

Benefits Newsletter

March 2021



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

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March

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 SRNS Marketplace Launch!	Life OE Begins	2	3	4	5
6	7	8	9	10	11 Benefits and You	12
13	14 Life OE Ends	15	16	17 SSA Presentation	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



Health and Welfare

HEALTHY KIDNEYS



Make a protein called erythropoietin (EPO) that tells your body to make red blood cells

Make a hormone called renin that helps control your blood pressure



Balance the phosphorus and calcium in your body, which is important for heart health

IF YOU HAVE CHRONIC KIDNEY DISEASE

Your kidneys can't make enough EPO, so you won't have enough red blood cells (anemia)



Your kidneys make too much renin. This causes your blood pressure to go up

The amount of phosphorus and calcium in your body becomes unbalanced



- Kidney Month -

It's important to remember to watch your kidneys! Some small changes can affect their performance. For more information, follow this link with KidneyFund.Org. infographic-keep-your-heart-healthy.jpg (670x1104) (kidneyfund.org)

STEPS TO PREVENT HEART DISEASE

When your kidneys are not working well, it can lead to problems with other parts of your body. Some complications of chronic kidney disease (CKD) can cause heart disease.

1 Control high blood pressure

High blood pressure means your body works too hard to pump your blood. It can cause heart attack, heart failure and stroke, so it's important to control it!



MONITOR BLOOD PRESSURE



EAT A LOW-SALT LOW-FAT DIET



DO NOT SMOKE OR USE TOBACCO

2 Test for and treat anemia

If you have anemia, your heart and other organs can't get enough oxygen. Having anemia can cause a heart attack. If you have anemia, follow your doctor's recommendations for treatment.

3 Keep minerals in check

Having the wrong amount of calcium and phosphorus in your blood can cause heart disease. For high phosphorus: For low calcium:



LIMIT HIGH-PHOSPHORUS FOODS



TAKE PHOSPHATE BINDERS



TAKE A CALCITRIOL SUPPLEMENT



Health and Welfare

Life Insurance Open Enrollment

This year, SRNS is offering a life insurance Open Enrollment (OE). The OE period will be **Monday, March 1-Sunday, March 14**. Active employees will be able to take advantage of this great offer from Prudential Life Insurance.

Changes made during this timeframe and new payroll deductions will be effective on Saturday, May 1. Below are the offerings that will be available during this OE period:

- Employees **not** currently enrolled in Optional Life-Employee Coverage, may enroll in up to one increment (1x Salary) not to exceed the guarantee issue (Greater of 3x annual earnings or \$550,000).
- Employees **currently** enrolled in Optional Life-Employee Coverage, may increase their coverage one increment (1x Salary) not to exceed the guarantee issue (Greater of 3x annual earnings or \$550,000)
- Employees not currently enrolled in Optional Dependent Spouse coverage and/or increases in Spouse coverages **WILL** require Evidence of Insurability (EOI)
- Employees not currently enrolled in Optional Dependent Child coverage can enroll as no EOI is required



Health and Welfare

HSA BANK WEBINARS

HSA Bank is offering upcoming webinars to SRNS employees regarding their Health Savings Account (HSA). The two webinar topics that will be offered are HSA 101 and HSA Investment Overview. These webinars are a great way to learn more about the HSA and the investing options through HSA Bank. The registration links for the webinars are listed below:

HSA 101

- Tuesday, April 13, 2 p.m. EST
- Event address for attendees:
<https://webster.webex.com/webster/onstage/g.php?MTID=eaedd0973aefc2ad3cffb41bb2f589466>
- Wednesday, April 19, 10 a.m. EST
- Event address for attendees
<https://webster.webex.com/webster/onstage/g.php?MTID=ed2b1eec2231f7c2ca0894f0a07f0d408>

HSA Investment Overview

- Tuesday, April 14, 10 a.m. EST
- Event address for attendees:
<https://webster.webex.com/webster/onstage/g.php?MTID=e7d245331cb3d44f8bb9efb91683b36e1>
- Wednesday, April 20, 1 p.m. EST
- Event address for attendees:
<https://webster.webex.com/webster/onstage/g.php?MTID=e2a68bc6cea2b49cc3977c35838e48f8c>





Retirement Services

Transamerica is hosting a Money Management Essentials webinar covering the basics of saving, budgeting, and managing credit and debt. This webinar will also show you how to set goals and create a plan that works for you. There are two available options – Wednesday, Mar. 17, 3-4 p.m., and Tuesday, Mar. 23, 4-5 p.m.

It's never too late to adopt healthier financial habits. This webinar will give you easy-to-use tips for:

- Budgeting
- Saving and investing
- Improving your credit score
- Paying down debt



Money Management Essentials Webinar

Attendees should gain an understanding of what it takes to have a solid financial foundation and practical strategies for achieving short and long-term goals.

Click the Employee Communication for the link to sign up for a webinar!

Note: Participation in these webinars requires your manager's consent. Time used for the webinars are not to be recorded as overtime/additional hours. If you are unable to participate in the webinars, please be assured the content will be uploaded to InSite the week following the provided dates.





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-Thursday, 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-Thursday, 8 a.m.-9 p.m. ET.





Disability

5SICK
SRNS DISABILITY GROUP

Savannah River
NUCLEAR SOLUTIONS™
FLUOR • NEUPORT NEWS NUCLEAR • HONEYWELL

Question: What should I do when I can return to work from Short-Term Disability?

Answer:

- It is important to maintain contact with your Disability Case Manager (DCM) throughout your Disability absence from work, so your return to work can be coordinated appropriately.
- Contact the DCM at (803-725-7425, option 4) or via email 5sick@srs.gov.
- A written release is required from your doctor for return to work and it should include (if necessary) a list of work restriction and/or accommodations needed.
- DCM will schedule a return to work appointment with Site Medical and provide the appointment information to you.
- Report to Site Medical at your appointment time; however, if your shift starts prior to your appointment, you should report to your work location at your normal shift time and only perform sedentary/desk work until time for your appointment.
- Site Medical will issue a Duty Disposition Report (DDR) to you & your manager once the return to work appointment has been completed.
- It is imperative to comply with all work restrictions outlined on the DDR to ensure a safe return to work.

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Fun Facts

Disability Case Management (DCM)

Phone: 5SICK 5-7425

(803)725-7425

Email: 5SICK@srs.gov

Fax: (803) 952-9663



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



Benefits Spotlight

NOW AVAILABLE!!

SRNS Marketplace

The Benefits Administration would like to announce the new voluntary benefits platform, SRNS Marketplace. SRNS Marketplace is a website that will allow active SRNS employees the opportunity to enroll in voluntary benefits at a group discount and use discounts on a local and national level. Shop thousands of specially negotiated discounts on brands you love and have the option to earn cash back on deals as well.

This platform will launch on **Monday, March 1**, and be available to all active employees after that date. A high-level overview of discounts and deals include:

- Home and auto insurance options
- Pet insurance options
- Identify Theft

Sign Up and Start Saving!

- Go to www.srnsmarketplace.benefithub.com
- Enter Referral Code: HRNGNX
- Complete Registration





Benefits Spotlight

Carry My Health Toolkit[®]
with you everywhere.



Did you know that Blue Cross Blue Shield of South Carolina has all your benefit questions answered with their time-saving apps? Do you have them installed on your handheld devices yet?

First, the MyHealth Toolkit allows for you to view your benefits no matter where you are or where you go. The app allows you to:

- View and share your digital ID card.
- Check the status of your claims fast.
- See what's covered by your health plan.
- Find a local provider who's right for you.
- Pay your bill.
- *And more!*

Plus, logging in is simple as your username and password is the same as it is on their website.



While MyHealth Toolkit provides you with real time access to your benefits information. What if you're not feeling well and need to talk to a doctor? Blue CareOnDemand is another app provided to save you from those long waiting room visits. With this app, you can talk with a doctor and get the prescription you need to make you feel better sooner and more conveniently. You can talk with a doctor using your mobile device and be treated for conditions such as:

- Bronchitis and other respiratory infections
- Pinkeye
- Ear infections
- Allergies
- Migraines
- Rashes and other skin irritations
- Urinary tract infections
- Cold and flu symptoms

For more information on both of these apps, visit www.southcarolinablues.com. To download the apps, visit the App Store or Google Play.



Communications Archive

IN CASE YOU MISSED IT!

Below are the recent Employee Communications that have been sent to your SRS email.

<u>Date Sent</u>	<u>Title</u>	<u>Link</u>
2/22/21	Well-being Virtual Focus Group	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/76cf10322113f7b985258684005da2ed?OpenDocument
2/16/21	2021 Life Insurance Open Enrollment	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/a0db3084bd5a3a4c8525867e0062e900?OpenDocument
2/11/21	Savings and Investment Plan – Investment Changes Coming March 25	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/a54f74609dcb056e852586790055e9e6?OpenDocument
2/9/21	Pet Insurance through SRNS Marketplace	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/e8c8421bd903265885258677005e23ae?OpenDocument
2/3/21	Vanguard Financial Wellness Webinars	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/56b2035adaa70d6e85258671006d5eba?OpenDocument
2/2/21	Register Today for a Virtual Seminar on Your Financial Life After Lockdown	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/10db6a40e265b93585258670006dc07c?OpenDocument
2/1/21	Edelman Financial Engines Mobile App	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/0fb21fa72ee5872a8525866f00653188?OpenDocument
1/26/21	2021 SRNS American Heart Association Heart Walk – My Life Check Health Assessment	http://notea02a.srs.gov/EmpComArchive.nsf/568f831fe90f83a485256ad200456c9c/272eb16dd24a5e708525866900746b78?OpenDocument