

**Important message from your SRSRA Retiree Resource Center
SRNS/Battelle Retiree Benefit Program Changes 2023-2024**

As of 11/15/2023

LIG Solutions - phone: 855-662-0681

<https://partner.ligsolutions.com/srns-bsra/>

HealthEquity (WageWorks) - phone: 877-924-3967

www.participant.wageworks.com

SRS Benefits Service Center at the Site - 803-725-7772 or 800-368-7333 (Toll free)

www.service-center@srs.gov

SRSRA Retiree Resource Center – 803-508-7065 Message Line

srsra@lscog.org

For SRNS/Battelle retirees, no changes in your insurance carriers or the Medicare plan types you have now will happen in 2024 unless you decide to make a change. Your stipend allocation does not change. Your claims administrator stays the same. Minimal effect for retirees.

1. Figuring out your Retiree Medical Plan Company (SRNS/Battelle or SRMC)

Look at your monthly pension pay stub. If you have Pay Group 001 (Westinghouse) or Pay Group 006 (SRNS) then you are in the SRNS plans. Battelle is in Pay Group 008, and Battelle's benefit plans mirror the SRNS plans at this time, so Battelle retirees will also be included in the SRNS retiree benefit plans. You have probably already received correspondence from Cary Holbert at SRNS and LIG Solutions for 2024.

If you have Pay Group 007 (SRR) or 009 (SRMC) this information does not apply to you, and you will need to reference the 2024 SRMC Retiree Medical Benefit Plans.

2. LIG Solutions is the new SRNS/Battelle Benefits Advisor

SRNS has contracted LIG Solutions to provide a smooth transition from RightOpt, including working with your carrier to make the broker of record change to LIG solutions. You can then file for your Medicare Supplement or Advantage premiums once a year and receive your reimbursement each month. You will receive your stipend even if you do not work with LIG to change your broker of record, but you will not be able to receive any automatic premium reimbursements until LIG has the authority to initiate them.

3. HealthEquity (WageWorks) Stays

No change in claims administrator. HealthEquity and the SRSRA Retiree Resource Center are available to work with you to submit your medical claims for reimbursement should you need help.

4. What exactly is a Health Reimbursement Account (HRA)?

The HRA is an employer provided account that reimburses “Eligible Medical Expenses” with tax advantages. Once you become a participant, your employer establishes an HRA for you. The HRA is a notional bookkeeping account that keeps a record of HRA dollars allocated to your account and reimbursements made to you. This account is owned by the employer, and the participant has no vesting rights. As a participant, you have no property rights in the HRA.

If you die, and on your date of death you are not married or your spouse is under age 65 and therefore, not eligible for an HRA, your estate must submit Medical Expenses Incurred by you for reimbursement. If, after payment of such claims, there are still funds in the HRA, the remaining funds will be forfeited and revert to the employer.

It is not prudent to allow a large balance to build up in your HRA, especially when you can take tax-free withdrawals now, the HRA guidelines are subject to change, and any balance will revert to the company after your death if you are the surviving spouse as defined in the plan. HealthEquity and the SRSRA Retiree Resource Center are available to work with you to submit your claims.

5. How do I know if I am eligible to be a participant of the HRA?

Each retiree or spouse who meets the requirements and initially enrolled in RightOpt plan, or now as a future participant, enrolls in a Medicare Supplement or Medicare Advantage Plan through LIG, shall be a participant as of the date of enrollment or start of the plan. For purposes of the Plan an individual is eligible for Incumbent Retiree medical coverage if the individual terminates employment with the employer and at the time of the termination was an active participant in the Savannah River Nuclear Solutions LLC Multiple Employer Pension Plan and at the time of the termination met the requirements for a Normal, Early, Optional, or Incapability Retirement benefit under the terms of the pension plan.

6. What is the new additional Medicare Supplement Plan Option?

LIG Solutions is offering a Medicare Supplement Blue Cross Plan G, with guaranteed issue, for the plan year 2024. It is only for those retirees who live in South Carolina. This is a great opportunity for any retirees who might wish to change back from a Medicare Advantage Plan, or switch Medicare Supplement Plan levels. LIG solutions will help you decide and enroll, if you choose to do so.

7. What happens to my SRNS catastrophic drug benefit?

That benefit has been ended in 2024 because Medicare stopped the participant paying any portion of the claims beyond the catastrophic limit beginning in 2024. The last year you could submit claims is for the calendar year 2023 If you exceeded your cat limit of \$7,400. Submit your claim by February.

8. Annual Medicare Prescription Drug Plan Reviews

Annual Rx reviews are the most important action you can take to control your Rx drug costs. The Rx review shows your option for the best drug plan given your specific medications and chosen pharmacy. You can request a free drug review by mail with the SRSRA Retiree Resource Center before November 28th. Or you can call LIG, or do the review online yourself at [Medicare.gov](https://www.Medicare.gov) or select a local broker. Out of the 3,667 Rx reviews the SRSRA RRC has conducted in the past 8 years, 73% of the retirees needed to change their plan the next year.

Where your review is conducted has no impact on your stipend. If the SRSRA Retiree Resource Center conducts your review and enrollment of the Medicare Rx plan, you will not lose your stipend.

These reviews are not for Medicare Advantage Plan participants as those plans have their own drug coverage.

The Annual Rx Drug Review enrollment period ends on December 7, 2023, so you want to take action before then.

9. Miscellaneous Issues

- How will married couples, with one retiree from SRNS and the other SRMC having a joint HRA stipend accounts with HealthEquity be managed? The Retiree Resource Center has not yet received written information from SRMC or SRNS regarding the handling of dual couples.
- Some retirees have 'Approved But Not Yet Paid' health reimbursement claims amounts more than their HealthEquity account balances at each year-end. These excess amounts have always been paid out in early January as new stipend amounts are distributed into the retirees' HRA.