

# 2023 Benefits Plan Summary

for new employees of Savannah River Nuclear Solutions

Benefit Plan	Provider	Details	Eligibility Begins	Eligibility Ends
Medical	BCBS-SC	Standard, Basic	on hire date	<p>Exempt: Last day of month following termination</p> <p>Non-Exempt: The Sunday following termination</p>
Dental	BCBS-SC	Prime, Standard	on hire date	<p>Exempt: Last day of month following termination</p> <p>Non-Exempt: The Sunday following termination</p>
Vision	EyeMed	High Option, Low Option	first of the month following hire date	<p>Exempt: Last day of month following termination</p> <p>Non-Exempt: Last day of month following termination</p>
Flexible Spending Account: Traditional and Limited	BCBS-SC	Annual Max: \$3,050 (can carry over \$610 to next year)	first of the month following hire date	on date of termination
Flexible Spending Account: Dependent Care	BCBS-SC	Annual Max: \$5,000	first of the month following hire date	on date of termination
Aflac: Critical Illness	Aflac	\$10,000 or \$20,000 Option	first of the month following hire date	on date of termination
Aflac: Accident	Aflac	High or Low Option	first of the month following hire date	on date of termination
Health Savings Account (HSA)	HSA Bank	Seed: \$500 single, \$1,000 family Annual Max: \$3,850 / \$7,750 Over 55 can contribute an additional \$1,000 annually	first of the month following hire date	Portable: Participant retains account following termination
Short-Term Disability (STD)	internal	100% of base salary for 1,040 hours	on hire date	After 1,040 hours ends, you return to active work, or you're no longer approved for STD
Long-Term Disability (LTD)	Sedgwick	60% of base salary. Existing condition limitation for disabilities that occur within 12 months from hire date	after STD ends	the end of the month that you turn 65; 5 years (if beginning LTD by age 60 or older); you return to work; or you're no longer disabled; or you die

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For details on the 2023 Benefits Plan, please see the Summary Plan Descriptions located at [srs.gov/general/jobs/benefits/index\\_e.htm](https://srs.gov/general/jobs/benefits/index_e.htm)

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<b>Life Insurance - Non-Contributory (Company Paid)</b>	Prudential	1 x salary	on hire date	on date of termination
<b>AD&amp;D Non-Contributory (Company Paid)</b>	Prudential	1 x salary (24 hour coverage)	on hire date	on date of termination
<b>Life Insurance Contributory: Employee</b>	Prudential	Additional 1, 2, 3, 4 or 5 times salary (with a \$1,000,000 cap)*	Coverage effective immediately following approved enrollment	Exempt: Last day of month following termination Non-Exempt: The Sunday following termination
<b>AD&amp;D Contributory: Employee</b>	Prudential	Available in \$10,000 increments, to a maximum of \$300,000*	Coverage effective immediately following approved enrollment	Exempt: Last day of month following termination Non-Exempt: The Sunday following termination
<b>Life Insurance Contributory: Spouse/Children</b>	Prudential	Available to spouses* in \$10,000 increments (maximum \$100,000). Available to children at \$5,000 or \$10,000.	Coverage is effective immediately following enrollment	Exempt: Last day of month following termination Non-Exempt: The Sunday following termination
<b>AD&amp;D Contributory: Spouse/Children</b>	Prudential	Available to spouses* in \$10,000 increments (maximum \$100,000). Available to children in \$2,000 increments (maximum \$20,000).	Coverage is effective immediately following enrollment	Exempt: Last day of month following termination Non-Exempt: The Sunday following termination
<b>Savings &amp; Investment Plan (SIP)</b>	Transamerica	Qualified non-elective company contribution of 5% each pay period. Immediate eligibility & vesting. Can contribute before-tax, Roth or traditional after-tax and catch-up. Company match (50 cents on the dollar, up to 8%). 3 year vesting in company match.	on hire date	Contributions cease when employment ends
<b>Time Bank (paid time off)</b>	—	All employees < 5 years: 160 hours per fiscal year	on hire date, pro-rated based on hire date within fiscal year	on date of termination
<b>Employee Assistance Plan (EAP)</b>	SRS BCBS-SC	EAP Coordinator on-site: 7-5729 First Sun EAP: (800) 968-8143 Counseling services: 5 free sessions	on hire date	on date of termination

\*May require evidence of insurability

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