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 22.

What's new for 2027

Bennie the Benefits Beagle will again be your guide to SRNS benefits plans. He's fetched all the news about changes coming for 2027 benefits in an "at-a-glance" guide.

2027 is an "active enrollment." Your current benefits will NOT roll over to 2027. This means all SRNS employees must re-enroll for 2027 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? *savannahrivernuclearsolutions.com/careers/employee-benefits/*

NEW voluntary benefits

Hospital Indemnity Plans will be offered by Aflac for 2027 with a 15% premium decrease.

Voluntary benefits still available for 2027 with no premium increase

ID Watchdog Identity Theft
MetLife Legal Plans

Short Term Disability (STD) Buy-Up option enrollment for 2027

The STD Buy-Up Plan premium will increase from $0.224 to $0.3584 cents for every $100 of the employee's base pay.

Special enrollment period for Life Insurance will be available in 2027

Missing tooth exclusion removed on both SRNS Dental Plans

Members who had teeth removed or missing prior to being covered under the SRNS dental plans may now be eligible for coverage of certain dental services related to missing teeth, subject to the terms of the plan in 2027.

HSA contribution increase

Single coverage: $4,500 • Family coverage: $9,000

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 2027 and will remain $500 for single coverage and $1,000 for family coverage.

FSA contribution increase

Traditional and Limited plans: $3,400*
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 will be $680. To receive carryover amount, participant must enroll in FSA for next calendar year.*

To view the SPD for benefits eligibility, see: InSite>Services>SRNS Workforce Services & Talent Management>Department Links>Active Employee Benefits>Supplemental References> Flexible Spending Account (FSA) information

Open Enrollment reminder about dependents

- Review your dependents listed in each plan.
- Email **Service-Center@srs.gov** to make any needed changes or to add dependent(s) for 2027.
- After enrollment, review email confirmation.
- Keep a copy for your records.

Dental, Legal Plan, Identity Theft and Aflac Accident Plan premiums will remain the same for 2027.

Vision premiums will have a 6% decrease.

Medical Rates will have an average increase of 9.4% depending on coverage type.

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 2027. This means all SRNS employees must re-enroll for 2027 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 • Hospital Indemnity

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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.

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

This brochure is available online at savannahrivernuclearsolutions.com/careers/employee-benefits/whatsnew/

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