

Summary Material Modification

Modification to the Summary Plan Descriptions (SPD) for the Pre-65 Retiree Health Plan and Savannah River Nuclear Solutions, LLC, Welfare Benefits Plan General ERISA Information and Wrap Summary Plan Description and Prudential Retiree Life Insurance Summary Plan Description.

A revised 2020 Benefits at a Glance

Effective January 1, 2020, Savannah River Nuclear Solutions, LLC, completed a Welfare Benefits Plan General ERISA Information and Wrap Summary Plan Description ("Wrap Plan") and Summary Plan Description with the Plan Number 525. The document can be viewed online at https://www.srs.gov/general/jobs/benefits/index_r.htm.

Effective January 1, 2020, the following changes will be made to the Savannah River Nuclear Solutions, LLC (SRNS) Pre-65 Retiree Health Plan Summary Plan Descriptions effective January 2020.

- SRNS adopted the SRNS Welfare Benefits Plan ("Wrap Plan") to consolidate IRS 5500 filings. While it was previously communicated that the Pre-65 Retiree Health Plan would become part of the Wrap Plan, SRNS subsequently decided that the Pre-65 Retiree Health Plan will remain a separate plan and will continue to make its own separate IRS Form 5500 filing. The document can be viewed online at www.srs.gov/general/jobs/benefits/index_r.htm.
- The SRNS Pre-65 Retiree Health Plan, Plan Number is 509.
- On March 13, 2020, President Trump issued the Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak and by separate letter made a determination, under section 501(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, U.S.C. 5121 that a national emergency exists nationwide beginning March 1, 2020, as the result of the COVID-19 outbreak (the National Emergency). As a result of that determination, the Federal Emergency Agency (FEMA) issued emergency declarations for every state, territory, and possession of the States.

Accordingly, under the authority of section 518 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 7508A(b) of the Internal Revenue Code of 1986 (the Code), the Agencies are extending certain timeframes otherwise applicable to group health plans, disability and other welfare plans, pension plans, and their participants and beneficiaries under ERISA and the Code.

Claims Procedures Timeframes have been extended as of March 1, 2020, sixty (60) days after the announced end of the National Emergency or such other date announced by the Agencies in a future notification (the "Outbreak Period").

- The Company may provide a contribution into an HSA with HSA Bank. This amount, if any, will be determined prior to Open Enrollment each year.
- Clarified language concerning who is eligible for the employer contribution and the Health Savings Account (HSA):

You are no longer eligible to contribute to an HSA once you are enrolled in Medicare (Part A or B). Accordingly,

if the retiree dies or attains age 65 and are no longer covered under this Plan, your dependent spouse (or survivor) and/or children will not be eligible to contribute to or receive Employer contributions towards the HSA account (though you may continue using your existing balance to pay for future unreimbursed medical expenses).

• How much do you pay for Cobra Continuation of Coverage?

You pay 150% of the premium during an 11-month disability extension.

- Eligible Participants
 - Clarified language;
 - Long Term Disability (LTD) Participants (all Non-Incumbent Employees and Incumbent Employees with less than 15 years of eligibility service) under age 65, while still approved for LTD. Maximum of 24 months.
 - Long Term Disability (LTD) Participants (all Non-Incumbent Employees and Incumbent Employees with less than 15 years of eligibility service) over age 65, still approved for LTD, and with Medicare as Primary. Maximum of 24 months.

Effective January 1, 2020, the following changes will be made to the Savannah River Nuclear Solutions, LLC (SRNS) Prudential Life Insurance Summary Plan Descriptions effective January 2020.

• The Prudential Retiree Life Insurance Plan Summary Plan Description and Certificate of Coverage have become part of the Wrap Plan. www.srs.gov/general/jobs/benefits/index r.htm

Savannah River Nuclear Solutions, LLC ("Employer" or "SRNS") has adopted and sponsors the Savannah Nuclear Solutions, LLC Welfare Benefits Plan ("Plan" or "Wrap Plan") to provide certain benefits to all Eligible Retired Employees of Savannah River Nuclear Solutions, LLC and Savannah River Remediation. This document is intended to describe the benefits that are made available to participants in the Plan as of January 1, 2020 and includes the Prudential Life Insurance Certificate of Coverage and Prudential Life Insurance Summary Plan description which constitutes the Summary Plan Description required by the federal law known as the Employee Retirement Income and Security Act ("ERISA").

• The Prudential Retiree Life Insurance Plan ID has been changed to 525 and part of the Wrap Plan. www.srs.gov/general/jobs/benefits/index r.htm

For More Information

If you have questions concerning the information or your coverage rights, please refer to the Summary Plan Description or contact the SRNS Health and Welfare Plan Administrator.

SRNS Service Center
Plan Administrator
Building 730-1B, Aiken, SC 29808
Phone: (803) 725-7772 or (800) 368-7333
E-Mail: Service-Center@srs.gov