



## COINSURANCE

After you meet your deductible for the calendar year, you pay a portion of the cost (your “coinsurance”) and the Plan pays the remaining allowable charges.

	Alliance DIRECT PROVIDERS 	NON-DIRECT PROVIDERS
Preventive Care	You pay \$0	You pay 0% of allowable charges*
Office Visits and Urgent Care Visits	You pay \$0	Deductible, then you pay 20%*
Most Hospital Services	You pay \$0	Deductible, then you pay 20%*
Emergency Room Services	You pay \$250 copay per visit, per person	You pay \$250 copay per visit, per person*



## OUT-OF-POCKET LIMITS

If you reach one of these limits, the amount of cost-sharing you pay will be limited for the rest of the calendar year.

	Alliance DIRECT PROVIDERS 	NON-DIRECT PROVIDERS
Medical Coinsurance Limit	\$2,000 per person \$4,000 per family	\$4,000 per person* \$8,000 per family*
Combined Medical/Prescription Out-of-Pocket Limit	\$9,100 per person* \$18,200 per family* Updated for 2023; these limits generally are adjusted each year to align with the amounts set by the federal government.	



## DIRECT PROVIDERS

You pay less when you receive care from an Alliance Direct provider. To find a Direct provider, use the Provider Directory at [CoalBenefits.com/Medical](https://CoalBenefits.com/Medical) or call Member Services for assistance.

*Note: These are only highlights of your medical benefits. Be sure to visit [CoalBenefits.com](https://CoalBenefits.com) for details, such as limits, rules, and definitions.*

*\*All benefits shown are determined based on allowable charges. You could be responsible for “balance bills” above these amounts, if a Non-Direct provider bills you for any difference between the provider’s charge and the Plan’s allowable charge. Balance-bill amounts do not apply to the deductible, medical coinsurance limit, or combined out-of-pocket limit. See the “Alliance Direct and Non-Direct Providers” section of the SPD for more details, including legal protections for you from certain types of balance bills. If you have questions or would like to discuss your options for addressing a balance bill with your provider, contact Member Services.*

# Benefit Reminders and Updates



## DISABILITY BENEFITS

Effective January 1, 2023, the payment process for the Company's disability benefits will be updated to prevent duplication or overpayments when an individual is eligible to receive income benefits from other sources, such as Social Security and military benefits.



## MEMBER SERVICES

Benefits questions? Make us your first call!  
Call (855) 979-5192  
Monday – Friday (8 a.m. to 5 p.m. CT)  
Email questions to [info@alccm.com](mailto:info@alccm.com)

## MEMBER SERVICES



## ON-SITE CLINICS

Available at most Alliance locations, on-site clinics are an important benefit provided by the Company. You and your covered family members can receive primary care at no cost to you – including exams, prescriptions and treatment of health conditions, and more.



## FSAs CAN SAVE YOU MONEY

Flexible Spending Accounts (FSAs) allow you to set aside tax-free money to pay eligible expenses. For example, if your tax rate is 25%, and you contribute \$1,000 to an FSA, you save \$250 in taxes. You can elect a Health Care FSA for health expenses and/or a Dependent Care FSA for day-care expenses. Keep in mind:

- **If you are enrolled in an FSA for 2022**, you must make a new election if you want to participate in 2023.
- **The carryover limit is \$570 for Health Care FSA and \$0 for Dependent Care FSA.** As required by the IRS, at the end of the 2022 Plan year, any unused balance above this amount will be forfeited. Therefore, be sure to plan your contribution amounts carefully.



## MAXIMIZE RETIREMENT SAVINGS

The 401(k) is a great vehicle to help you get on track for a successful retirement. Make sure you're maximizing your benefit.

- Contribute to get the full Company match.
- Let Bump It continue to increase your savings.
- Get a financial plan; call Sarah Baker Rothe, your NestEgg U financial coach, at (270) 217-8231.



## LIFE EVENTS

Aside from Open Enrollment, qualifying life events are the only other time you can change your health and insurance benefits. When you have a qualified change in status (marriage, divorce, birth/adoption, etc.), you have 31 days to notify local HR or Member Services to make a benefit change.

Visit [CoalBenefits.com/oe](https://www.CoalBenefits.com/oe) for more information about your benefits and enrollment, as well as the required forms. If you have questions, see your HR representative, or call Member Services toll-free at **(855) 979-5192**.

*This summary of material modifications (SMM) describes changes taking effect January 1, 2023, for the Alliance Coal Health Plan; the Alliance Coal Dental, Vision, and Flexible Benefits Plan; and the Alliance Coal Life and Disability Plan. This SMM supplements the summary plan descriptions (SPDs) contained in the benefits handbook at [www.CoalBenefits.com](http://www.CoalBenefits.com). You can also request a paper copy of the SPDs from your local Human Resources representative at no charge. Please note this SMM describes certain changes but does not describe all changes that will take effect. In early 2023, Alliance plans to publish updated SPDs reflecting all changes. If there are any differences between the information in this SMM and the official plan documents, the plan documents govern. Benefit plans may change or end at any time. Nothing in this SMM provides an offer or guarantee of continued employment.*