



*The WSRC Team*

# Disability

*Issued October 2004*



# INTRODUCTION

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The WSRC/BSRI Disability Income Plan is made up of three programs – Short-Term Disability, Long-Term Disability, and Special Benefits. In addition, an Incapability Retirement Pension Benefit is available to employees with at least 15 years of Eligibility Service.

Your disability benefits are designed to protect you and, in some instances, your family, if you cannot work due to a disabling injury or illness.

Depending on your type of disability, your base earnings will either continue for the time you are considered to be disabled under the Plan or up to a maximum payment period. The WSRC Team pays the full cost of all your disability benefits.

This Summary Plan Description provides details of your disability benefits. Read it carefully and refer to it whenever you have a question about your disability benefits.

The WSRC Team includes Washington Savannah River Company LLC, Bechtel Savannah River, Inc., BNFL Savannah River Corporation, BWXT Savannah River Company, and CH2 Savannah River Company.

## Disability Benefits at a Glance

Benefit	When Eligible	Who Pays	Key Plan Provision
<b>Short-Term Disability (WSRC Team Employees, except BSRI Option A Craft Employees)</b>			
Non-Occupational Illness or Injury Benefits	First day of employment	WSRC/BSRI Disability Income Plan	<ul style="list-style-type: none"> <li>Provides 100% of base earnings for up to 1,040 hours over a rolling 12-month period (after you have missed 24 scheduled work hours unless you have a Critical Health Condition)</li> <li>Must be unable to perform your own job</li> </ul>
<b>Short-Term Disability (BSRI Option A Craft Employees only)</b>			
Non-Occupational Illness or Injury Benefits	First day of employment	WSRC/BSRI Disability Income Plan	<ul style="list-style-type: none"> <li>Provides 100% of base earnings for up to 1,040 hours over a rolling 12-month period (after you have missed 16 unpaid scheduled work hours due to an SRS Medical Department—approved illness or injury)</li> <li>Must be unable to perform your own job</li> </ul>
<b>Long-Term Disability</b>			
Illness or Injury Benefit <ul style="list-style-type: none"> <li>Non-Occupational</li> <li>Occupational</li> </ul>	<ul style="list-style-type: none"> <li>After 1 year of service</li> <li>First day of employment</li> </ul>	WSRC/BSRI Disability Income Plan	<ul style="list-style-type: none"> <li>Provides up to 60% of base earnings when all sources of eligible disability and pension benefits are considered, but not limited to disability and pension benefits</li> <li>Payments continue while you remain disabled up to age 65 or up to 5 years if disabled after age 60</li> <li>Must be unable to perform any job</li> </ul>
<b>Special Benefits</b>			
Occupational Related Disabilities	First day of employment	WSRC/BSRI Disability Income Plan	<ul style="list-style-type: none"> <li>Provides approximately 100% of net earnings when added to Workers' Compensation Disability payments for up to 1,040 hours</li> <li>May provide benefits to your survivor(s)</li> </ul>
<b>Incapacity Retirement Benefits</b>			
Pension Benefit	After 15 years of Eligibility Service	WSRC/BSRI Pension Plan	<ul style="list-style-type: none"> <li>Pays a Pension benefit if you cannot perform your job</li> <li>Eligibility continues for certain Health Choice coverages</li> </ul>

# CONTENTS

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## **2 Participating in Disability Income**

### **2 Eligibility**

2 *Short-Term Disability and Special Benefits*

2 *Long-Term Disability*

2 *Incapability Retirement Benefits*

### **2 Enrolling for Coverage**

### **2 When Coverage Ends**

### **2 Your Cost for Coverage**

## **3 How the Plans Work**

### **3 Short-Term Disability**

4 *Disability Defined*

4 *Benefit Amount*

5 *Exclusions*

5 *Extension of Short-Term Disability*

### **6 Long-Term Disability**

6 *Benefit Amount*

7 *Coordination with Other Income*

8 *Social Security Disability Coordination*

8 *Qualifying for Long-Term Disability*

9 *Exclusions*

### **10 Special Benefits for Occupational Related Disabilities**

10 *Benefit Amount*

11 *Survivor Benefits*

### **12 Incapability Retirement Benefits**

## **13 Other Coverage Continuation**

13 **WSRC/BSRI Health Choice Benefit Program**

15 **Life Insurance**

## **16 Appeal Process**

## **17 ERISA Information**

## **18 Glossary of Helpful Terms**

# PARTICIPATING IN DISABILITY INCOME

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## Eligibility

### *Short-Term Disability and Special Benefits*

You become eligible for coverage under Short-Term Disability and Special Benefits for Occupational Related Disabilities on your first day as a full service WSRC Team or BSRI Option A Craft Employee provided you are actively at work.

### *Long-Term Disability*

You are eligible for Long-Term Disability coverage if you are a full service WSRC Team or BSRI Option A Craft Employee with one or more years of Eligibility Service. However, if your disability is the result of a work-related illness or injury, you are eligible for Long-Term Disability coverage as of your first day of employment.

Benefits begin after you have exhausted your Short-Term Disability benefits, Special Benefits for Occupational Related Disabilities or at the time of termination, provided your disability continues and you meet the qualification criteria.

### *Incapacity Retirement Benefits*

You are eligible for Incapacity Retirement benefits from the WSRC/BSRI Pension Plan if you are a full service WSRC Team or BSRI Option A Craft Employee with 15 or more years of Eligibility Service. Incapacity Retirement benefits are payable if your disability prevents you from performing your own job. You do not have to be receiving Long-Term Disability benefits to be eligible for Incapacity Retirement benefits. This is because Long-Term Disability is based on the ability to perform **any** job, while Incapacity Retirement benefits are based on the ability to perform **your own** job.

Benefits begin after you have exhausted your Short-Term Disability benefits, Special Benefits for Occupational Related Disabilities, or at the time of termination, provided your disability continues and you meet the qualification criteria.

## Enrolling for Coverage

Your coverage under the WSRC/BSRI Disability Income Plan is automatic. You do not have to complete any enrollment forms for coverage to take effect. Remember, you are eligible for Long-Term Disability coverage after you have one or more years of Eligibility Service and are a full service WSRC Team or BSRI Option A Craft Employee. However, if your disability is from a work-related illness or injury, there is no service requirement.

## When Coverage Ends

Your eligibility for coverage under the WSRC/BSRI Disability Income Plan ends when you are no longer an active full service WSRC Team or BSRI Option A Craft Employee.

## Your Cost for Coverage

The Company pays the full cost of the WSRC/BSRI Disability Income Plan.

*You are eligible for Long-Term Disability coverage after you have been a full-service employee for one year.*

# HOW THE PLANS WORK

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## Short-Term Disability (STD)

### WSRC Team Employees (not BSRI Option A Craft Employees)

If you are a WSRC Team Employee (not a BSRI Option A Craft Employee) and are disabled and unable to work due to a non-occupational illness or injury, you qualify for Short-Term Disability benefits after you have missed 24 scheduled work hours (for each non-occupational illness or injury) due to an SRS Medical Department-approved illness or injury. However, STD benefits may begin at the time of disability if your illness or injury is the result of an approved Critical Health Condition. Critical Health Conditions are approved by SRS Medical and generally include the following:

- Hospital Admission (overnight stay) for treatment covered by the WSRC/BSRI Medical Plan
- Outpatient Surgery requiring general, spinal or regional anesthesia
- Medical Treatment for Life Threatening Conditions, wherein medical intervention is required to prevent imminent loss of life, limb or a vital organ
- Recurring Medical Conditions wherein prompt/immediate medical intervention is required to prevent imminent loss of life, limb or a vital organ
- Pregnancy, including delivery and up to six weeks postpartum, and complications of pregnancy which threaten the health of mother or child.

Critical Health Conditions may require recurring treatment under the supervision of a health care provider (for example, chemotherapy, dialysis or post-surgical physical therapy). With prior authorization from the SRS Medical Department, such recurring treatment may also qualify for STD benefits.

There may be other exceptional health conditions that do not meet the criteria described above, but are considered to be Critical Health Conditions. In such exceptional circumstances, the Time Bank Review Board, consisting of representatives from the SRS Medical Department, Human Resources and Division Management may review these cases. The Time Bank Review Board will determine if the absence should be treated as a Critical Health Condition.

Call your immediate Manager to report the need for an absence. You must also contact the Disability Case Manager at 725-7425 (SICK) or 1-800-368-7333 if a Short-Term Disability absence is needed or anticipated.

If your disability is the result of an illness or injury that occurred while you were on the job, please refer to the “Special Benefits for Occupational Related Disabilities” section on Page 10.



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### **BSRI Option A Craft Employees**

If you are a BSRI Option A Craft Employee and are disabled and unable to work due to a non-occupational illness or injury, you qualify for Short-Term Disability benefits after you have missed 16 unpaid scheduled work hours (for each non-occupational illness or injury) when approved by the SRS Medical Department.

With prior authorization from the SRS Medical Department, recurring treatment (such as chemotherapy, dialysis or post-surgical physical therapy) may also qualify for STD benefits.

If your disability is the result of an illness or injury that occurred while you were on the job, refer to the “Special Benefits for Occupational Related Disabilities” section on Page 10.

### ***Disability Defined***

The term “Disabled” under Short-Term Disability means you are unable to perform the normal duties of your own job, have received approval from the SRS Medical Department, and are not at work. Medical evidence of disability may be required. While you are receiving STD pay, you are not expected to work at another job, paid or unpaid. You must obtain approval from the SRS Medical Department if you intend to engage in any other job while on STD.

### ***Benefit Amount***

The amount of your STD benefit equals 100% of your monthly/weekly base earnings (depending on your pay frequency) at the time your STD is approved by the SRS Medical Department. The maximum duration of approved STD benefits is 1,040 hours over a rolling 12 month period (e.g. if you charged 40 hours STD in January 2004, you will get 40 hours STD back in January 2005). Your base earnings do not include overtime, shift differential, bonus payments, quality awards, detail pay and any other form of compensation that is not part of your base earnings. If, during the time you are receiving STD benefits your monthly/weekly base earnings change, your STD payments will be adjusted accordingly.

Payment of STD benefits ends when you return to work, are no longer approved by the SRS Medical Department or after you have received the maximum approved STD benefits, whichever comes first. You may be required to periodically provide medical documentation of your continued disability. If your STD benefits are denied, you have the right to appeal. See the Appeal Process on Page 15.

If you remain disabled at the end of the maximum approved STD benefit (1,040 hours over a rolling 12 month period), you may receive Long-Term Disability benefits depending on the extent of your disability. Please refer to the “Long-Term Disability” section on Page 6.

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## **Exclusions**

Benefits are not paid for a “disability” caused by or resulting from:

- A condition caused by or the result of the use of intoxicants or illegal drugs
- Participation in illegal acts
- Non-compliance with a prescribed treatment program
- Any illness or injury resulting from any occupation or work for compensation or profit other than for the WSRC Team or as a BSRI Option A Craft Employee
- Serving in the armed forces of any country
- An illness or injury that is job related (see Special Benefits for Occupational Related Disabilities on Page 10)

## **Extension of Short-Term Disability**

Following the STD period of 1,040 hours at 100% pay, the SRS Medical Department may recommend an extension of STD, up to three (3) months at 60% pay, if you are expected to return to full duty during the extension period. A second extension of STD, up to three (3) months at 60% of base pay, may be recommended by the SRS Medical Department if additional time is necessary for you to return to full duty. Extensions can only be approved by the SRS Medical Department. An extension will not be granted if your disability is caused by or resulted from an occupational illness or injury.

While on an extension at 60% of base pay, you may use Time Bank hours to bring you to 100% of your base pay. You may also apply for Long-Term Disability (LTD) or Incapability Retirement while on an extension. You must return to full duty performing the essential functions of your job for at least 30 consecutive calendar days (exclusive of Time Bank hours) before you are eligible for any additional Short-Term Disability benefits.

*Remember,  
you must have  
one year of  
Eligibility Service  
as a full-service  
employee to be  
eligible for  
Long-Term Disability,  
unless the  
disability was  
Occupational Related.*



*“Disabled” under Long-Term Disability means you are unable to work at any reasonable occupation. You will be required to provide proof of continuing disability, including medical examinations.*

## **Long-Term Disability (LTD)**

You qualify for Long-Term Disability benefits if you are unable to work at any reasonable occupation due to an illness or injury. Benefits begin after you have exhausted your Short-Term Disability benefits or at the time of termination. If your Long-Term Disability is the result of an occupational illness or injury, benefits begin after you have exhausted your Special Benefits for Occupational Related Disabilities, as discussed on Page 10. If you have been denied STD, you are not eligible for LTD. You may apply for LTD through the SRS Medical Department.

### **Benefit Amount**

Your Long-Term Disability benefit, when coordinated with other sources of income, will equal 60% of your monthly/weekly base earnings, up to a maximum of \$7,500 per month, effective the day before you begin LTD. Your base earnings do not include overtime, shift differential, bonus payments, quality awards, detail pay and any other form of compensation that is not part of your base earnings. LTD payments are taxable income.

*Payments you receive from disability policies you have purchased as an individual will not be considered as an income offset to your Long-Term Disability benefit.*

You will continue to receive your Long-Term Disability benefits as long as you remain disabled (that is, as long as you are not able to pursue any reasonable occupation), up to age 65. If you become disabled after age 60, you will receive Long-Term Disability benefits as long as you remain disabled, up to a maximum of five years. You will be required to provide medical evidence that supports your Long-Term Disability. In addition, the WSRC Team will periodically ask you to authorize your physician(s) to release necessary information to the Plan that is required to determine your continued participation under the Plan. If, at any time, you refuse to provide medical evidence or you are determined to be no longer qualified for LTD, your benefits will end.

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## Coordination with Other Income

Your Long-Term Disability benefit will be coordinated with other income sources so that when combined, all benefit payments will not exceed 60% of your base earnings that are in effect on the day before you begin LTD. The maximum benefit amount under LTD is \$7,500 a month. Other income sources that reduce the amount of Long-Term Disability benefits include:

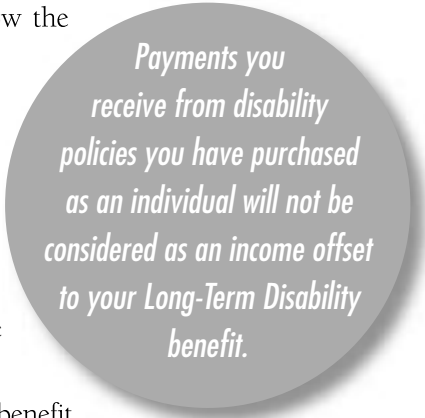
- Social Security Disability benefits that can begin at any age
- Social Security Retirement payments that can begin at age 62
- State or federal Workers' Compensation disability or occupational disease benefits
- Gross pension payments from the WSRC/BSRI Pension Plan for which you are eligible
- Veteran's Administration (VA) Disability Compensation
- Any other state, federal or employer-sponsored program.

You are required to apply for all other income sources for which you are eligible, including Social Security benefits. If your claim is denied, you are required to appeal, provided an appeal is available. As a condition of payment under this Plan, you must also allow the WSRC Team to obtain information about any other income sources.

Because your Long-Term Disability benefit payment is offset by income you receive or you are eligible to receive from other income sources, the amount actually payable from Long-Term Disability may vary from month to month. Once a benefit amount from one of the other income sources becomes available, the 60% LTD benefit is recalculated inclusive of the identified additional income. The new calculation may result in either an overpayment or underpayment to you. Any underpayment will be paid to you from the Plan and any overpayment must be paid by you back to the Plan.

For example, your monthly Base Earnings are \$3,000; thus, your maximum LTD benefit would be \$1,800 (\$3,000 at 60%). Your LTD benefit will be offset by an actual or estimated Social Security award (minus \$1,000) and any gross amount you are eligible to receive from the WSRC/BSRI Pension Plan (minus \$700). Your LTD benefit would be \$100.

\$ 3,000	Monthly Base Earnings
<u>    x 60 %</u>	
\$ 1,800	Maximum LTD Benefit
– \$ 1,000	Social Security Benefit (actual or estimated)
– <u>   700</u>	WSRC/BSRI Gross Pension Benefit (before spousal coverage reductions)
\$ 100	Monthly LTD Benefit



*Payments you receive from disability policies you have purchased as an individual will not be considered as an income offset to your Long-Term Disability benefit.*



### ***Social Security Disability Coordination***

Long-Term Disability benefits are reduced by any amount you receive (or are expected to receive) from the Social Security Administration (SSA). The Plan will automatically assume you qualify for Social Security Disability benefits and will reduce your Long-Term Disability benefits by the estimated amount you are expected to receive from the SSA. You will also receive a supplemental payment of 50% of the estimated Social Security Disability payment if you are not eligible for Incapability Retirement. Once it is known whether you qualify for a Social Security Disability benefit, another calculation will be done to determine any overpayment or underpayment of your LTD benefit.

You are required to apply for Social Security Disability benefits if you qualify for Long-Term Disability benefits. If you are not awarded Social Security Disability benefits when you first apply, you are required to appeal at least one time.

The Social Security Disability application and review process may take months before an award or denial decision is made. Thus, it is advisable to contact the Social Security Administration at 1-800-772-1213 to apply for Social Security Disability benefits as soon as you know that you will not be returning to work because of a disability.

Both you and your family may qualify for Social Security benefits. However, your monthly Long-Term Disability benefit will only be reduced by the initial monthly Social Security Disability benefit amount that is payable to you.

### ***Qualifying for Long-Term Disability***

As you near the end of your approved Short-Term Disability or Special Benefits for Occupational Related Disabilities, you can apply for Long-Term Disability through the SRS Medical Department. The SRS Medical Department can also apply on your behalf. The SRS Medical Department completes the required forms based on their determination of your projected medical recovery. The forms are then sent to a Medical Review Committee for review and either approval or denial. The Medical Review Committee may have your medical information reviewed by an outside disability review group.

The information required to qualify for Long-Term Disability includes medical evidence that supports your Long-Term Disability and an authorization to release medical records and reports to the SRS Medical Department and any outside disability review group. The medical evidence should include a statement from your attending physician as to the reason why you are disabled and the length of time your disability is expected to last. You must also be willing to be examined by an independent physician, if required. If your Long-Term Disability benefits are denied, you will be notified in writing. You have the right to appeal a denial. (See the Appeal Process on Page 16.)

*You must apply for Social Security Disability benefits if you qualify for Long-Term Disability benefits.*

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## Exclusions

Benefits are not paid for a Long-Term Disability caused by or resulting from:

- A condition caused by or the result of the use of intoxicants or illegal drugs
- Participation in illegal acts
- Non-compliance with a prescribed treatment program
- Any illness or injury resulting from any occupation or work for compensation or profit other than for the WSRC Team or as a BSRI Option A Craft Employee
- Serving in the armed forces of any country
- An illness or injury occurring after your employment as a WSRC Team or BSRI Option A Craft Employee ends for any reason

## Non-Occupational Disability Coverage Changes with Years of Service

Years of Eligibility Service	Short-Term Disability Benefit (100% of Base Earnings)	Long-Term Disability Benefit (60% of Base Earnings)	Combination of Any Eligible Pension Benefit* with Long-Term Disability Benefit (Totaling 60% of Base Earnings)	Combination of Incapability Retirement Pension Benefit* with Long-Term Disability Benefit (Totaling 60% of Base Earnings)
Less than 1 year	✓	Not Eligible	Not Eligible	Not Eligible
At least 1, but less than 5 years	✓	✓	Not Eligible	Not Eligible
At least 5, but less than 15 years	✓	✓	✓	Not Eligible
At least 15 years	✓	✓	✓	✓

\* The WSRC/BSRI Pension Plan defines eligibility and how the pension benefit is calculated.

NOTE: The Long-Term Disability benefit is coordinated with Social Security, Workers' Compensation, WSRC/BSRI Pension Plan, Veteran's Administration (VA) Disability Compensation, or any other State, Federal or Employer-Sponsored Programs.

*Special  
Benefits help you  
financially if your injury  
or illness occurs while  
you are on  
the job.*

## **Special Benefits for Occupational Related Disabilities**

If you are disabled and unable to work because of injuries you received on the job at SRS or illnesses that are a result of your employment at SRS, you will qualify for Special Benefits for Occupational Related Disabilities. You must, however, be entitled to Workers' Compensation to receive this benefit. Benefits Administration will coordinate these benefits through the SRS Medical Department.

### ***Benefit Amount***

The Special Benefits payment, when added to your Workers' Compensation benefit, brings your disability income to approximately 100% of your monthly/weekly base earnings. Your base earnings do not include overtime, shift differential, bonus payments, quality awards, detail pay and any other form of compensation that is not part of your base earnings.

- For WSRC Team Employees, your Special Benefits payment begins after you have missed 24 scheduled working hours following an SRS Medical Department approved work-related illness or injury, unless such injury or illness is the result of an approved Critical Health Condition and then benefits will begin at the time of the disability.
- For BSRI Option A Craft Employees, your Special Benefits payment begins after you have missed 16 unpaid scheduled working hours following an SRS Medical Department approved work-related illness or injury.

Workers' Compensation benefits are not taxable. In order to keep an employee's net take home pay approximately equal to the employee's net pay at the time of disability, the Special Benefits payment is calculated as follows:

$$\text{Base Earnings} - \text{Workers' Compensation Award} - 30\% \text{ of Workers' Compensation Award} = \text{Special Benefits Payment}$$

If you have not yet been awarded a Workers' Compensation benefit, you will receive 100% of your monthly/weekly base earnings from Special Benefits until you have satisfied any Workers' Compensation waiting period. If you are granted a Workers' Compensation award retroactively, you will be required to refund any amounts overpaid by the WSRC/BSRI Disability Income Plan. You must continue to notify Benefits Administration of the status of your Workers' Compensation benefits.

Your Special Benefit payments end on the last day you are considered to be disabled or after 1,040 hours, whichever comes first. If you are still disabled at the end of the 1,040 hours, you may qualify to receive Long-Term Disability and/or Incapability Retirement benefits depending on the extent of your disability. Remember, you are eligible for Long-Term Disability benefits if you cannot perform any type of work.

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## ***Survivor Benefits***

In case of your death as a result of an occupational illness or injury, your survivors may be eligible to receive a monthly income benefit. If no Employer-Paid Survivor Benefit is payable under the WSRC/BSRI Pension Plan, your eligible survivor(s) may be entitled to a similar monthly income under the Special Benefits plan. Survivor benefits under this plan begin the first of the month following the month of your death.

The survivor income benefit payments from Special Benefits are first paid to your spouse for life. If you do not have a spouse, or your spouse is deceased, then they are paid on behalf of your dependent child(ren) until they reach age 21. If you do not have a spouse or eligible dependent child(ren), but have a dependent parent or stepparent, he/she would be eligible for your survivor income benefits. Your survivor should contact the WSRC Team People Support Service Center to obtain more information.

If you die as the result of an occupational illness or injury, your eligible dependents currently enrolled under the WSRC/BSRI Health Choice Medical and Dental Plans may continue coverage at the applicable cost. (See the Medical Summary Plan Description for more information.) Vision Care coverage will be offered under COBRA, provided you had Vision Care coverage at the time of your death.

Your survivors may also be eligible to receive assistance in paying for funeral and relocation expenses, and possible college tuition for dependent children. In addition, your designated beneficiary would receive an Occupational Accidental Death benefit from the Life Insurance Plan that equals three times your Life Insurance Pay if your death occurred within 90 days of an occupational illness or injury.

*Special benefits are also provided to your spouse or other surviving dependents if you die as a result of an occupational illness or injury.*

*The Incapability Retirement benefit may be available even if you are not receiving Long-Term Disability benefits.*

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## **Incapability Retirement Benefits**

If you are incapable of performing the normal duties of your own job due to a long-term disability, you may qualify for an Incapability Retirement benefit from the WSRC/BSRI Pension Plan. To be eligible, you must be a WSRC Team or BSRI Option A Craft full-service employee with at least 15 years of Eligibility Service and your disability must be approved by the Medical Review Committee.

The Incapability Retirement benefit is an unreduced pension equal to the pension benefit earned as of your date of retirement. In addition, you may receive an Incapability Supplemental payment from the WSRC/BSRI Pension Plan until you have been awarded Social Security Disability benefits, or until you are old enough to be eligible to receive Social Security Retirement (age 62) payments, whichever occurs first.

You are required to apply for Social Security Disability and appeal once if you are denied the benefit. You are required to notify WSRC Retirement Services when you receive any Social Security award or denial notice. If there are any overpayments of the Incapability Supplement, you are required to repay them or they will be deducted from future pension payments.

You do not have to be collecting a Long-Term Disability benefit to be eligible for the Incapability Retirement benefit. This is because Long-Term Disability is based on the ability to perform **any** job, while the Incapability Retirement benefit is based on the ability to perform **your own** job.

You will be required to submit satisfactory proof of your disability initially and may be required to submit proof of continued disability in the future. This benefit is only payable while the disability continues.

For more information concerning the amount of your Incapability Retirement benefit, refer to the Pension Plan Summary Plan Description.

## OTHER COVERAGE CONTINUATION

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### Health Choice Benefit Program

#### WSRC Team Employees (not BSRI Option A Craft Employees)

While you are on Short-Term Disability or Special Benefits for Occupational Related Disabilities, your Medical, Dental, and Vision Care Plan coverage in effect at the time of disability will continue as though you were an active employee, with applicable costs deducted from your pay.

When you are receiving an Incapability Retirement benefit, you are eligible for coverage under the WSRC/BSRI Health Choice Medical and Dental Plans provided you pay the required premium contributions. However, when you are retired from the WSRC Team and are eligible for Medicare, Medicare Part A and Part B become your primary medical coverage. Since Medicare is your primary medical coverage, your benefit from the WSRC/BSRI Medical Plan (assuming you elect coverage) is based on the appropriate Medicare payment. The WSRC/BSRI Medical Plan calculates the normal benefit payable for a covered expense, then “carves out” (or subtracts) what Medicare would allow for the expense. **Therefore, if you do not enroll in Medicare Part B, the WSRC/BSRI Medical Plan will not pay for what would have been covered under Medicare Part B and your out-of-pocket cost will increase.** You should also be aware that Medicare has penalties both in delayed coverage start dates and increased cost of coverage for not enrolling in Part B when you are first eligible. You may wish to contact your Social Security Office for more information on Medicare coverage and enrollment. See the Medical Summary Plan Description for more information on the Medicare “carve-out.”

Vision Care Plan coverage ends on the last day of the pay period before Incapability Retirement benefits begin. If you were enrolled for Vision Care Plan coverage when you became eligible for an Incapability Retirement, you will be eligible for COBRA continuation coverage. Refer to the COBRA section of the Benefits Overview and General Information Summary Plan Description for additional information.

When you begin receiving Long-Term Disability benefits, you will be eligible for Health Choice Medical Plan coverage. Your coverage may be continued for up to 24 months in lieu of COBRA continuation coverage, provided you pay the required premium contribution. (If you are receiving Incapability Retirement, you will be eligible for the medical and dental benefits described above.) At the end of 24 months, your medical coverage ends. However, you may become eligible for Medicare after receiving Social Security Disability benefits for 24 consecutive months.

Coverage under the WSRC/BSRI Dental and Vision Care Plans ends on the last day of the pay period prior to the beginning of Long-Term Disability benefits. If you are enrolled in Dental and/or Vision Care coverage immediately before Long-Term Disability becomes effective, you will be eligible for COBRA continuation coverage. For information on COBRA continuation coverage, see the Benefits Overview and General Information Summary Plan Description.

For more information concerning WSRC/BSRI Health Choice coverage, refer to the individual Medical, Dental and Vision Care Summary Plan Descriptions.

*If you do not enroll in Medicare Part B, the WSRC/BSRI Medical Plan will not pay for what would have been covered under Medicare Part B and your out-of-pocket cost will increase.*

*The WSRC/BSRI Medical Plan will not pay for what would have been covered under Medicare Part B and your out-of-pocket cost will increase, if you do not enroll in Medicare Part B.*

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### **BSRI Option A Craft Employees**

*While you are receiving Short-Term Disability benefits or Special Benefits for Occupational Related Disabilities*, your Medical coverage in effect at the time of disability will continue as though you were actively at work, with applicable costs deducted from your pay.

*When you are receiving an Incapability Retirement benefit*, you are eligible for coverage under the WSRC/BSRI Health Choice Medical and Dental Plans provided you pay the required premium contributions.

However, when you are retired as a BSRI Option A Craft Employee and are eligible for Medicare, Medicare Part A and Part B become your primary medical coverage. Since Medicare is your primary medical coverage, your benefit from the WSRC/BSRI Medical Plan (assuming you elect coverage) is based on the appropriate Medicare payment.

The WSRC/BSRI Medical Plan calculates the normal benefit payable for a covered expense, then “carves out” (or subtracts) what Medicare would allow for the expense. **Therefore, if you do not enroll in Medicare Part B, the WSRC/BSRI Medical Plan will not pay for what would have been covered under Medicare Part B and your out of pocket cost will increase.** You should also be aware that Medicare has penalties both in delayed coverage start dates and increased cost of coverage for not enrolling in Part B when you are first eligible. You may wish to contact your Social Security Office for more information on Medicare coverage and enrollment. See the Medical Summary Plan Description for more information on the Medicare “carve-out.”

A Dental Summary Plan Description will be provided to you upon retirement.

*When you begin receiving Long-Term Disability benefits*, you will be eligible for WSRC/BSRI Health Choice Medical Plan coverage. Your coverage may be continued for up to 24 months, provided you pay the required premium contribution. (If receiving Incapability Retirement, you will be eligible for the medical and dental benefits described above.) At the end of 24 months in lieu of COBRA continuation coverage, your medical coverage ends. However, you may be eligible for Medicare after receiving Social Security Disability benefits for 24 consecutive months.

For more information concerning WSRC/BSRI Health Choice Coverage, refer to the Medical Summary Plan Description.

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## **Life Insurance**

While you are receiving Short-Term Disability benefits or Special Benefits for Occupational Related Disabilities, your life insurance coverage in effect at the time of disability will continue as though you were actively at work, with applicable costs deducted from your pay.

As long as you are receiving Long-Term Disability benefits or Incapability Retirement benefits, your Non-Contributory Life Insurance continues, subject to scheduled reductions in coverage beginning at age 65. In addition, you may continue your Contributory Life Insurance Coverage if you have at least 15 years of Eligibility Service and you retire with an Incapability Retirement benefit, subject to scheduled reductions beginning at age 65.

If you have less than 15 years of Eligibility Service, Contributory Life Insurance may be converted to an individual life insurance policy by contacting the insurer directly. To apply for conversion insurance, you must submit an application to us and pay the required premium within 31 days after coverage under the Policy ends.

In addition, Dependent Life Insurance can be converted to an individual insurance policy, regardless of your years of Eligibility Service, by contacting the insurer directly. All Accidental Death and Dismemberment Insurance coverage ends when you terminate employment. This benefit cannot be converted to an individual insurance policy.

Keep in mind that your Non-Contributory Life Insurance may also provide disability-related advance payments. See the Life Insurance Summary Plan Description for more information.

## APPEAL PROCESS

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If your claim has been denied, you may appeal the denial to the WSRC/BSRI Disability Income Plan (Plan) Administrator.

To begin the appeal process, you must write to the Plan Administrator within 180 days of denial of the claim. Your request for review must state the reason for appealing the claim denial and the basis upon which the review is requested, including but not limited to, pertinent Plan provisions, prior decisions and/or statements of facts or circumstances in your possession which are relevant to your claim. You should identify the Plan by using the correct Plan name as shown above.

As part of the appeal procedure you may:

- request a copy of all Plan documents and other documents relevant to your claim.
- have someone act as your representative in the review procedure as long as you notify the Plan Administrator of your authorization in writing.
- submit written comments, documents, records and other information relating to the claim.

Within 45 days after receiving your appeal, the Plan Administrator will provide you with a written decision. If more time is needed to review your appeal, the Plan Administrator may utilize one 45-day extension. If this additional time is needed, you will be notified in writing.

The Plan Administrator and those persons acting on the Plan Administrator's behalf are vested with full power and sole discretion to interpret all the terms of the Plan and will make the final determination based solely on the applicable facts and evidence. All decisions of the Plan Administrator are final and binding. The Plan Administrator's address is:

**WSRC/BSRI Disability Income Plan Administrator**  
**Building 703-47A**  
**Aiken, SC 29808**

## ERISA INFORMATION

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As a participant in the WSRC/BSRI benefits program, you are entitled to certain rights and protection under the Employee Retirement Income Security Act of 1974 (ERISA). The official Plan Documents which govern the Disability Income Plan dictate the actual operation of the Plan and the payment of benefits. For more information on your ERISA rights and administration of the Plan, refer to the Benefits Overview and General Information Summary Plan Description.

Eligibility for benefits should not be viewed as a guarantee of employment. Also, while the WSRC Team intends to continue providing a comprehensive benefits program, the WSRC Team reserves the right to modify or terminate any of the benefit Plans at any time. For more information on the procedures to modify or terminate benefit Plans, refer to the Benefits Overview and General Information Summary Plan Description.

## A GLOSSARY OF HELPFUL TERMS

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**BSRI Option A Craft Employee:** Includes BSRI Craft employees who selected the WSRC/BSRI benefit plan effective 4/1/1989.

**Incapability Retirement:** You have at least 15 years of Eligibility Service (regardless of age) and cannot perform the duties of your own job.

**Long-Term Disability:** You are unable to work at any reasonable occupation due to an illness or injury.

**Short-Term Disability:** You are disabled and unable to perform the duties of your own job due to a non-occupational illness or injury, have been approved by the SRS Medical Department and are not at work.

**WSRC Team Employee:** Includes any full-service employee not in a union and employed by Washington Savannah River Company LLC, Bechtel Savannah River, Inc., BWXT Savannah River Company, BNFL Savannah River Corporation, or CH2 Savannah River Company.

**Special Benefits for Occupational Related Disabilities:** You are disabled and unable to work because of injuries you received on the job or illnesses that are a result of your employment and you are entitled to Workers' Compensation.

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