

It's nearly time for **Open Enrollment**, your **once-a-year opportunity to decide which benefit options are best for you and your family.**

**This year, Open Enrollment begins October 2 and ends at midnight October 24.**

## What's new for 2026

Bennie the Benefits Beagle will again be your guide to SRNS benefits plans. He's fetched all the news about changes coming for 2026 benefits in an "at-a-glance" guide.

2026 is an "active enrollment." Your current benefits will NOT roll over to 2026. This means all SRNS employees must re-enroll for 2026 benefits, even if you choose to "waive" coverage.

If you don't complete the Open Enrollment process you will be defaulted into the Basic Medical Health Plan, with Employee Only coverage and all other plans (dental, vision, FSA, HSA, STD Buy Up, voluntary benefits and Aflac) will be set to "waive." You will not be able to drop coverage until the next Open Enrollment period.



### Still Available: Critical Illness Insurance and Accident Insurance from Aflac

**Critical Illness Insurance** means that you have added financial resources to help with medical costs or living expenses. This insurance provides cash benefits if the insured is diagnosed with or treated for a covered critical illness outlined in the plan. The benefit options are offered for \$10,000 or \$20,000 policies.

**Accident Insurance** pays benefits directly to you, and helps cover ambulance rides, emergency room visits, surgery and anesthesia, and other expenses as outlined in the Plan. Benefit options are offered at a High or Low rate.

**Need more information?** Go to [https://www.srs.gov/general/jobs/benefits/index\\_e.htm](https://www.srs.gov/general/jobs/benefits/index_e.htm)

### NEW Voluntary Benefits

Legal Plans will be available for 2026.

### Short Term Disability (STD) Buy Up Option Enrollment for 2026

### Special Enrollment Period for Life Insurance and Hospital Indemnity Coverage

### Basic Medical Plan, HDHP, deductible increase

The annual deductible amounts for employee only coverage will be increased to \$2,000 and the family coverage deductible will be increased to \$4,000. New BCBS Insurance cards will be sent out for 2026 to reflect the new deductible amounts.

### HSA Contribution Increase

Single Coverage: \$4,400

Family Coverage: \$8,750

As a reminder, your employer will make a monthly contribution of 1/12 of the eligible funding which will be deposited each month as long as the employee is eligible (if an employee terminates then the employee is no

longer eligible to receive the employer contribution). The amounts are not changing for 2026 and will remain \$500 for single coverage and \$1,000 for family coverage.

### FSA Contribution increase

Traditional and Limited plans: \$3,300\*

Dependent Care: \$7,500 (if married filing jointly)

If you care for a child, adult, or elder who is incapable of self-care, who lives in your home for at least eight hours each day, and whom you can claim as a dependent on your income taxes, you may be able to take advantage of the dependent care FSA.

*\*Carryover amount increased to \$660. To receive carryover amount, participant must enroll in FSA for next calendar year.*

To view the SPD for benefits eligibility, see: *InSite>Services>Workforce Services & Talent Management>What can we help you with today?>Benefits>Active Employee Benefits> Flexible Spending Account (FSA) information*

### Open Enrollment Reminder about Dependents

Review your dependents listed in each plan.

• Email [Service-Center@srs.gov](mailto:Service-Center@srs.gov) to make any needed changes. After enrollment, review email confirmation.

• Keep a copy for your records.

Dental, Vision and Aflac Accident Plan and Identity Theft premiums will remain the same for 2026.

Medical premiums will have a 6% increase.



Bennie the Benefits Beagle says...

# Remember: You can't roll over

This year is an "Active" enrollment. Your current benefits will NOT roll over to 2026. This means all SRNS employees must re-enroll for 2026 benefits, even if you choose to "waive."

You have the option to re-enroll in or waive the following plans:

- Medical • HSA • FSA • Dental • Vision
- Critical Illness and Accident Insurance
- STD Buy Up • Identity Theft
- Legal Plans

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SRNS Service Center  
Building 992-2W  
Savannah River Site  
Aiken, SC 29808

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You will not be able to drop coverage until the next Open Enrollment period, unless you are eligible through a Qualifying Life Event.



Questions? Call or email the Service Center at (803) 725-7772 or (800) 368-7333, or [service-center@srs.gov](mailto:service-center@srs.gov)

This brochure is available online at [www.srs.gov/general/jobs/benefits/documents/take\\_a\\_look.pdf](http://www.srs.gov/general/jobs/benefits/documents/take_a_look.pdf)

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SRNS employees: It's time to **take a good look** at changes to your **2026 benefits!**



Open Enrollment is October 2-24.

