

Benefits Newsletter

January 2021



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the SERVICE-CENTER@srs.gov.

January 2021 | Issue 0029



January

NOTES:



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14 Benefits and You	15	16
17	18 HOLIDAY	19	20	21	22	23
24	25	26	27	28 Virtual Advisor Day	29 Virtual Advisor Day	30
	31					



Health and Welfare

What is cervical cancer?

Cervical cancer is a type of cancer that starts in the cervix. The cervix is a hollow cylinder that connects the lower part of a woman's uterus to her vagina. Most cervical cancers begin in cells on the surface of the cervix.

Cervical cancer was once a leading cause of death among American women. That has changed since screening tests became widely available.

Screening tests can find abnormal cells so they can be treated before they turn into cancer.

① The Pap test looks for changes in cells on the cervix that could turn into cancer if left untreated.

② The human papillomavirus (HPV) test looks for the virus that causes these cell changes.

The only cancer the Pap test screens for is cervical.



January is

CERVICAL CANCER

Awareness Month

Cervical cancer risk factors

HPV is the biggest risk for cervical cancer. Other factors that can also increase your risk include:

- human immunodeficiency virus (HIV)
- chlamydia
- smoking
- obesity
- a family history of cervical cancer
- a diet low in fruits and vegetables
- taking birth control pills
- having three full-term pregnancies
- being younger than 17 when you got pregnant for the first time

Even if you have one or more of these factors, you're not destined to get cervical cancer. Learn what you can start doing right now to reduce your risk.



Health and Welfare

Summary Annual Reports for 2019 and Updated Summary Plan Descriptions

Summary Annual Reports (SARs)

Savannah River Nuclear Solutions, LLC is required to provide summary annual reports to all Life Insurance Plan and Health Plan participants. This information is for your reference only. No action needs to be taken.

Please note that these summary annual reports are reflective of calendar year 2019 (2020 reports are not available at this time). If you have any questions, refer to the contact information at the bottom of each report.

Summary Plan Descriptions (SPDs)

The Savannah River Nuclear Solutions, LLC SPDs are located on Insite>Human Resources Home>Benefits and then selecting the Plan SPD you desire to access.

For your convenience, the link to each of the Plan SPDs is included for your review.

- Wrap Document
- Active Medical SPD Part One
- Active Medical SPD Part Two
- Active Medical SPD Appendices
- Active Dental SPD
- Active Vision SPD
- Active Flexible Spending Accounts SPD
- Active Life Insurance SPD
- Retiree Life Insurance SPD
- Health Reimbursement Account SPD
- Aflac SPD

To view these documents, please visit the Benefits webpage at:
Insite > Services > Human Resources > Benefits

If you have any question, contact Cary Holbert, cary.holbert@srs.gov.



Health and Welfare

Discontinue of Liberty Mutual Home and Auto Contract

Savannah River Nuclear Solutions, LLC. will no longer be offering Auto/Home insurance through Liberty Mutual effective Dec. 31, 2020. As part of this change, SRNS will no longer support payroll deductions for this program and employees will need to arrange for premium payment directly with Liberty Mutual. Therefore, you will need to contact Liberty Mutual (1-800-295-2820) to arrange payment for premiums in January and subsequent months. It is our understanding that all existing Liberty Mutual policies will remain in force with current plan features and rates through the existing term of the policy.

Policyholders with questions, contact Liberty Mutual, 1-800-295-2820, and a service representative will be able to assist.

Questions may also be directed to Kerri.Makekau@srs.gov.



REMINDER!!

Deductibles and Out-of-Pockets reset on the beginning of the plan year, January 1, 2021.

Contact the Service Center if you have any questions at Service-Center@srs.gov.





Retirement Services

2021 SIP Catch-Up Contributions (and Automatic Carryover) for Participants Age 50+



Employees age 50 and over in 2021 have the opportunity to make additional before-tax and Roth after-tax catch-up contributions of up to \$6,500 to the Savannah River Nuclear Solutions, LLC Defined Contribution Plan (SIP). These contributions are in addition to the standard Internal Revenue Service annual dollar limit of \$19,500, which means you can contribute a total of \$26,000 on a before-tax basis or Roth after-tax basis in 2021. Please note that catch-up contributions are not matched.

Also, if you are making a catch-up contribution in 2020, but do not wish to make a catch-up contribution in 2021, you will need to change your catch-up contribution election to zero. Otherwise, your catch-up contribution rate will automatically carry over into the next year.

In order for your new or changed catch-up contribution elections to begin with the first payroll in 2021, weekly paid employees must make their elections between Monday, Dec. 21-Sunday, Dec. 27. Monthly paid employees must make their elections before Sunday, Jan. 17, 2021.

Managers, please print and distribute to your employees who do not have access to computers.





Retirement Services

In half an hour, you could improve your retirement.

Advisors from Edelman Financial Engines Savanna River's trusted retirement advice provider, will be available virtually to speak with you one-on-one about your financial goals and retirement concerns.

With the help of an Edelman Financial Engines advisor, you can:

- Better understand how to optimize the features of your retirement savings account plan
- Get an honest assessment of your progress towards your retirement goals
- Receive specific steps you could take to help improve your financial future

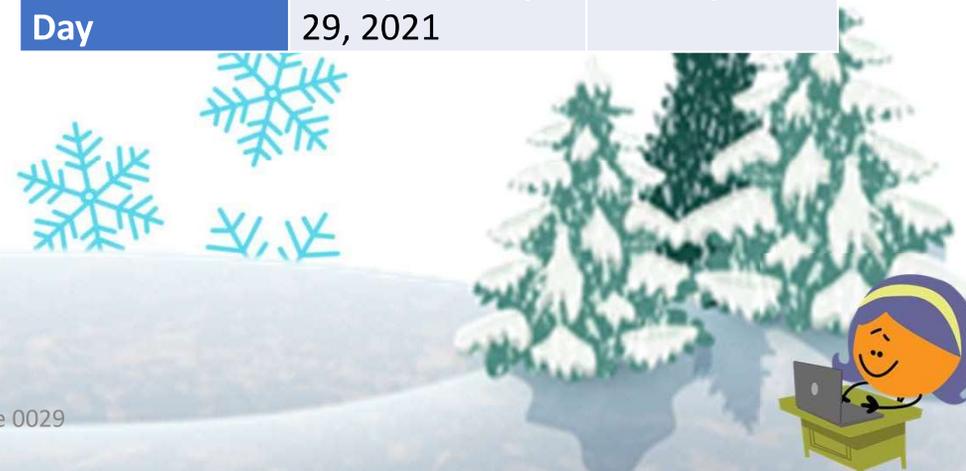
Online registration is required, and space is limited—Register today!

Contact the Service Center if you have any questions at Christopher.Horton@srs.gov.

Virtual Advisor Day



Topic	Date	Time (ET)
Virtual Advisor Day	Thursday, January 28, 2021	8am -5pm
Virtual Advisor Day	Friday, January 29, 2021	8am -5pm





Retirement Services

Thinking of Retiring This Year?

If you are thinking of retiring soon, the Retirement Services Department encourages you to submit your retirement request a minimum of 60-90 days prior to your intended retirement date (30 days is not sufficient time to ensure you will receive your first monthly retirement check on time). Giving advance notice of your intent to retire provides management the opportunity and time to arrange transition of your job duties to your co-workers with your cooperation. You can submit your retirement request up to four months prior to your intended retirement date to ensure a smooth transition off of the active payroll; however, you must work at least one day in the month you retire.

Avoid last minute complications by providing ample time to complete and submit your required documents and forms. This will also allow you to be confident that your Pension and Retiree Benefits will be set up properly and without delay.

To ensure a smooth transition for Multiple Employer Pension Plan (MEPP) and Retirement Healthcare Benefits, the following steps must happen prior to your departure:

Step 1: Submit your notice of intention to retire through PeopleSoft Employee Self-Service. Access eApplications. You will be asked to provide your date of retirement, direct deposit changes and retirement healthcare elections.

Note: If you (or your spouse) are age 65 or older, you will be transitioned off the BlueCross BlueShield health plans. You will transition to the Post-65 Benefit, a Health Reimbursement Account (HRA), which is an Employer provided reimbursement account for “Eligible Medical Expenses” with tax advantages. You will need to enroll in Medicare Parts A/B; to contact the SRS Service Center at 803-725-7772 to receive Social Security form CMS-L564 in order to complete the Medicare enrollment; and to enroll in a Medicare supplement insurance plan through RightOpt. You can contact RightOpt to complete the enrollment at 877-591-8904. Once enrollment is complete, you will be setup with a Health Reimbursement Account (HRA) and receive an annual stipend.

STEP 2 ON NEXT PAGE





Retirement Services

Thinking of Retiring This Year?

Step 2: Complete the Pension process and provide supporting documentation for your MEPP Benefit. To begin the online process, visit the Transamerica website. Once you've logged into your account, select your Defined Benefit (Pension) account. Then, select Retirement and then "Retire Now."

It is helpful to have the following documentation available, prior to beginning Step 2:

- For each retiring employee and beneficiary(ies) a proof of age is required. A photocopy of one of the following documents is acceptable:
 - Birth Certificate
 - Passport
 - Driver's License (Must be a REAL ID)
- If you are currently married, a copy of your government issued marriage certificate is required as proof of your marriage. **Note:** A marriage certificate provided by the church is not acceptable proof of your marriage. Therefore, you may have to contact the County Probate Court in which you were married to obtain a certified copy of your marriage certificate.

The Transamerica website provides you online access to both your Savings and Investment Plan and MEPP. Accounts can be accessed, from both your home and work computers by visiting the Transamerica website. If accessing from your work computer, the recommended browser is Google Chrome.

Details regarding Retiree medical and dental benefits and other important benefits information can be accessed through InSite (*Services > Human Resources > Human Resources Home > Benefits*). If you have any questions about retiree medical and dental benefits after reviewing your benefits information, contact the SRNS Service Center by calling **803-725-7772** (onsite **5-7772**) or via email at service-center@srs.gov Monday-Friday, 8 a.m.-4 p.m. ET.

If you need additional assistance with your retirement plan account(s), call Transamerica at **866-288-3257** Monday-Friday, 8 a.m.-9 p.m. ET.





Disability

Disability FAQ's

5SICK
SRNS DISABILITY GROUP

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What's the Difference Between Disability Case Management and Site Medical?

These departments function very differently. While Site Medical evaluates your Fitness For Duty, it's the Disability Dept. that gets you paid (if approved for benefits). Disability Case Management (DCM) should be contacted for non-occupational injuries and illnesses. You should contact DCM (5-sick or 803-725-7425) as soon as you're aware of the need for an absence lasting more than a few days. After satisfying a 40-hour waiting period and providing medical documentation, paid Disability benefits can begin. You would contact DCM again when you're ready to return to work.

What Medical Documentation is Needed?

DCM will require medical documentation (a copy of your doctor's office assessment notes) addressing **diagnosis, course of treatment, work status** (ability to work and tentative return-to-work date). "Doctor's Excuses", consisting of simply a name and a return-to-work date will not be accepted. Information can be faxed to DCM at (803) 952-9663 or if information is available from a patient portal, it can be e-mailed to 5sick@srs.gov.

What if I'm Not Feeling 100% Ready to Return to Work? What Are My Options?

Restricted duty (i.e. light duty, desk duty, limited hours) may be available to ease your way back into the workforce. Before returning to work, ask your doctor for a list of any restrictions you may need to abide by. When clearing through Site Medical upon your return to work onsite, show them your doctor's recommendations. Site Medical will provide onsite restrictions that you can adhere to, without the need to perform all of your regular job responsibilities. Your manager will receive a Duty Disposition Report from Site Medical with appropriate accommodations listed.





Disability

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5SICK (5-7425) Phone Options

- #1 – for FMLA questions
- #2 – for Long Term Disability questions
- #3 – for Pre-Surgery instructions and forms
- #4 – to speak with a Disability Case Manager (DCM) or have questions regarding Short Term Disability
- #5 – for questions on Disability policy

Fun Facts

Disability Case Management (DCM)

Phone: 5SICK 5-7425

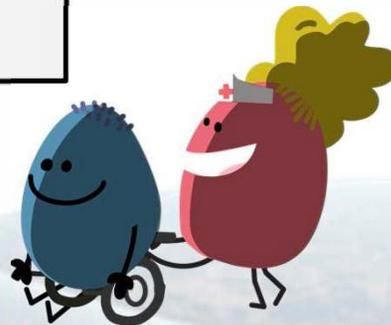
(803)725-7425

Email: 5SICK@srs.gov

Fax: (803) 952-9663

What if I Don't Contact DCM Until I Return?

Failure to contact the Disability Dept. within 40 consecutive scheduled work hours of your non-occupational illness/injury beginning, will result in a non-payment of your claim. Do not assume your manager will contact DCM on your behalf. As previously stated, you must contact DCM (5-sick or 803-725-7425) as soon as you're aware of the need for disability. Please leave a message on the dedicated phone line or via confidential e-mail (5sick@srs.gov).





Wellness

Coping With Pandemic Fatigue

Many people are suffering from “pandemic fatigue” — the feeling of being unmotivated to follow recommended guidelines to protect themselves and others from the virus.

Fear and anxiety about COVID-19 can be overwhelming and cause strong emotions. Social distancing can make you feel isolated and lonely and can increase stress.

According to the Centers for Disease Control and Prevention*, here are some healthy ways to cope with stress:

- **Know what to do if you are sick.** Contact a health professional before you start any self-treatment for COVID-19.
- **Take breaks from watching and reading the news,** including social media.
- **Take care of your body.** Eat healthy, exercise regularly and get plenty of sleep.
- **Make time to unwind.** Do activities you enjoy.
- **Connect with others.** Talk with people you trust about your concerns and how you are feeling. Connect online, by phone or by mail.



Provided by:



South Carolina



Benefits Spotlight

Hear all the sweet sounds of life



Hearing loss is more common than you might think. It affects 1 in 9 Americans and can come on so gradually you may not even notice it. But the good news is 95% of hearing loss can be easily treated with hearing aids. That's why we give you access to affordable hearing care discounts through Amplifon, the nation's largest independent hearing discount network — so you can enjoy all of life's sights and sounds to the fullest.

YOUR HEARING DISCOUNT THROUGH AMPLIFON INCLUDES:



40% off hearing exams at thousands of convenient locations nationwide



60-day hearing aid trial period with no restocking fees



Discounted, set pricing on thousands of hearing aids



Free batteries for 2 years with initial purchase



Low price guarantee — if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%



3-year warranty plus loss and damage coverage



Call 1-844-526-5432 to find a hearing care provider near you and schedule a hearing exam today.

January 4