

Accrued Benefit**For the Pension Plan:**

The participant's benefit expressed in the form of an annual benefit for the life of the participant only, commencing at the Participant's Normal Retirement Age.

Approved Rehabilitative Employment Program

During disability, a program of physical, mental or vocational rehabilitation which:

- Is expected to result in your return to your own occupation or to a reasonable occupation on a full-time basis

and

- Is approved, in writing, by the Company and the insurance company.

A rehabilitative employment program will no longer be considered approved on the earliest of these dates:

- The date you are able to perform the material duties of your own occupation or work at any other reasonable occupation

- The date you return to work for the Company on a reduced-hour basis

or

- The date the insurance company or the Company withdraws, in writing, its approval of the program.

Average Straight-Time Monthly Earnings

The average of your highest earnings for three years during the last ten years just before you retire.

Beneficiary

The person, organization or trust that is named to receive any Plan benefits payable on account of the participant's death.

Business Trip

Travel authorized by the Company, including relocation trips and home leaves for internationally assigned employees and rest and relaxation leaves, as well as any side trips or vacations taken in conjunction with a business trip.

COBRA

Consolidated Omnibus Budget Reconciliation Act of 1985; this federal law allows you and your eligible dependents to continue health care coverages under certain circumstances when coverage would otherwise end.

Coinsurance

The percentage of the bill you are required to pay.

Company

United States Enrichment Corporation

Conduit IRA

A temporary Individual Retirement Account that you use to hold rollovers between two employers' qualified plans.

Conversion Privilege

Your right to convert a group medical, life insurance or special accident insurance policy into an individual policy.

Co-payment

The amount you pay when you go in-network for medical treatment.

Credited Service

All the time you work for the Company, from your first hour of service until you sever from service. Credited Service is used for vesting purposes.

Crown

A restoration which replaces enamel, covering the entire crown of a tooth, usually made of porcelain or acrylic.

Deductible

The amount you and your enrolled dependents are required to pay each year for covered expenses before the Plan pays benefits.

Dependent Child**For medical coverage (on or after January 1, 2011):**

Your own child, your legally adopted child or any child of the person who is recognized under applicable law as your spouse and any other child for whose care you are responsible pursuant to the terms of a court order or an agreement with a state or other governmental agency who is:

- 25 years of age or younger, without limitations regarding financial dependency, student status, employment, residency, or marital status, or
- 26 or more years old, primarily dependent on you for support and incapable of self-sustaining employment by reason of a mental or physical handicap.

For medical coverage (before January 1, 2011) and dental coverage:

Your own child, your legally adopted child or any child of the person who is recognized under applicable law as your spouse and any other child for whose care you are responsible pursuant to the terms of a court order or an agreement with a state or other governmental agency for his or her custody and support who is

- Less than 19 years old
- 19 years old but less than 24 years old and wholly dependent on you for support
- 24 or more years old, primarily dependent on you for support and incapable of self-sustaining employment by reason of a mental or physical handicap.

However, no individual shall be treated as a child under this definition unless you can claim the child as a dependent on your federal income tax return and can demonstrate that:

- The child resides with you in a regular parent-child relationship (or would so reside but for a handicap, disability or illness)
 - You are legally responsible for providing at least 50% of the child's support
- and*
- You certify in writing (as a condition of your employment) that you provide at least 50% of the child's support on a regular basis.

For special accident insurance coverage:

Your natural child, stepchild, foster child, legally adopted child or child of adopting parents, pending adoption, who relies chiefly on you for support and maintenance. An unmarried child under age 28 is also considered your eligible dependent if he or she is enrolled as a full-time student.

For the Pension Plan:

Your natural or adopted child, stepchild or foster child who is under age 23 and who qualifies as your dependent child for federal income tax purposes.

Dependent Parent**For the Pension Plan:**

Your natural parent or stepparent who qualifies as your dependent for federal income tax purposes.

Dependent Spouse

A person who is recognized under applicable law as your spouse (under age 70 for special accident insurance coverage).

Designated Beneficiary

Any individual designated by a Participant as Beneficiary of the Participant.

Disability

A participant's total physical or mental inability, resulting from bodily injury or disease, to perform any work for compensation or profit in any occupation for which the Participant is judged to be qualified. See the Plan Document for additional information.

Drug Formulary

A comprehensive listing of prescription medications that are preferred for use by the health plan and which will be dispensed through participating pharmacies to covered persons. This list is subject to periodic review and modification.

Durable Medical Equipment

Any equipment which can withstand repeated use and is medically essential to treat an injury or sickness.

Election

A designation that is made on a form or by other means by a participant directing that the Plan take action in the participant's name.

Elective Surgery

A surgical procedure which is not considered emergency in nature and which may be avoided without undue risk to the patient.

Eligible Earnings**For the Pension Plan:**

Your straight time earnings divided by straight time hours multiplied by scheduled hours.

Emergency

A serious accident or sudden illness that is life-threatening or could result in a long term medical problem, such as uncontrolled bleeding, seizure or chest pain.

Emergency Admission

Any hospital admission for an inpatient stay for a condition which:

- Has a sudden and unexpected onset
- and*
- Requires prompt care to protect life, relieve severe pain or diagnose and treat symptoms which, with delay, could result in serious injury.

ERISA

The Employee Retirement Income Security Act of 1974, as it may be amended from time to time.

Fixed Bridgework

Permanently inserted artificial teeth joined to inlayed or crowned natural teeth on either side called abutments. A fixed bridgework for anterior teeth often requires two abutments on either side.

Full Denture

Upper or lower; artificial teeth in replacement of all teeth in an arch.

Full-Time Employee

A non-exempt employee who is scheduled to work at least 40 hours per week on a regular basis or an exempt employee who is scheduled to work at least 173.3 hours per month on a regular basis.

Full-Time Student**For special accident insurance coverage:**

A person who is enrolled full-time in any accredited school, including a trade or vocational training program.

Full-Time Temporary Employee

A non-exempt employee who is scheduled to work at least 40 hours per week on a temporary basis or an exempt employee who is scheduled to work at least 173.3 hours per month on a temporary basis.

Hour of Work

Each hour of work for the Company for which you are paid, including straight-time, overtime, holidays and jury duty. However, vacations, personal leave and time off for union business are not included in calculating your hours of work.

Imputed Income

Federal tax law requires that the cost of employer-paid life insurance in excess of \$50,000 be taxed as ordinary income.

In-Network Benefits

The level of coverage you receive under the Plan for care provided when you go to a participating network.

Lifetime Maximum

The maximum amount of benefits a plan will pay for an individual during his or her lifetime.

Loss

For purposes of business travel accident and special accident insurance coverage, loss of hand or foot means complete severance at or above the wrist or ankle joint. Loss of eyesight, speech or hearing means the complete or irrecoverable loss of entire sight of either eye, speech or hearing in both ears. Loss of

thumb and index finger means actual severance through or above the knuckle joints nearest the hand. A loss must result directly from bodily injuries caused by an accident.

Major Medical Medicare Supplement Plan

A medical plan available to retirees who are age 65 or over and enrolled in Medicare Part A and Part B. The plan is designed to supplement your Medicare Part A coverage and to provide coverage for certain expenses for which no Medicare benefits or limited Medicare benefits are payable.

Myofunctional Therapy

Correcting and/or retraining of the muscles in order to correct an orthodontic disorder.

Necessary Services and Supplies

Any services or supplies, other than bed and board, that are necessary for your treatment and are administered during hospital confinement. Necessary services and supplies will also include professional ambulance service to or from the nearest hospital where the necessary medical treatment can be provided, and any charges for the administration of anesthetics during hospital confinement. Necessary services do not include special nursing, dental or medical services.

Network

A group of health care providers who have agreed to provide care for prenegotiated rates, as well as to comply with quality assurance procedures and patient service standards.

Network Pharmacy

A pharmacy that has contracted with the drug vendor to provide prescription drugs.

Orthodontic Treatment

Science of the movement of teeth in the correction of malocclusion.

Orthotics

A custom-molded rigid insert that, when placed in the shoe, distributes the patient's weight equally throughout the foot and leg and relieves the stress from any one particular area.

Out-of-Network Benefits

The level of coverage for care you receive when a participating provider does not provide the care.

Out-of-Pocket Maximum

The maximum you have to pay for eligible medical expenses in one plan year. Once you reach this amount, the medical plan pays 100% of eligible expenses for the rest of that plan year.

Typically, all eligible medical expenses count toward the out-of-pocket maximum, except for copayments, expenses for prescription drugs, mental health/alcohol and drug abuse treatment, amounts above reasonable and customary and any penalties for failing to precertify your hospitalization.

Paralysis

The loss of all practical use of a limb as it relates to the ability to perform the normal functions and activities of everyday life without the use of a prosthesis or any other mechanical device(s).

Partial Denture

An appliance supporting artificial teeth less than the full number of teeth in one jaw.

Part-Time Employee

An employee who is scheduled to work more than 20% and less than 80% of the regular work schedule on a regular or temporary basis.

Pay**For short term disability and long term disability:**

Your monthly basic rate of pay in effect just before your total disability begins and before any before-tax salary reductions. Pay does not include overtime, bonuses or any other form of extra compensation.

For life and accident insurance benefits:

Your annual basic rate of pay before any before-tax salary reductions. Pay does not include overtime, bonuses or any other form of extra compensation.

PBGC

The Pension Benefit Guaranty Corporation

Periodontal Splinting

Stabilizing or immobilization of periodontically involved teeth. Splinting may be accomplished with acrylic resin bit guards, orthodontic band splints, wire ligation, provisional splints and fixed prosthesis.

Periodontics

The treatment of disease of the gum and tissues surrounding the teeth.

Personal Identification Number (PIN)

The number that allows you to access your account information.

Physician

A person who is licensed to prescribe and administer drugs or to perform surgery and who operates within the scope of his or her license.

Plan Year

The calendar year.

Preferred Provider Organization (PPO)

A group of hospitals and physicians that contract with employers, insurance companies or other third party administrators to provide comprehensive medical service. Providers exchange discounted services for increased volume. Participants' out-of-pocket costs are usually lower than under an Indemnity plan. Services accessed outside of the network are generally covered at a reduced benefit level.

Prescription Drugs

Medication prescribed by a physician for the treatment of an illness or injury.

Prosthodontic Services

The making of artificial devices for replacement of missing teeth and structures in the mouth.

Qualified Domestic Relation Order

A Qualified Domestic Relations Order (QDRO) is a legal judgment, decree or order that recognizes the rights of another individual or individuals with respect to child or other dependent support, alimony or marital property rights, to some portion of the participant's account.

Reasonable and Customary Charge

For medical coverage:

A rate for medical services that is determined by the insurance company by taking into account:

- The normal range of fees charged by physicians in your geographic area for similar services
- Your physician's usual fee for the service you receive or for similar services,
and
- Any unusual circumstances.

If the insurance company considers your medical expenses more than reasonable and customary, you will be responsible for paying the additional amount. These charges do not count toward your deductible or out-of-pocket limit.

Reasonable and customary charges apply to the Indemnity Plan and the out-of-network side of the PPO Plans. All in-network charges under the PPO Plans are within the reasonable and customary limit.

For dental coverage:

A rate for dental services that is determined by the insurance company by taking into account:

- The usual fees charged by dentists with similar training and experience in your geographic area
- Any unusual circumstances or complications that require special skill, experience or additional time.

If the insurance company considers your dental expenses more than reasonable and customary, you will be responsible for paying the additional amount. These charges do not count toward your deductible.

Retire

To terminate employment and become eligible to receive a Retirement Benefit.

Routine

A situation that does not require immediate attention, such as immunizations or annual exams.

Service Credit

The total elapsed time between the date you begin employment with the Company and your last day at work. Service Credit is used for all pension calculations except to determine eligibility for a vested pension benefit.

Social Security Benefit

The monthly primary Social Security Benefit to which a Participant would become entitled on the Participant's Normal Retirement date or on the Participant's earlier retirement date or termination of employment based on the Social Security Act in effect on that date.

Space Maintainers

Appliances to prevent adjacent teeth from moving into space left by a lost tooth.

Straight-Time Earnings

Your basic rate of pay, including shift premium and COLA, but not including overtime.

Survivor's Benefit

The benefit payable to an unmarried Dependent Child of a Participant until the loss of such status by death or attainment of age 23; a Participant's spouse; or a deceased Participant's Dependent Child who, upon attaining age 23, is totally and permanently disabled.

Terminal Illness

A medical prognosis of six months or less to live.

Termination of Employment

A participant's ceasing to be employed by the Employer and all Affiliates for any reason.

Total Disability or Totally Disabled**For basic and supplemental life insurance:**

■ You are considered totally disabled if, because of an illness or injury:

■ You cannot do your job

and

- You cannot do any other job for which you are qualified by your education, your training or your experience.

For long term disability:

During the first 24 months you are absent from work, you are considered totally disabled if you are unable to perform the duties of your regular job with the Company due to illness or injury and are under the regular care of a licensed practicing physician. After you have been absent from work for 24 months, you are considered totally disabled if you remain under the regular care of a licensed practicing physician and you are unable to work at any job for which you might be qualified based on your education, training and experience.

Totally and Permanently Disabled**For business travel accident and special accident insurance coverage:**

You are considered totally and permanently disabled if, as the result of a qualifying accident, you cannot do any work for which you are or can become qualified by reason of your education, experience or training, and you are not expected to be able to do so for the remainder of your life. This disability must occur within 3 to 5 days after the accident and be deemed total and permanent at the end of 12 straight months of such disablement.

Urgent

A situation that requires prompt medical attention, but is not life threatening, such as a severe sore throat, sprained ankle, high temperature or ear infection.