



# Benefits Newsletter

October 2022



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

October 2022 | 1202-0050



# October

NOTES:

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





## Health and Welfare

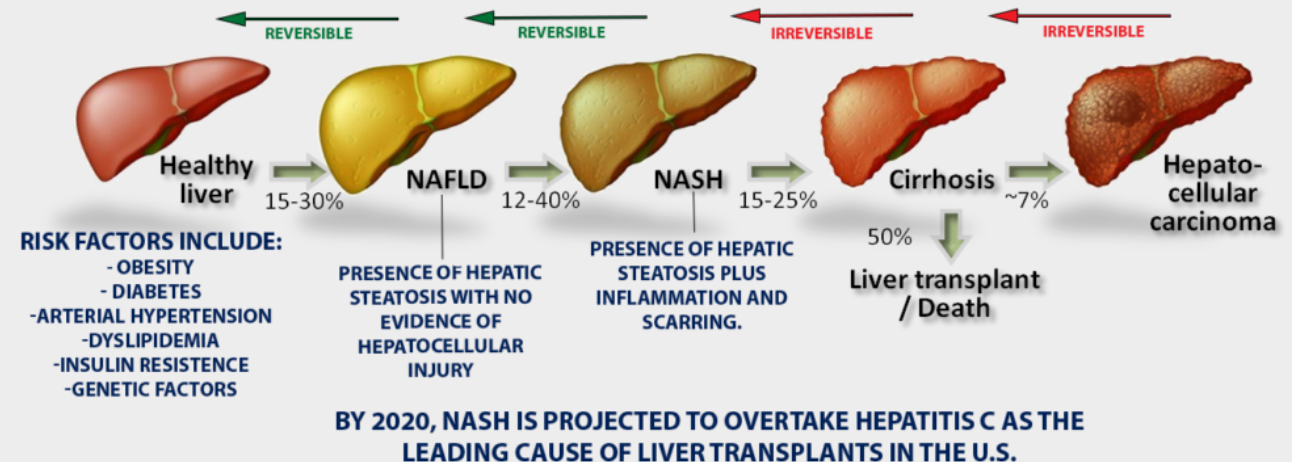


Every year in October we recognize Liver Cancer Awareness Month. This is an important health observance because almost 300 million people worldwide are living with hepatitis B, and that puts them at higher risk for developing liver cancer.

### The Link Between Liver Cancer and Hepatitis B

The most common type of liver cancer is “primary liver cancer” or hepatocellular carcinoma (HCC). Worldwide, the most common risk factor for primary liver cancer is chronic infection with the hepatitis B virus. Chronic viral hepatitis infections (hepatitis B and hepatitis C) cause about 80% of all liver cancers. Obesity, heavy alcohol use, fatty liver disease (NAFLD or NASH), and some metabolic disorders also increase the risk for primary liver cancer. People chronically infected with hepatitis B are more likely to develop liver cancer than uninfected people because the virus directly and repeatedly attacks the liver. These attacks over time can lead to increased liver damage, cirrhosis (scarring of the liver), and ultimately, liver cancer. People with hepatitis B may also be at risk for liver cancer in the absence of cirrhosis. Those who have chronic hepatitis B can reduce their risk of liver cancer through regular medical monitoring, including liver cancer surveillance, taking antiviral treatment if necessary, and making healthy lifestyle changes.

### THE NON-ALCOHOLIC FATTY LIVER DISEASE (NAFLD) SPECTRUM





## Health and Welfare

## 2023 OPEN ENROLLMENT INFORMATION

The following is a summary of the plan changes for this upcoming year:

- Premium changes for 2023 include: Medical plans increasing, Dental plans staying the same, and Vision premiums decreasing
- The IRS has increased the minimum annual deductible by \$50 for employee-only coverage (to \$1,500) and by \$100 for family coverage (to \$3,000).
- The annual contribution maximum for the HSA is increasing. Employee-only contribution limit is increasing to \$3,850. All other levels are increasing to \$7,750.
- The annual contribution maximum for the Healthcare Traditional and Healthcare Limited Purpose Flexible Spending Accounts (FSA) increased to \$2,850. The rollover amount into 2023 will be \$570 for those that re-enroll in these FSAs.
- Pharmacy Mail Saver Program: Effective January 1st, this program requires participants to have prescriptions for drugs that are considered “maintenance” filled through an Optum Mail pharmacy. More information will be included in the Active Open Enrollment booklet.
- Review your dependents listed in each plan! To add or remove a dependent, please complete the OSR 5-337 and return it to the SRNS Service Center, [Service-Center@srs.gov](mailto:Service-Center@srs.gov).

**SRNS/BSRA Active  
Employee OE Dates:  
October 3 - 27**

Make your changes  
before Oct 27<sup>th</sup>!





## Health and Welfare

## 2023 OPEN ENROLLMENT INFORMATION

Topic	Date	Session Times	How to Sign Up
Aflac Plans – Critical Illness and Accident Overview	Tuesday, October 11 <sup>th</sup>	1 hour session 10:00am	<a href="#">Aflac Webinar Registration</a>
Benefits and You – An overview of the Benefit Plans offered to SRNS and BSRA employees	Thursday, October 20 <sup>th</sup>	2 hour session 1:00pm	Email <a href="mailto:Kerri.Makekau@srs.gov">Kerri.Makekau@srs.gov</a> to sign up for this session
Incumbents Guide to Retirement – Pre65 and Post65 benefits information for those thinking or confirmed retiring (SRNS, BSRA, and SRMC incumbents)	Monday, December 5 <sup>th</sup>	2 hour session 10:00am	<a href="#">Incumbent's Guide Webinar Registration</a>
BCBS – Pharmacy Mail Saver Program	Tuesday, December 6 <sup>th</sup>	1 hour session 2:00pm	<a href="#">BCBS Pharmacy Webinar 2 Registration</a>



## Health and Welfare



# Pharmacy Mail Saver Program

### **About the Program:**

It's a program that requires you to have prescriptions for drugs that are considered "maintenance" filled through the OptumRx Mail Order Pharmacy. OptumRx is an independent company that provides pharmacy services on behalf of your health plan. If you are not already getting your maintenance medications through the mail pharmacy, you will need a new prescription from your doctor written specifically for a 90-day supply. You can fill that medication through the OptumRx Mail Order Pharmacy. You can continue to get 30-day prescriptions for any acute (short-term) medications, such as antibiotics or pain medications, at any in-network retail pharmacy. Specialty drugs and controlled substances are not included in this program and can continue to be filled at your current in-network pharmacy.

### **What Do I need to do?**

Talk to your doctor about obtaining 90-day prescriptions for your maintenance medications. You can get started with mail service in several ways:

- Contact Optum Mail Service by phone at 855-811-2218.
- Have your doctor's office call in a 90-day prescription to 800-791-7658 or have your doctor e-prescribe to Optum Mail Service.
- You can complete a mail service order form and send it to Optum Mail Service with your doctor's prescription.





## 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. 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. Click for more information on the HRA [http://web.srs.gov/hr/benefits/pdf/spd\\_packet.pdf](http://web.srs.gov/hr/benefits/pdf/spd_packet.pdf)

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 [transamerica.com/portal/srsretire](https://transamerica.com/portal/srsretire). Once you've logged into your account, select your Defined Benefit (Pension) account. Then, select Retirement and then "Retire Now." To find out more about online access for your retirement plan accounts, click [here](#).

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. **Note:** If you were divorced and have a court order for a Qualified Domestic Relations Order (QDRO), and have not completed the QDRO certification process, your Retirement/Pension may be delayed!

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 [transamerica.com/portal/srsretire](https://transamerica.com/portal/srsretire). 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](mailto: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-Friday, 8 a.m.-9 p.m. ET.







## Retirement Services

**Take Charge of Your Financial Wellness!**

We are pleased to offer you an educational program from a trusted industry leader that can help provide you with the information you need to find your own path to financial wellness.

### **Navigating Your Employer Benefits**

The seminar will cover important topics, like these:

- How to make time sensitive financial decisions
- How much you should save for retirement
- Optimize the benefits your employer provides
- And more

Prudential  
**PATHWAYS**

The webinar will be available **Tuesday, Oct 4, 2022 11:00 a.m.-12:00 p.m. (ET)**, [Savannah River Nuclear Solutions' Pathways event calendar page](#)

If you have a questions or concerns, please contact [Pathways@Prudential.com](mailto:Pathways@Prudential.com) or (844) 592-8993.

**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 may be provided again at a later date or it may be uploaded to InSite the week following the provided dates.





## Benefits Spotlight

The 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 is available to all active employees. A high-level overview of discounts and deals include:

- Home and auto insurance options
- Pet insurance options
- Identify Theft
- SRNS Logo Apparel
- Local Discounts
- Travel Discounts

## SRNS Marketplace

Sign Up and Start Saving!

- Go to [www.srnsmarketplace.benefithub.com](http://www.srnsmarketplace.benefithub.com)
- Enter Referral Code: HRNGNX
- Complete Registration

