

# BSA Benefits & You

## 2025 BSA Benefits Program



# BSA Benefits Program

At Brookhaven Science Associates, LLC (BSA), we know that benefits are an important part of employment. We are pleased to offer benefits that address immediate and long-term needs for you and your family - from insurance coverage to retirement income, and more.

This booklet provides you with an overview of your BSA benefits. Eligible employees can choose from a wide variety of programs designed to offer you the benefits that make the most sense for you and your family. Please review this booklet carefully before making your benefit choices.

Additional information on the benefit programs, including Summary Plan Descriptions, is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

New employees who are eligible for benefits may elect benefits once an account in Workday has been established. Information on the benefits program for new employees begins on page 5. You may also be eligible to make changes to your benefits if you have a Qualifying Event. See page 33 for information on Qualifying Events.

This booklet describes the benefits program as of **January 1, 2025**, and is subject to change. The information in this booklet is intended to provide only a summary of the benefit programs. Nothing contained in this booklet should be construed as a promise of employment or continued employment, or to constitute contractual obligations. If questions arise, official plan documents and insurance agreements are controlling and govern final determination of benefits consistent with applicable laws and regulations. Benefits, including eligibility and plan provisions, for employees covered under a collective bargaining agreement are specified in the union contract.

## Here's What You'll Find In This Booklet

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## Medical Programs

We are pleased to offer you five Medical Programs through Aetna.:

- Point of Service programs (Aetna POS Plan 1, Aetna POS Plan 2, Aetna POS Plan 3, Aetna POS Plan 5)
- A High Deductible Health Plan with a Health Savings Account (Plan 4 Aetna HDHP with HSA)

Aetna Plans 1 – 3 and 5 are Point of Service (POS) programs where you may use physicians and facilities of your choice worldwide.

- When you use a provider or healthcare services, you pay for part of the cost of those services yourself in the form of copayments, deductibles, and coinsurance. Aetna's POS network includes not just physicians, but many types of healthcare service providers such as hospitals, laboratories, x-ray facilities, physical therapists, medical equipment providers, outpatient surgery centers, etc. The POS programs provide an incentive for you to get your care from its network of providers by charging you lower copays, deductibles and coinsurance compared to when your care is provided out-of-network. You do not need to select a primary care physician, and referrals to specialists are not required.
- Plans 1 – 3 and 5 vary based on copayments, deductibles, coinsurance and employee contributions.
- Plan 5 is mandatory and only available to employees who hold a J-1 visa. This plan complies with J-1 visa program requirements.

Aetna Plan 4 is a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) where you may also use physicians and facilities of your choice worldwide.

- A High Deductible Health Plan has a higher deductible than most health plans.
- An "employee-only" HDHP covers just you. For the purpose of the HDHP, the term "family" plan means a plan that covers you and at least one other person – so both 2-person coverage and coverage for 3 or more people are "family" coverage for the purpose of this plan.
- With the HDHP, you first pay a deductible. Your deductible is based on your coverage level ("employee-only" or "family"). Once you pay the deductible for the calendar year, then the medical plan provides coverage for medical care based on the terms of the plan. (The deductible under the HDHP works differently than how it works under Plans 1 – 3 and 5 where in those plans you can have coverage for 2 or more people, but the individual deductible still applies to each person separately. In the HDHP, if you have coverage for 2 or more people, only the "Family" deductible applies – and there is no individual deductible in this example.)
- In the HDHP, the out-of-pocket maximum works the same as under Plans 1 – 3 and 5. The "individual" out-of-pocket maximum applies for "employee-only" coverage. The individual out-of-pocket maximum also applies to "family" coverage. If you have "family" coverage under the HDHP, you can either reach the "individual" out-of-pocket maximum or the "family" can reach the "family" maximum each calendar year. Once the applicable out-of-pocket maximum is reached, the plan pays 100% of covered expenses. The out-of-pocket maximum includes copayments, deductibles and coinsurance.
- The HDHP also has a Health Savings Account that is used for qualified medical expenses. (This is similar to how the Health Care Reimbursement Account can be used for qualified medical expenses.) You must be enrolled in the HDHP to participate in the HSA.

Health Savings Account (HSA) enrollment is automatic if you enroll in the Aetna HDHP medical plan.

### Eligibility

- Limited to employees enrolled in the Aetna HDHP medical plan\*
- Limited to employees under age 65 and not enrolled in Medicare.
- Limited to employees who have a valid social security number or tax identification number.
- You have no other health coverage except what is permissible under [IRS Publication 969](http://www.irs.gov/pub/irs-pdf/p969.pdf) <http://www.irs.gov/pub/irs-pdf/p969.pdf>
- You cannot be claimed as a dependent on someone else's tax return.
- You cannot be enrolled in both the Health Care Reimbursement Account and the HSA.
- If you are enrolled in Tricare (through the military) you're not eligible for the HSA.
- If you receive care from the Veterans Administration, that may affect your HSA eligibility

**Review your eligibility for the HSA under [IRS Publication 969](http://www.irs.gov/pub/irs-pdf/p969.pdf)** <http://www.irs.gov/pub/irs-pdf/p969.pdf>

If you are not eligible for HSA contributions, you are not eligible to be enrolled in the HDHP Medical Plan.

### Contributions:

- HSAs are portable. This means that you retain the money in your HSA even if you terminate employment. Unlike the Health Care Reimbursement Account, there is no "use-it-or-lose-it" rule with HSAs. If you don't use the HSA funds, they remain in your HSA each year. They also earn tax-free interest.
- Maximum contribution amounts are determined by the Internal Revenue Service and are subject to change.
- If you are enrolled in the HDHP on January 1, BSA will contribute \$500 to the HSA on your behalf for the calendar year if you have "employee-only" coverage and \$1,000 on your behalf if you have "family" coverage. These amounts will be prorated for partial year enrollments. If your coverage begins on the first of the month you will receive BSA's contribution that month. If your coverage begins after the first of the month, BSA's contribution begins the first of the following month and will be available after monthly payroll has been processed.

- You may also contribute to the HSA on a pre-tax basis through paycheck deductions throughout the calendar year. The Internal Revenue Service (IRS) sets contribution limits each year and these limits are subject to change. The contribution limits include the amount contributed by BSA. The limits for 2025 are:

| <u>Coverage</u> | <u>Maximum Total<br/>2025 Contribution</u> | <u>BSA 2025<br/>Contribution</u> | <u>Maximum 2025<br/>Employee Contribution</u> |
|-----------------|--------------------------------------------|----------------------------------|-----------------------------------------------|
| "Employee-only" | \$4,300                                    | \$ 500                           | \$3,800                                       |
| "Family"        | \$8,550                                    | \$1,000                          | \$7,550                                       |

If you are 55 or older you can contribute an additional \$1,000 to your HSA during the calendar year. This is a "catch-up" contribution. You can do this each year that you are eligible for the HSA.

You are not required to contribute to this plan, and you may stop, start or change your contributions at any time. If you do not elect to change your contribution during open enrollment, your current election will carry forward.

- The HSA has many additional features, requirements and restrictions based on IRS rules. Visit the [Benefits Program](#) website at [www.bnl.gov/hr/Benefits/or](http://www.bnl.gov/hr/Benefits/or) [IRS Publication 969](http://www.irs.gov/pub/irs-pdf/p969.pdf) at <http://www.irs.gov/pub/irs-pdf/p969.pdf> for additional information.

**Q: Is enrollment in the Medical Program voluntary?**

**A:** Yes, unless you are an employee who holds a J-1 visa, in which case you are required to enroll in Plan 5.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week. Eligible employees who are employed on a temporary basis, who work an average of 30 or more hours per week and are employed for 90 days or more may be eligible to enroll in a Medical Program on the 90<sup>th</sup> day of employment. Additional ACA criteria may apply.

**Q: What is the benefit?**

**A:** The Medical Programs provide coverage for many services such as hospitalization, office visits for illness, prescription medication, and mental health and substance abuse care. We do not have any pre-existing condition clauses in the programs. See the chart on page 9 for additional information.

**Q: Can I also enroll my family for medical coverage?**

**A:** Yes. As long as you enroll yourself for medical coverage, you can also enroll the following dependents:

- Your spouse or your domestic partner.
- Your children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's children that can be claimed as a dependent for tax purposes; up to the end of the month in which they attain age 26 (including your adopted or stepchildren).
- Your children age 26 or older who are mentally or physically incapable of self-support (if within 30 days after their 26<sup>th</sup> birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. (The Annual Base Salary category for eligible part-time employees is based on their full-time equivalent salary.) Coverage is paid for on a before-tax\* basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence.

| Coverage         | Plan 1               |                   |                     |            |                     |                   |                     |            |
|------------------|----------------------|-------------------|---------------------|------------|---------------------|-------------------|---------------------|------------|
|                  | Monthly Contribution |                   |                     |            | Weekly Contribution |                   |                     |            |
|                  | Annual Base Salary   |                   |                     |            | Annual Base Salary  |                   |                     |            |
|                  | \$0-\$69,999         | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ | \$0-\$69,999        | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ |
| 1 Person         | \$225.04             | \$300.96          | \$366.03            | \$431.10   | \$51.93             | \$69.45           | \$84.47             | \$99.48    |
| 2 People         | \$470.09             | \$624.91          | \$760.03            | \$895.14   | \$108.48            | \$144.21          | \$175.39            | \$206.57   |
| 3 or More People | \$617.49             | \$830.80          | \$1,010.43          | \$1,190.06 | \$142.50            | \$191.72          | \$233.18            | \$274.63   |
| Coverage         | Plan 2               |                   |                     |            |                     |                   |                     |            |
|                  | Monthly Contribution |                   |                     |            | Weekly Contribution |                   |                     |            |
|                  | Annual Base Salary   |                   |                     |            | Annual Base Salary  |                   |                     |            |
|                  | \$0-\$69,999         | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ | \$0-\$69,999        | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ |
| 1 Person         | \$190.01             | \$247.27          | \$312.34            | \$377.41   | \$43.85             | \$57.06           | \$72.08             | \$87.09    |
| 2 People         | \$394.52             | \$513.42          | \$648.53            | \$783.64   | \$91.04             | \$118.48          | \$149.66            | \$180.84   |
| 3 or More People | \$524.51             | \$682.58          | \$862.21            | \$1,041.84 | \$121.04            | \$157.52          | \$198.97            | \$240.42   |
| Coverage         | Plan 3               |                   |                     |            |                     |                   |                     |            |
|                  | Monthly Contribution |                   |                     |            | Weekly Contribution |                   |                     |            |
|                  | Annual Base Salary   |                   |                     |            | Annual Base Salary  |                   |                     |            |
|                  | \$0-\$69,999         | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ | \$0-\$69,999        | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ |
| 1 Person         | \$127.00             | \$178.79          | \$244.14            | \$309.50   | \$29.31             | \$41.26           | \$56.34             | \$71.42    |
| 2 People         | \$263.71             | \$371.24          | \$506.94            | \$642.64   | \$60.86             | \$85.67           | \$116.99            | \$148.30   |
| 3 or More People | \$350.60             | \$493.56          | \$673.96            | \$854.36   | \$80.91             | \$113.90          | \$155.53            | \$197.16   |
| Coverage         | Plan 4               |                   |                     |            |                     |                   |                     |            |
|                  | Monthly Contribution |                   |                     |            | Weekly Contribution |                   |                     |            |
|                  | Annual Base Salary   |                   |                     |            | Annual Base Salary  |                   |                     |            |
|                  | \$0-\$69,999         | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ | \$0-\$69,999        | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ |
| 1 Person         | \$86.94              | \$142.92          | \$207.23            | \$272.74   | \$20.06             | \$32.98           | \$47.82             | \$62.94    |
| 2 People         | \$143.76             | \$260.72          | \$394.73            | \$528.74   | \$33.18             | \$60.17           | \$91.09             | \$122.02   |
| 3 or More People | \$191.15             | \$346.66          | \$524.84            | \$703.03   | \$44.11             | \$80.00           | \$121.12            | \$162.24   |
| Coverage         | Plan 5               |                   |                     |            |                     |                   |                     |            |
|                  | Monthly Contribution |                   |                     |            | Weekly Contribution |                   |                     |            |
|                  | Annual Base Salary   |                   |                     |            | Annual Base Salary  |                   |                     |            |
|                  | \$0-\$69,999         | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ | \$0-\$69,999        | \$70,000-\$99,999 | \$100,000-\$174,999 | \$175,000+ |
| 1 Person         | \$156.32             | \$213.27          | \$279.12            | \$346.17   | \$36.07             | \$49.22           | \$64.55             | \$79.89    |
| 2 People         | \$324.58             | \$442.84          | \$580.82            | \$718.80   | \$74.90             | \$102.19          | \$134.04            | \$165.88   |
| 3 or More People | \$431.51             | \$588.75          | \$772.18            | \$955.62   | \$99.58             | \$135.86          | \$178.20            | \$220.53   |

There are 52 weekly pay periods in 2025

\*Coverage for Domestic Partners and Children of Domestic Partners is paid for on an after-tax basis and is subject to imputed income tax.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday to elect benefits within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment Section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for the medical, will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. For additional information, refer to the Summary Plan Description available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

**Q: Where can I get more information on the programs?**

**A:** A comparison of the programs is provided on page 9. Additional information is available on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. 4275, ext. 5558, or ext. 8877.

Additional information is also available through the following website and telephone number.

| Medical Program | Website                                                                | Telephone #          |
|-----------------|------------------------------------------------------------------------|----------------------|
| Aetna           | <a href="http://www.aetna.com">www.aetna.com</a>                       | (855) 586-6961       |
| Inspira         | <a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a> | (800) 678-8242 (HSA) |

## Medical Programs

|                                                                                                                 | AETNA<br>PLAN 1                          | AETNA<br>PLAN 2                          | AETNA<br>PLAN 3                          | AETNA<br>PLAN 4                                       | AETNA<br>PLAN 5                          |
|-----------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|-------------------------------------------------------|------------------------------------------|
| <b>PROVIDER NETWORK</b>                                                                                         | Aetna POS II (Open Access)               |                                          |                                          |                                                       |                                          |
| HSA contribution from BSA (Individual/Family*)                                                                  | N/A                                      | N/A                                      | N/A                                      | \$500/\$1,000                                         | N/A                                      |
| Maximum employee HSA contribution (Individual/Family*)                                                          | N/A                                      | N/A                                      | N/A                                      | \$3,800/\$7,550                                       | N/A                                      |
| <b>IN-NETWORK</b>                                                                                               |                                          |                                          |                                          |                                                       |                                          |
| Copay (PCP/Specialist) (per visit)                                                                              | \$20/\$35                                | \$25/\$40                                | \$30/\$45                                | Deductible & coinsurance                              | \$30/\$45                                |
| Deductible/year (Individual/Family*)                                                                            | \$0                                      | \$150/\$300                              | \$300/\$600                              | \$1,650/\$3,300                                       | \$300/\$600                              |
| Coinsurance                                                                                                     | 0%                                       | 10%                                      | 20%                                      | 20%                                                   | 20%                                      |
| Medical out-of-pocket maximum/year (includes deductible, copays, & coinsurance) (Individual/Family*)            | \$5,100/\$10,200                         | \$1,000/\$2,000                          | \$2,000/\$4,000                          | \$3,500/\$8,000 Medical & prescription drugs combined | \$2,000/\$4,000                          |
| Prescription drugs out-of-pocket maximum/year (includes deductible, copays, & coinsurance) (Individual/Family*) | \$1,500/\$3,000                          | \$1,500/\$3,000                          | \$1,500/\$3,000                          |                                                       | \$1,500/\$3,000                          |
| Emergency room (per visit)                                                                                      | \$100                                    | \$150                                    | \$200                                    | Deductible & coinsurance                              | \$200                                    |
| Inpatient hospital (per admission)                                                                              | \$500                                    | Deductible & coinsurance                 | Deductible & coinsurance                 | Deductible & coinsurance                              | Deductible & coinsurance                 |
| Outpatient surgery (per visit)                                                                                  | \$100                                    | Deductible & coinsurance                 | Deductible & coinsurance                 | Deductible & coinsurance                              | Deductible & coinsurance                 |
| CVS Virtual (per telephonic visit)                                                                              | \$20                                     | \$25                                     | \$30                                     | Deductible & coinsurance                              | \$30                                     |
| CVS Virtual Mental Health (per telephonic visit)                                                                | \$20                                     | \$25                                     | \$30                                     | Deductible & coinsurance                              | \$30                                     |
| Walk-in clinic (per visit)                                                                                      | \$20                                     | \$25                                     | \$30                                     | Deductible & coinsurance                              | \$30                                     |
| Urgent care center (per visit)                                                                                  | \$50                                     | \$50                                     | \$50                                     | Deductible & coinsurance                              | \$50                                     |
| X-ray/laboratory                                                                                                | Covered in full                          | \$20                                     | \$20                                     | Deductible & coinsurance                              | \$20                                     |
| Complex imaging (MRI, CT Scan, ...)                                                                             | \$50                                     | \$50                                     | \$50                                     | Deductible & coinsurance                              | \$50                                     |
| Hearing Aids                                                                                                    | Covered in full                          | Deductible & coinsurance                 | Deductible & coinsurance                 | Deductible & coinsurance                              | Deductible & coinsurance                 |
| Routine eye exam                                                                                                | Covered in full (1 exam every 24 months) | Covered in full (1 exam every 24 months) | Covered in full (1 exam every 24 months) | Covered in full (1 exam every 24 months)              | Covered in full (1 exam every 24 months) |
| Routine physical (limits apply)                                                                                 | Covered in full                          | Covered in full                          | Covered in full                          | Covered in full                                       | Covered in full                          |
| <b>OUT-OF-NETWORK</b>                                                                                           |                                          |                                          |                                          |                                                       |                                          |
| Deductible (Individual/Family*)                                                                                 | \$1,000/\$3,000                          | \$1,500/\$4,500                          | \$2,000/\$6,000                          | \$2,600/\$5,200                                       | \$500/\$1,000                            |
| Coinsurance                                                                                                     | 30%                                      | 30%                                      | 30%                                      | 40%                                                   | 30%                                      |
| Out-of-pocket maximum/year (includes deductible & coinsurance) (Individual/Family)                              | \$3,500/\$10,500                         | \$5,000/\$15,000                         | \$6,000/\$18,000                         | \$6,000/\$12,000                                      | \$6,000/\$18,000                         |
| <b>PRESCRIPTION DRUGS (in-network only)</b>                                                                     |                                          |                                          |                                          |                                                       |                                          |
| Deductible/year (Individual/Family*) (Deductible is combined for retail & mail order)                           | \$100/\$300                              | \$100/\$300                              | \$100/\$300                              | Medical & prescription drugs combined                 | \$100/\$300                              |
| <b>RETAIL: up to 30-day supply</b>                                                                              |                                          |                                          |                                          |                                                       |                                          |
| Tier 1 (generic)                                                                                                | \$10                                     | \$10                                     | \$10                                     | \$10 after deductible                                 | \$10                                     |
| Tier 2 (brand name in Aetna's formulary)                                                                        | \$25                                     | \$30                                     | \$35                                     | \$35 after deductible                                 | \$35                                     |
| Tier 3 (brand name not in Aetna's formulary)                                                                    | \$40                                     | \$50                                     | \$60                                     | \$60 after deductible                                 | \$60                                     |
| Tier 4 (specialty drugs)                                                                                        | \$50                                     | \$60                                     | \$70                                     | \$80 after deductible                                 | \$70                                     |
| <b>MAIL ORDER: 31-90-day supply (can also be done through CVS retail pharmacy)</b>                              |                                          |                                          |                                          |                                                       |                                          |
| Tier 1 (generic)                                                                                                | \$20                                     | \$20                                     | \$20                                     | \$20 after deductible                                 | \$20                                     |
| Tier 2 (brand name in Aetna's formulary)                                                                        | \$50                                     | \$60                                     | \$70                                     | \$70 after deductible                                 | \$70                                     |
| Tier 3 (brand name not in Aetna's formulary)                                                                    | \$80                                     | \$100                                    | \$120                                    | \$120 after deductible                                | \$120                                    |
| Tier 4 (specialty drugs)                                                                                        | N/A                                      | N/A                                      | N/A                                      | N/A                                                   | N/A                                      |

\* For Aetna Plan 4: Individual = employee only coverage. Family = 2 or more people. Additional information applies.

\*\* Aetna Plan 4 is not available to employees age 65 or over or those who are eligible for Medicare.

\*\*\*Aetna Plan 4: If not eligible for has you are not eligible to elect Plan 4. See [IRS Publication 969](http://www.irs.gov/pub/irs-pdf/p969.pdf) at <http://www.irs.gov/pub/irs-pdf/p969.pdf> for more information.

\*\*\*\* Enrollment in Aetna Plan 5 is mandatory for employees working under a J-1 Visa. It is not available to any other employees.

This represents only a summary of the coverage through the medical programs. For additional information, go to [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

## Dental Programs

We are pleased to offer you Dental Programs through Delta Dental (PPO, DMO and Indemnity). You can choose from:

The **Preferred Provider Organization (PPO)** where you may use dentists of your choice. If services are received from an in-network provider, your out-of-pocket expenses will be lower than if you use a provider who is not in the network. You may use two networks: Delta Dental Premier and Delta Dental PPO. You have an annual deductible and partial reimbursement of expenses. You or your dental provider must submit claims for reimbursement.

The **Dental Maintenance Organization (DMO)** where services are provided through a network of participating dentists. The network is DeltaCare USA. There is a schedule of benefits indicating the cost of services. No claim forms are required. You must select a participating dentist for your general dental care, and referrals to specialists are required.

The **Indemnity Program** where you may use dentists of your choice. If services are received from an in-network provider, you will receive a discount on covered services. You may use two networks: Delta Dental Premier and Delta Dental PPO. You have an annual deductible and partial reimbursement of expenses. You or your dental provider must submit claims for reimbursement.

**Q: Is enrollment in the Dental Program voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** The Dental Programs provide coverage for preventive, basic and restorative dental services and orthodontia (for children). The DMO also has coverage for adult orthodontia. See the chart on page 11 for additional information.

**Q: Can I also enroll my family for dental coverage?**

**A:** Yes. As long as you enroll yourself for dental coverage, you can also enroll the following dependents:

- Your spouse or your domestic partner.
- Your unmarried children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's unmarried children through the end of the calendar year in which they attain age 23 (including adopted and stepchildren) who reside with you and are dependent on you for at least half of their support. For additional information, refer to the Summary Plan Description available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).
- Your unmarried children age 23 or older who are mentally or physically incapable of self-support (if within 30 days after their 23rd birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage can be paid for on a before-tax\* basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence.

| Coverage         | DMO     |        | PPO     |        | Indemnity |        |
|------------------|---------|--------|---------|--------|-----------|--------|
|                  | Monthly | Weekly | Monthly | Weekly | Monthly   | Weekly |
| 1 Person         | \$5.00  | \$1.15 | \$10.11 | \$2.33 | \$5.00    | \$1.15 |
| 2 People         | \$10.00 | \$2.31 | \$20.36 | \$4.81 | \$10.00   | \$2.31 |
| 3 or More People | \$19.00 | \$4.38 | \$34.23 | \$7.90 | \$19.00   | \$4.38 |

There are 52 weekly pay periods in 2025

\*Coverage for Domestic Partners and Children of Domestic Partners is paid for on an after-tax basis and is subject to imputed income tax.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing benefits within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for the dental program will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. For additional information, refer to the Summary Plan Description available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

**Q: Where can I get more information on the programs?**

**A:** A comparison of the programs is provided on page 11. Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. 4275, ext. 5558, ext. or 8877.

Additional information is also available through the following website and telephone numbers.

| Dental Programs                | Website                                                            | Telephone #    |
|--------------------------------|--------------------------------------------------------------------|----------------|
| Delta Dental DMO               | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a> | (800) 422-4234 |
| Delta Dental PPO and Indemnity | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a> | (800) 932-0783 |

### Dental Programs

|                                                                                                                                        | DELTA DENTAL                    |                                                |                                   |                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------------------------------------------|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                        | DMO                             | PPO                                            |                                   | Indemnity                                                                                                                              |
| <b>Network</b>                                                                                                                         | DeltaCare                       | PPO and Premier Networks                       |                                   | PPO and Premier Networks                                                                                                               |
|                                                                                                                                        | <b>In-Network Only</b>          | <b>In-Network</b>                              | <b>Out-of-Network</b>             | <b>In- and Out-of-Network</b>                                                                                                          |
| <b>Provider</b>                                                                                                                        | Participating Provider          | Participating Provider                         | Any Provider                      | Any Provider                                                                                                                           |
| <b>Claim Process</b>                                                                                                                   | Pay dentist scheduled fee       | Dentist will charge you applicable coinsurance | Must submit claim to Delta Dental | Participating dentist will charge you applicable coinsurance. Claims must be submitted to Delta Dental for non-participating dentists. |
| <b>Dependent Children Age Limit</b>                                                                                                    | End of year age 23              | End of year age 23                             |                                   | End of year age 23                                                                                                                     |
| <b>Annual Deductible Per Individual/Family</b> (for basic & major restorative dental services. Does not apply to preventive services.) | N/A                             | \$25/\$75 (in- and out-of-network combined)    |                                   | \$25/\$75                                                                                                                              |
| <b>Calendar Year Maximum Benefit Per Person</b> (for all services other than orthodontia.)                                             | N/A                             | \$1,500 (in- and out-of-network combined)      |                                   | \$1,000                                                                                                                                |
| <b>Eligibility for Orthodontia Coverage</b>                                                                                            | Children: To end of year age 23 | Children: To age 19                            |                                   | Children: To age 19                                                                                                                    |
|                                                                                                                                        | Employee/Spouse: eligible       | Employee/Spouse: not eligible                  |                                   | Employee/Spouse: not eligible                                                                                                          |
| <b>Coverage Based On</b>                                                                                                               | Fee Schedule                    | Reduced Contracted Fees                        | Reasonable & Customary Fees       | Reimbursement Schedule                                                                                                                 |
|                                                                                                                                        | Amount <b>participant</b> pays  | Amount <b>insurance company</b> pays           |                                   | Amount <b>insurance company</b> pays                                                                                                   |
| <b>Diagnostic &amp; Preventive Services</b><br>(exams, cleanings, x-rays)                                                              | \$0                             | 80%                                            | 70%                               | See schedule                                                                                                                           |
| <b>Basic Services</b>                                                                                                                  |                                 |                                                |                                   |                                                                                                                                        |
| Fillings: one-surface amalgam (procedure code: 2140)                                                                                   | \$0                             | 60%                                            | 45%                               | \$26                                                                                                                                   |
| Fillings: one-surface composite - anterior (procedure code: 2330)                                                                      | \$5                             | 60%                                            | 45%                               | \$30                                                                                                                                   |
| <b>Endodontics</b>                                                                                                                     |                                 |                                                |                                   |                                                                                                                                        |
| Root canal therapy - molar (excludes final restoration) (procedure code: 3330)                                                         | \$350                           | 60%                                            | 45%                               | \$282                                                                                                                                  |
| <b>Periodontics</b>                                                                                                                    |                                 |                                                |                                   |                                                                                                                                        |
| Gingivectomy - per quad (procedure code: 4210)                                                                                         | \$145                           | 60%                                            | 45%                               | \$150                                                                                                                                  |
| <b>Major Services</b>                                                                                                                  |                                 |                                                |                                   |                                                                                                                                        |
| Crowns - Porcelain Fused to High Noble Metal (procedure code: 2750)                                                                    | \$380                           | 50%                                            | 35%                               | \$250                                                                                                                                  |
| <b>Implants</b>                                                                                                                        | Not covered                     | 50%                                            | 30%                               | \$1,000                                                                                                                                |
| <b>Orthodontia Benefits</b>                                                                                                            | See fee schedule                | 50%                                            | 50%                               | See reimbursement schedule                                                                                                             |
| <b>Orthodontia Lifetime Maximum Benefit Per Person</b>                                                                                 | N/A                             | \$1,000 (in- and out-of-network combined)      |                                   | \$1,000                                                                                                                                |

This represents only a portion of the dental schedule. For additional information, go to the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

## Vision Care Plan

We are pleased to offer you a Vision Care Plan through EyeMed, a national provider of eyecare services whose in-network providers include Walmart, Target Optical, LensCrafters, Pearle Vision, and a large network of independent providers. EyeMed also has many online, in-network options such as ray-ban.com, contactsdirect.com, lenscrafters.com, targetoptical.com, and glasses.com. Participants who enroll in the program can use in- or out-of-network providers and will pay a copay or receive reimbursements for many services and purchases.

**Q: Is enrollment in the Vision Care Plan voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** The Vision Care Plan provides coverage for routine eye exams, eyeglasses and contact lenses. Discounts are also provided for non-prescription sunglasses, LASIK or PRK surgery and hearing care. See the chart on page 13 for additional information.

**Q: Can I also enroll my family for vision care coverage?**

**A:** Yes. As long as you enroll yourself for vision care coverage, you can also enroll the following dependents:

- Your spouse or domestic partner.
- Your children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's children up to the end of the month in which they attain age 26 (including adopted or stepchildren).
- Your unmarried children age 26 or older who are mentally or physically incapable of self-support (if within 30 days after their 26th birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage can be paid for on a before-tax\* basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence.

| Coverage         | Monthly Contribution | Weekly Contribution |
|------------------|----------------------|---------------------|
| 1 Person         | \$ 2.80              | \$ 0.65             |
| 2 People         | \$ 5.60              | \$ 1.29             |
| 3 or More People | \$ 9.02              | \$ 2.08             |

There are 52 weekly pay periods in 2025.

\*Coverage for Domestic Partners and Children of Domestic Partners is paid for on an after-tax basis and is subject to imputed income tax.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing coverage within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment Section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for the Vision Care Plan will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. For additional information, refer to the Summary Plan Description available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

**Q: Where can I get more information on the programs?**

**A:** Additional information is provided on the web at the Benefit Program website at the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. 4275, ext. 5558, or ext. 8877.

| Vision Care Program | Website                                            | Telephone #    |
|---------------------|----------------------------------------------------|----------------|
| EyeMed              | <a href="http://www.eyemed.com">www.eyemed.com</a> | (866) 800-5457 |

## Vision Care Plan

|                                   | Coverage/Cost                                          |                           |
|-----------------------------------|--------------------------------------------------------|---------------------------|
|                                   | In-Network                                             | Out-of-Network            |
| <b>Routine Eye Exam (Annual)</b>  | \$10 Copay                                             | Up to \$50 reimbursement  |
|                                   |                                                        |                           |
| <b>Lenses (Annual)</b>            |                                                        |                           |
| Single                            | \$25 Copay                                             | Up to \$50 reimbursement  |
| Bifocal                           | \$25 Copay                                             | Up to \$75 reimbursement  |
| Trifocal                          | \$25 Copay                                             | Up to \$100 reimbursement |
| Standard Progressive              | \$25 Copay                                             | Up to \$75 reimbursement  |
| Premium Progressive               | \$110-\$200 copay depending on brand/type              | Up to \$75 reimbursement  |
|                                   |                                                        |                           |
| <b>Frames (Annual)</b>            | Up to \$220 allowance + 20% off amount above allowance | Up to \$160 reimbursement |
| <b>Contact Lens Exam (Annual)</b> | \$10 Copay for exam                                    | Not Covered               |
|                                   | Standard fit & Follow-up exam \$40                     | Not Covered               |
|                                   | Premium Fit& follow-up exam 10% off retail             | Not Covered               |
|                                   |                                                        |                           |
| <b>Contact Lenses (Annual)</b>    |                                                        |                           |
| Disposable                        | Up to \$200 allowance                                  | Up to \$160 reimbursement |
| Medically Necessary               | \$0 Copay                                              | Up to \$210 reimbursement |
| Conventional                      | Up to \$220 allowance + 15% off amount above allowance | Up to \$160 reimbursement |

This represents only a portion of the vision care coverage. For additional information, go to Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

## HEALTH ADVOCATE

Health Advocate is a benefit that provides personalized assistance with your medical, dental and vision care plans. Advocates help navigate the complicated healthcare system, assist you and your family with insurance claim issues, facilitate care, secure second opinions, help you understand your benefits and choose plans that best meet your needs.

**Q: Is enrollment in the Health Advocate benefit voluntary?**

**A:** Enrollment in the Health Advocate benefit is an automatic enrollment.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** Health Advocate is a program that can help navigate complex healthcare situations, offer claims and billing support, access care, understand your benefits including copays, deductible and out-of-pocket costs.

**Q: Can I also enroll my family in Health Advocate coverage?**

**A:** Health Advocate is available to your spouse/domestic partner, children and in-laws. No enrollment is needed, they would simply contact Health Advocate, let them know you are with Brookhaven Science Associates.

**Q: What is the cost of coverage?**

**A:** There is no cost to you for Health Advocate.

For more Information go to the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/)

| Plan            | Website                                                                          | Telephone #    |
|-----------------|----------------------------------------------------------------------------------|----------------|
| Health Advocate | <a href="http://www.HealthAdvocate.com/member">www.HealthAdvocate.com/member</a> | (866) 695 8622 |

## IDENTITY THEFT PROTECTION PLAN

Identity Theft Protection Plan provides digital security against vulnerability to fraud and online threats. MetLife/Aura alerts you to fraudulent or suspicious activity so that damage can be minimized. Benefits include:

- Financial Fraud Protection
- Identity Theft Protection
- Privacy and Device Protection
- Family Safety (for Family Plans)
- \$5,000,000 identity theft insurance policy for each enrolled adult

For more Information go to the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/)

**Q: Is enrollment in Identity Theft Protection Plan voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** Identity Theft Protection Plan protects from Identity theft and financial fraud.

**Q: Can I also enroll my family in Identity Theft Protection Plan coverage?**

**A:** Yes. As long as you enroll yourself for Identity Theft Protection Plan coverage, you can also enroll the following dependents:

- Your spouse or domestic partner.
- Your children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's children up to the end of the month in which they attain age 26 (including adopted or stepchildren).
- Your unmarried children age 26 or older who are mentally or physically incapable of self-support (if within 30 days after their 26th birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage is paid for on an after-tax basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence

|                     | Employee | Employee & Spouse | Employee & Children | Family  |
|---------------------|----------|-------------------|---------------------|---------|
| <b>Monthly Rate</b> | \$9.30   | \$9.30            | \$9.30              | \$14.70 |
| <b>Weekly Rate</b>  | \$2.15   | \$2.15            | \$2.15              | \$ 3.39 |

There are 52 weekly pay periods in 2025.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing benefits within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for Identity Theft Protection Plan coverage will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

| Plan                           | Website                                                                                                          | Telephone #    |
|--------------------------------|------------------------------------------------------------------------------------------------------------------|----------------|
| Identity Theft Protection Plan | <a href="http://www.metlife.com/identity-and-fraud-protection">www.metlife.com/identity-and-fraud-protection</a> | (866) 695 8622 |

## HOSPITAL INSURANCE

The Hospital Insurance plan pays a benefit when you have a hospital stay for an illness, injury, surgery or having a baby. The plan pays a lump-sum benefit for admission and daily benefits for a covered hospital stay. You can use the benefit to pay for out-of-pocket medical expenses or personal expenses. The cash benefit is paid directly to you.

**This is a supplement to health insurance and is not a substitute for major medical.**

*You do not need to be enrolled in BSA's medical plan to elect this benefit; however, you must have major medical coverage to elect Hospital Insurance.*

**Q: Is enrollment in Hospital Insurance voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** Hospital Insurance pays directly to you a lump-sum payment for covered hospital admissions.

**Q: Are the lump-sum payments taxable?**

**A:** No

**Q: Can I also enroll my family in Hospital Insurance coverage?**

**A:** Yes. As long as you enroll yourself for Hospital Insurance coverage, you can also enroll the following dependents:

- Your spouse or domestic partner.
- Your children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's children up to the end of the month in which they attain age 26 (including adopted or stepchildren).
- Your unmarried children age 26 or older who are mentally or physically incapable of self-support (if within 30 days after their 26th birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage is paid for on an after-tax basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence.

|                     | Employee | Employee & Spouse | Employee & Child(ren) | Family  |
|---------------------|----------|-------------------|-----------------------|---------|
| <b>Monthly Rate</b> | \$15.04  | \$33.39           | \$24.93               | \$41.60 |
| <b>Weekly Rate</b>  | \$ 3.47  | \$ 7.71           | \$ 5.75               | \$ 9.60 |

There are 52 weekly pay periods in 2025.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing benefits within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for hospital insurance will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

| Plan               | Website                                                                                                                                    | Telephone #    |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Hospital Insurance | <a href="http://www.aetna.com/individuals-families/voluntary-benefits.html">www.aetna.com/individuals-families/voluntary-benefits.html</a> | (855) 586-6961 |

## ACCIDENT INSURANCE

The Accident Insurance plan helps to fill financial gaps caused by expenses related to an injury caused by a covered accident. Cash benefits are paid directly to you. Benefits are paid for initial and follow-up care, medical imaging, X-rays, dislocations, fractures, physical therapy and more. Benefits can be used to pay for everyday expenses like your mortgage, child care, or groceries.

**This is a supplement to health insurance and is not a substitute for major medical.**

*You do not need to be enrolled in BSA's medical plan to elect this benefit; however, you must have major medical coverage to elect Accident Insurance.*

**Q: Is enrollment in Accident Insurance voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** Accident Insurance pays directly to you a lump-sum payment for covered accidents.

**Q: Are the lump-sum payments taxable?**

**A:** No

**Q: Can I also enroll my family in Accident Insurance coverage?**

**A:** Yes. As long as you enroll yourself for Accident Insurance coverage, you can also enroll the following dependents:

- Your spouse or domestic partner.
- Your children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's children up to the end of the month in which they attain age 26 (including adopted or stepchildren).
- Your unmarried children age 26 or older who are mentally or physically incapable of self-support (if within 30 days after their 26th birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage can be paid for on an after-tax basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence

|                     | Employee | Employee & Spouse | Employee & Child(ren) | Family  |
|---------------------|----------|-------------------|-----------------------|---------|
| <b>Monthly Rate</b> | \$8.13   | \$14.22           | \$17.62               | \$23.49 |
| <b>Weekly Rate</b>  | \$1.88   | \$ 3.28           | \$ 4.07               | \$ 5.42 |

There are 52 weekly pay periods in 2025.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing benefits within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for Accident Insurance will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

| Plan               | Website                                                                                                                                    | Telephone #    |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Accident Insurance | <a href="http://www.aetna.com/individuals-families/voluntary-benefits.html">www.aetna.com/individuals-families/voluntary-benefits.html</a> | (855) 586-6961 |

## CRITICAL ILLNESS/GROUP SPECIFIED DISEASE INSURANCE

The Critical Illness/Group Specified Disease Plan can help you protect your finances if you are diagnosed with a covered serious condition. The plan pays cash benefits to you if you are diagnosed with a heart attack, stroke, end stage renal failure, invasive cancer and more. You can use the money to help cover your deductible, copayment or for everyday expenses like utility bills, mortgage payments and groceries. Please note, your critical illness diagnosis needs to occur on or after your coverage effective date for the plan to pay benefits. The benefit can be elected in increments of \$5,000 up to a maximum of \$30,000 coverage for yourself and your eligible dependents.

The plan will pay you and your enrolled dependents \$50 per member annually to take a covered health screening.

**This is a supplement to health insurance and is not a substitute for major medical.**

*You do not need to be enrolled in BSA's medical plan to elect this benefit; however, you must have major medical coverage to elect Critical Illness/Group Specified Disease Insurance.*

**Q: Is enrollment in Critical Illness/Specified Disease Insurance voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** Critical Illness/Specified Disease Insurance pays directly to you a lump-sum payment for covered illnesses.

**Q: Are the lump-sum payments taxable?**

**A:** No

**Q: Can I also enroll my family in Critical Illness/Specified Disease Insurance coverage?**

**A:** Yes. As long as you enroll yourself for Critical Illness/Specified Disease Insurance coverage, you can also enroll the following dependents:

- Your spouse or domestic partner.
- Your children, including a child for whom you have legal custody or are the legal guardian, and your domestic partner's children up to the end of the month in which they attain age 26 (including adopted or stepchildren).
- Your unmarried children age 26 or older who are mentally or physically incapable of self-support (if within 30 days after their 26th birthday or the date they become incapacitated, whichever occurs first, you submit proof of the incapacity to the Benefits Office and they are approved by the insurance company).

**Q: What is the cost of coverage?**

**A:** The current cost of coverage is as follows each pay period. Coverage is paid for on after-tax basis through your paycheck. These costs also apply to all employees who are on an approved leave of absence

### MONTHLY PREMIUMS

#### Face Amount \$5,000

#### Face Amount \$10,000

| Age   | Employee | Employee & Spouse | Employee & Children | Family  |  | Employee | Employee & Spouse | Employee & Children | Family   |
|-------|----------|-------------------|---------------------|---------|--|----------|-------------------|---------------------|----------|
| <25   | \$ 1.39  | \$ 3.10           | \$ 1.39             | \$ 3.10 |  | \$ 1.90  | \$ 4.25           | \$ 1.90             | \$ 4.25  |
| 25-29 | \$ 1.69  | \$ 3.70           | \$ 1.69             | \$ 3.70 |  | \$ 2.47  | \$ 5.39           | \$ 2.47             | \$ 5.39  |
| 30-34 | \$ 2.46  | \$ 5.25           | \$ 2.46             | \$ 5.25 |  | \$ 3.98  | \$ 8.42           | \$ 3.98             | \$ 8.42  |
| 35-39 | \$ 3.66  | \$ 7.64           | \$ 3.66             | \$ 7.64 |  | \$ 6.34  | \$ 13.16          | \$ 6.34             | \$ 13.16 |
| 40-44 | \$ 5.25  | \$10.83           | \$ 5.25             | \$10.83 |  | \$ 9.48  | \$ 19.45          | \$ 9.48             | \$ 19.45 |
| 45-49 | \$ 7.02  | \$14.39           | \$ 7.02             | \$14.39 |  | \$12.98  | \$ 26.48          | \$12.98             | \$ 26.48 |
| 50-54 | \$ 9.79  | \$19.96           | \$ 9.79             | \$19.96 |  | \$18.44  | \$ 37.47          | \$18.44             | \$ 37.47 |
| 55-59 | \$13.50  | \$27.41           | \$13.50             | \$27.41 |  | \$25.74  | \$ 52.13          | \$25.74             | \$ 52.13 |
| 60-64 | \$19.04  | \$38.53           | \$19.04             | \$38.53 |  | \$36.67  | \$ 74.07          | \$36.67             | \$ 74.07 |
| 65-69 | \$25.26  | \$51.02           | \$25.26             | \$51.02 |  | \$48.95  | \$ 98.70          | \$48.95             | \$ 98.70 |
| 70+   | \$32.95  | \$66.45           | \$32.95             | \$66.45 |  | \$64.12  | \$129.15          | \$64.12             | \$129.15 |

**Face Amount \$15,000**

| Age   | Employee | Employee & Spouse | Employee & Children | Family   |
|-------|----------|-------------------|---------------------|----------|
| <25   | \$ 2.40  | \$ 5.40           | \$ 2.40             | \$ 5.40  |
| 25-29 | \$ 3.25  | \$ 7.08           | \$ 3.25             | \$ 7.08  |
| 30-34 | \$ 5.49  | \$ 11.58          | \$ 5.49             | \$ 11.58 |
| 35-39 | \$ 9.02  | \$ 18.67          | \$ 9.02             | \$ 18.67 |
| 40-44 | \$13.71  | \$ 28.08          | \$13.71             | \$ 28.08 |
| 45-49 | \$18.94  | \$ 38.57          | \$18.94             | \$ 38.57 |
| 50-54 | \$27.09  | \$ 54.98          | \$27.09             | \$ 54.98 |
| 55-59 | \$37.99  | \$ 76.86          | \$37.99             | \$ 76.86 |
| 60-64 | \$54.31  | \$109.61          | \$54.31             | \$109.61 |
| 65-69 | \$72.63  | \$146.38          | \$72.63             | \$146.38 |
| 70+   | \$95.29  | \$191.85          | \$95.29             | \$191.85 |

**Face Amount \$20,000**

| Employee | Employee & Spouse | Employee & Children | Family   |
|----------|-------------------|---------------------|----------|
| \$ 2.91  | \$ 6.56           | \$ 2.91             | \$ 6.56  |
| \$ 4.03  | \$ 8.77           | \$ 4.03             | \$ 8.77  |
| \$ 7.01  | \$ 14.75          | \$ 7.01             | \$ 14.75 |
| \$ 11.71 | \$ 24.19          | \$ 11.71            | \$ 24.19 |
| \$ 17.94 | \$ 36.70          | \$ 17.94            | \$ 36.70 |
| \$ 24.90 | \$ 50.67          | \$ 24.90            | \$ 50.67 |
| \$ 35.75 | \$ 72.84          | \$ 35.75            | \$ 72.84 |
| \$ 50.23 | \$101.58          | \$ 50.23            | \$101.58 |
| \$ 71.94 | \$145.15          | \$ 71.94            | \$145.15 |
| \$ 96.31 | \$194.06          | \$ 96.31            | \$194.06 |
| \$126.46 | \$254.55          | \$126.46            | \$254.55 |

**Face Amount \$25,000**

| Age   | Employee | Employee & Spouse | Employee & Children | Family   |
|-------|----------|-------------------|---------------------|----------|
| <25   | \$ 3.42  | \$ 7.71           | \$ 3.42             | \$ 7.71  |
| 25-29 | \$ 4.80  | \$ 10.47          | \$ 4.80             | \$ 10.47 |
| 30-34 | \$ 8.52  | \$ 17.92          | \$ 8.52             | \$ 17.92 |
| 35-39 | \$ 14.39 | \$ 29.70          | \$ 14.39            | \$ 29.70 |
| 40-44 | \$ 22.17 | \$ 45.32          | \$ 22.17            | \$ 45.32 |
| 45-49 | \$ 30.86 | \$ 62.76          | \$ 30.86            | \$ 62.76 |
| 50-54 | \$ 44.40 | \$ 89.99          | \$ 44.40            | \$ 89.99 |
| 55-59 | \$ 62.48 | \$126.30          | \$ 62.48            | \$126.30 |
| 60-64 | \$ 89.58 | \$180.70          | \$ 89.58            | \$180.70 |
| 65-69 | \$120.00 | \$241.75          | \$120.00            | \$241.75 |
| 70+   | \$157.63 | \$317.26          | \$157.63            | \$317.26 |

**Face Amount \$30,000**

| Employee | Employee & Spouse | Employee & Children | Family   |
|----------|-------------------|---------------------|----------|
| \$ 3.92  | \$ 8.86           | \$ 3.92             | \$ 8.86  |
| \$ 5.58  | \$ 12.16          | \$ 5.58             | \$ 12.16 |
| \$ 10.03 | \$ 21.09          | \$ 10.03            | \$ 21.09 |
| \$ 17.07 | \$ 35.22          | \$ 17.07            | \$ 35.22 |
| \$ 26.40 | \$ 53.95          | \$ 26.40            | \$ 53.95 |
| \$ 36.82 | \$ 74.85          | \$ 36.82            | \$ 74.85 |
| \$ 53.05 | \$107.49          | \$ 53.05            | \$107.49 |
| \$ 74.72 | \$151.02          | \$ 74.72            | \$151.02 |
| \$107.21 | \$216.24          | \$107.21            | \$216.24 |
| \$143.68 | \$289.43          | \$143.68            | \$289.43 |
| \$188.80 | \$379.96          | \$188.80            | \$379.96 |

**Weekly PREMIUMS****Face Amount \$5,000**

| Age   | Employee | Employee & Spouse | Employee & Children | Family  |
|-------|----------|-------------------|---------------------|---------|
| <25   | \$0.32   | \$ 0.72           | \$0.32              | \$ 0.72 |
| 25-29 | \$0.39   | \$ 0.85           | \$0.39              | \$ 0.85 |
| 30-34 | \$0.57   | \$ 1.21           | \$0.57              | \$ 1.21 |
| 35-39 | \$0.84   | \$ 1.76           | \$0.84              | \$ 1.76 |
| 40-44 | \$1.21   | \$ 2.50           | \$1.21              | \$ 2.50 |
| 45-49 | \$1.62   | \$ 3.32           | \$1.62              | \$ 3.32 |
| 50-54 | \$2.26   | \$ 4.61           | \$2.26              | \$ 4.61 |
| 55-59 | \$3.12   | \$ 6.33           | \$3.12              | \$ 6.33 |
| 60-64 | \$4.39   | \$ 8.89           | \$4.39              | \$ 8.89 |
| 65-69 | \$5.83   | \$11.17           | \$5.83              | \$11.17 |
| 70+   | \$7.60   | \$15.33           | \$7.60              | \$15.33 |

**Face Amount \$10,000**

| Employee | Employee & Spouse | Employee & Children | Family  |
|----------|-------------------|---------------------|---------|
| \$ 0.44  | \$ 0.98           | \$ 0.44             | \$ 0.98 |
| \$ 0.57  | \$ 1.24           | \$ 0.57             | \$ 1.24 |
| \$ 0.92  | \$ 1.94           | \$ 0.92             | \$ 1.94 |
| \$ 1.46  | \$ 3.04           | \$ 1.46             | \$ 3.04 |
| \$ 2.19  | \$ 4.49           | \$ 2.19             | \$ 4.49 |
| \$ 3.00  | \$ 6.11           | \$ 3.00             | \$ 6.11 |
| \$ 4.26  | \$ 8.65           | \$ 4.26             | \$ 8.65 |
| \$ 5.94  | \$12.03           | \$ 5.94             | \$12.03 |
| \$ 8.46  | \$17.09           | \$ 8.46             | \$17.09 |
| \$11.30  | \$22.78           | \$11.30             | \$22.78 |
| \$14.80  | \$29.80           | \$14.80             | \$29.80 |

**Face Amount \$15,000**

| Age   | Employee | Employee & Spouse | Employee & Children | Family  |
|-------|----------|-------------------|---------------------|---------|
| <25   | \$ 0.55  | \$ 1.25           | \$ 0.55             | \$ 1.25 |
| 25-29 | \$ 0.75  | \$ 1.63           | \$ 0.75             | \$ 1.63 |
| 30-34 | \$ 1.27  | \$ 2.67           | \$ 1.27             | \$ 2.67 |
| 35-39 | \$ 2.08  | \$ 4.31           | \$ 2.08             | \$ 4.31 |
| 40-44 | \$ 3.16  | \$ 6.48           | \$ 3.16             | \$ 6.48 |
| 45-49 | \$ 4.37  | \$ 8.90           | \$ 4.37             | \$ 8.90 |
| 50-54 | \$ 6.25  | \$12.69           | \$ 6.25             | \$12.69 |
| 55-59 | \$ 8.77  | \$17.74           | \$ 8.77             | \$17.74 |
| 60-64 | \$12.53  | \$25.29           | \$12.53             | \$25.29 |
| 65-69 | \$16.76  | \$33.78           | \$16.76             | \$33.78 |
| 70+   | \$21.99  | \$44.27           | \$21.99             | \$44.27 |

**Face Amount \$20,000**

| Employee | Employee & Spouse | Employee & Children | Family  |
|----------|-------------------|---------------------|---------|
| \$ 0.67  | \$ 1.51           | \$ 0.67             | \$ 1.51 |
| \$ 0.93  | \$ 2.02           | \$ 0.93             | \$ 2.02 |
| \$ 1.62  | \$ 3.40           | \$ 1.62             | \$ 3.40 |
| \$ 2.70  | \$ 5.58           | \$ 2.70             | \$ 5.58 |
| \$ 4.14  | \$ 8.47           | \$ 4.14             | \$ 8.47 |
| \$ 5.75  | \$11.69           | \$ 5.75             | \$11.69 |
| \$ 8.25  | \$16.73           | \$ 8.25             | \$16.73 |
| \$11.59  | \$23.44           | \$11.59             | \$23.44 |
| \$16.60  | \$33.50           | \$16.60             | \$33.50 |
| \$22.23  | \$44.78           | \$22.23             | \$44.78 |
| \$29.18  | \$58.74           | \$29.18             | \$58.74 |

**Face Amount \$25,000****Face Amount \$30,000**

| Age   | Employee | Employee & Spouse | Employee & Children | Family  |  | Employee | Employee & Spouse | Employee & Children | Family  |
|-------|----------|-------------------|---------------------|---------|--|----------|-------------------|---------------------|---------|
| <25   | \$ 0.79  | \$ 1.78           | \$ 0.79             | \$ 1.78 |  | \$ 0.90  | \$ 2.04           | \$ 0.90             | \$ 2.04 |
| 25-29 | \$ 1.11  | \$ 2.42           | \$ 1.11             | \$ 2.42 |  | \$ 1.29  | \$ 2.81           | \$ 1.29             | \$ 2.81 |
| 30-34 | \$ 1.97  | \$ 4.14           | \$ 1.97             | \$ 4.14 |  | \$ 2.31  | \$ 4.87           | \$ 2.31             | \$ 4.87 |
| 35-39 | \$ 3.32  | \$ 6.85           | \$ 3.32             | \$ 6.85 |  | \$ 3.94  | \$ 8.13           | \$ 3.94             | \$ 8.13 |
| 40-44 | \$ 5.12  | \$10.46           | \$ 5.12             | \$10.46 |  | \$ 6.09  | \$12.45           | \$ 6.09             | \$12.45 |
| 45-49 | \$ 7.12  | \$14.48           | \$ 7.12             | \$14.48 |  | \$ 8.50  | \$17.27           | \$ 8.50             | \$17.27 |
| 50-54 | \$10.25  | \$20.77           | \$10.25             | \$20.77 |  | \$12.24  | \$24.81           | \$12.24             | \$24.81 |
| 55-59 | \$14.42  | \$29.15           | \$14.42             | \$29.15 |  | \$17.24  | \$34.85           | \$17.24             | \$34.85 |
| 60-64 | \$20.67  | \$41.70           | \$20.67             | \$41.70 |  | \$24.74  | \$49.90           | \$24.74             | \$49.90 |
| 65-69 | \$27.69  | \$55.79           | \$27.69             | \$55.79 |  | \$33.16  | \$66.79           | \$33.16             | \$66.79 |
| 70+   | \$36.38  | \$73.21           | \$36.38             | \$73.21 |  | \$43.57  | \$87.68           | \$43.57             | \$87.68 |

There are 52 weekly pay periods in 2025.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing benefits within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information. If enrolling dependents you will need proof of relationship at the time of enrollment i.e. marriage certificate and/or birth certificates for dependent children, signed affidavit for domestic partners, court documents assigning you legal custody or legal guardianship etc.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage or dependents at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** Yes. The elections you have in place for Critical Illness/Specified Disease Insurance will roll forward from one year to the next for you and your eligible family members only if all criteria for eligibility are met. Additional information is available on the Benefits Program website to [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/).

| Plan                                               | Website                                                                                                                                    | Telephone #    |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Critical Illness/Group Specified Disease Insurance | <a href="http://www.aetna.com/individuals-families/voluntary-benefits.html">www.aetna.com/individuals-families/voluntary-benefits.html</a> | (855) 586-6961 |

## Vacation Buy Plan

We are pleased to offer you a Vacation Buy Plan where you can purchase additional vacation time on a pre-tax basis and spread the cost of doing so over the calendar year. For information on time-off for accrued vacation provided by the Laboratory, see the Vacation section in the back of this booklet.

**Q: Is enrollment in the Vacation Buy Plan voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** You may purchase a minimum of 8 hours (up to a maximum of 40 hours) of vacation time in 1-hour increments each calendar year in addition to the vacation time you are eligible to receive from the Laboratory. Vacation buy benefits for eligible part-time employees will be prorated according to your official work schedule. Additional vacation time is paid for through pre-tax payroll deductions taken equally from your paychecks throughout the year. The hours of vacation you purchase become available to you as of your date of employment. Each year thereafter, if you buy vacation time, the hours of vacation you purchase become available to you as of January 1 of the following year.

**Q: How is the cost of purchased vacation time determined?**

**A:** For a full calendar year, divide your full-time Annual Base Salary by 2,080. The cost of purchased hours will be adjusted for increases or decreases in Base Salary during the year. You can prorate this accordingly for a partial year. Your Base Salary is the amount that will be reflected on your W-2 statement, before exercise of any salary reductions. Overtime payments, shift premiums, termination payments, severance pay, and other forms of compensation are not included in Base Salary. For union employees, Base Salary is based on the terms of their collective bargaining agreements.

**Q: Will purchasing vacation time affect any other benefits?**

**A:** When you purchase vacation time, you buy unpaid time off but stretch the cost over the entire year. Since the Retirement Plan and the 401(k) Plan contributions are based on actual base pay, you do not receive and cannot make contributions for the unpaid time.

**Q: What happens if I don't use up all of the vacation time I have purchased?**

**A:** It will not be carried over to the next calendar year. That remaining time will be paid back to you in your last paycheck in December. A reconciliation will be conducted at the end of the year. Any under or overpayment will be reflected in your last paycheck in December. The amount you are reimbursed will be taxable in your paycheck. Any applicable contributions to the Retirement Plan and 401(k) Plan will be made at that time.

**Q: How can vacation buy time be used?**

**A:** The use of all vacation time requires the approval of your supervisor and must be in accordance with Laboratory vacation policies. When you record the vacation buy hours on your timecard, you will use a special vacation buy code. Vacation buy time can only be used after your regular accrued vacation time has been exhausted. The deadlines for use of 2025 vacation buy time are December 31, 2025, for monthly employees and December 21, 2025, for weekly employees.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday and electing it within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. See the Open Enrollment section for more information.

**Q: Can I make changes to my coverage?**

**A:** You can only make a change in your election if it corresponds to a change in the number of hours you are scheduled to work.

**Q: Will my election automatically continue into the next calendar year?**

**A:** No. If you want to participate in the program each year, you must enroll each year during the Open Enrollment period. Your election will not roll forward from one year to the next.

**Q: What happens when I terminate employment?**

**A:** The benefits will cease on the earlier of the date your employment terminates or the date you are no longer eligible for coverage. Your final paycheck will be adjusted for:

- Hours purchased but not used. You will be reimbursed for these in your final paycheck based on the rate at which they were purchased and the applicable tax.
- Hours purchased and used but not yet paid for. These will be deducted from your final paycheck based on the rate at which they were purchased.

**Q: Where can I get more information on the program?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext.. 4275, ext. 5558, or ext. 8877.

## Health Care Reimbursement Account

We are pleased to offer you a Health Care Reimbursement Account that allows you to pay for a variety of health care expenses on a before-tax basis.

**Q: Is enrollment in the Health Care Reimbursement Account voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week. If, however, you enroll in Aetna Plan 4 High Deductible Health Plan with the Health Savings Account, you cannot participate in the Health Care Reimbursement Account.

**Q: What is the benefit?**

**A:** You may reimburse yourself with before-tax dollars for eligible out-of-pocket expenses. By paying for expenses on a before-tax basis, you reduce your income for the purpose of state, federal and Social Security taxes. You estimate how much you expect to spend on unreimbursed health care expenses for the calendar year and have that amount withheld pre-tax from your paychecks throughout the year in equal weekly or monthly amounts.

You may either pay for your qualified purchases using the Inspira debit card at the point of service or you can file a claim (online, by paper, or by fax). Claims are processed daily. Certain expenses paid for with the debit card require submission of documentation to substantiate the claim. Unsubstantiated expenses are considered overpayments and must be repaid. You have until March 31 of the following calendar year to submit claims for expenses incurred.

**Q: Is there a limit to the amount I can contribute?**

**A:** Yes. You may contribute from a minimum of \$300 to a maximum of \$3,300 in calendar year 2025.

**Q: Will reducing my taxable salary by contributing to this program effect on any other benefits?**

**A:** It may. If your annual salary is below the Social Security wage base, your future Social Security benefit may be reduced.

**Q: What happens if I don't use up all the money I have contributed?**

**A:** The IRS requires you to forfeit all amounts that you do not use toward expenses incurred in the calendar year.

**Q: What types of expenses are reimbursable?**

**A:** You can be reimbursed for many expenses incurred by you or your eligible dependents that the IRS allows as income tax deductions, but not all items that qualify as a tax deduction also qualify for the reimbursement account. Premiums paid for health care coverage cannot be reimbursed. Eligible expenses include but are not limited to:

- Deductibles and copayments not covered by your medical or dental programs
- Out-of-pocket medical or dental expenses and charges above reasonable and customary levels
- Hearing and vision care expenses such as eye exams, eyeglasses and contact lenses
- Annual physical examinations
- Approved weight-loss and stop-smoking programs, if prescribed by a physician to treat a specific condition
- Over-the-counter medications and menstrual products. Dietary supplements to maintain one's health (such as vitamins) do not qualify for reimbursement.

You can use IRS Publication 502 at <https://www.irs.gov/pub/irs-pdf/p502.pdf> as a guide, but not all items that qualify for a tax deduction also qualify for the reimbursement account.

**Q: Who is an eligible dependent?**

**A:** A dependent for the purpose of the Health Care Reimbursement Account includes your spouse and, in general, a dependent you can claim as an exemption on your tax return.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday within 30 days from your first day of employment. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** No. If you want to participate in the program each year, you must enroll each year during the Open Enrollment period. Your election will not roll forward from one year to the next.

**Q: Where can I get more information on the program?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. 4275, ext. 5558, or ext.8877 or through Inspira at (800) 284-4885 or [www.inspirafinancial.com](http://www.inspirafinancial.com).

## Dependent Day Care Reimbursement Account

We are pleased to offer you a Dependent Day Care Reimbursement Account that allows you to pay day care expenses on a before-tax basis.

**Q: Is enrollment in the Dependent Day Care Reimbursement Account voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week and are:

- a single parent who requires dependent day care so you can work, or
- married and require day care so you can work and your spouse can work, seek employment, or be a full-time student.

**Q: What is the benefit?**

**A:** You may reimburse yourself with before-tax dollars for eligible out-of-pocket expenses. By paying for expenses on a before-tax basis, you reduce your income for the purpose of state, federal and Social Security taxes. You estimate how much you expect to spend on dependent day care expenses for the calendar year and have that amount withheld pre-tax from your paychecks throughout the year in equal weekly or monthly amounts.

You can file a claim (online, by paper, or by fax). Claims are processed daily. You have until March 31 of the following calendar year to submit claims for expenses incurred.

**Q: Is there a limit to the amount I can contribute?**

**A:** Yes. You may contribute a minimum of \$300 each calendar year. If you are married and file a joint tax return or are single, the maximum you may contribute is \$5,000. If you are married and file separate income tax returns, the maximum you may contribute is \$2,500.

**Q: Will reducing my taxable salary by contributing to this program affect any other benefits?**

**A:** It may. If your annual salary is below the Social Security wage base, your future Social Security benefit may be reduced.

**Q: What happens if I don't use up all the money I have contributed?**

**A:** The IRS requires you to forfeit all amounts that you do not use toward expenses incurred in the calendar year.

**Q: What types of expenses are reimbursable?**

**A:** You can be reimbursed for many expenses incurred by you or your eligible dependents that the IRS allows as income tax deductions, but not all items that qualify as a tax deduction also qualify for the reimbursement account. Eligible expenses include but are not limited to:

- Care of a dependent in your home by a paid provider
- Care of a dependent outside your home by a licensed nursery, day care center or summer camp
- Household services, such as a housekeeper, provided some portion of the service is to a dependent.

You can use IRS Publication 503 at <https://www.irs.gov/pub/irs-pdf/p503.pdf> as a guide, but not all items that qualify for a tax deduction also qualify for the reimbursement account.

A relative is considered an eligible provider of dependent day care if he/she is not claimed as your dependent for tax purposes. The provider's name, address, and Tax Identification Number or Social Security Number must be supplied to receive reimbursement.

**Q: Who is an eligible dependent?**

**A:** A dependent for the purpose of the Dependent Day Care Reimbursement Account includes:

- A child under age 13 who is claimed as a dependent on your income tax return. Claims incurred on or after a child's 13<sup>th</sup> birthday will not be covered.
- Any dependent you claim for income tax purposes that requires day care because of physical or mental inability.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday within 30 days from your first day of employment and elect benefits. All other eligible employees may sign up for coverage during the Open Enrollment period. You may also be eligible to sign up for coverage if you have a Qualifying Event. See the Open Enrollment section and the Qualifying Events section for more information.

**Q: Can I make changes to my coverage?**

**A:** Yes. If you have a Qualifying Event, you may be eligible to add or drop coverage at that time. See the Qualifying Events section for more information. You may also change your coverage during the Open Enrollment period, and coverage will be effective January 1 of the following calendar year. See the Open Enrollment section for more information.

**Q: Will my election automatically continue into the next calendar year?**

**A:** No. If you want to participate in the program each year, you must enroll each year during the Open Enrollment period. Your election will not roll forward from one year to the next.

**Q: Where can I get more information on the program?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. .4275, ext. 5558, or ext. 8877 or through Inspira at (800) 284-4885 or [www.inspirafinancial.com](http://www.inspirafinancial.com).

## Transit Commuter Reimbursement Account and Parking Reimbursement Account

We are pleased to offer you a Transit Commuter Reimbursement Account and a Parking Reimbursement Account that allow you to pay for eligible expenses related to your commute to and from work on a before-tax basis.

**Q: Is enrollment in these Reimbursement Accounts voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit?**

**A:** You may reimburse yourself with before-tax dollars for your eligible out-of-pocket expenses. By paying for expenses on a before-tax basis, you reduce your income for the purpose of state, federal and Social Security taxes. You estimate how much you expect to spend on eligible expenses for the calendar year and have that amount withheld pre-tax from your paychecks throughout the year in equal weekly or monthly amounts.

You may either pay for your qualified purchases using the Inspira debit card at the point of service or you can file a claim (online, by paper, or by fax). Claims are processed daily. Expenses paid with the debit card require submission of documentation to substantiate the claim. You have until March 31 of the following calendar year to submit claims for expenses incurred.

**Q: Is there a limit to the amount I can contribute?**

**A:** Yes. You may contribute from a minimum of \$25 per month to a maximum of \$3900 each calendar year (but no more than \$325 per month) to each of these Reimbursement Accounts.

**Q: Will reducing my taxable salary by contributing to this program affect any other benefits?**

**A:** It may. If your annual salary is below the Social Security wage base, your future Social Security benefit may be reduced.

**Q: What happens if I don't use up all the money I have contributed?**

**A:** If you re-enroll during the Open Enrollment period, the IRS requires the remaining contributions to stay in the account. They may be used for future transit expenses and will apply to the maximum contribution above.

**Q: What types of expenses are reimbursable?**

**A:** You can be reimbursed from the Transit Commuter Reimbursement Account for the cost of vanpooling, trains, ferries, and buses to and from work. Parking, gasoline, carpool, telecommuting expenses, and fares (such as airplane, limousine, and taxi) are not eligible for reimbursement from the Transit Commuter Reimbursement Account.

You can be reimbursed from the Parking Reimbursement Account for the cost of garage, parking lot, commuter lot or metered parking expenses related to your commute to and from work. Parking fines and parking tickets are not eligible for reimbursement.

Transit commuter expenses cannot be reimbursed from a Parking Reimbursement Account, nor parking expenses from a Transit Commuter Reimbursement Account.

**Q: How do I sign up?**

**A:** New employees sign up for coverage by logging into Workday within 30 days from your first day of employment and electing coverage. All other eligible employees may sign up for coverage during the Open Enrollment period. See the Open Enrollment section for more information. You may also sign up at any time during the year.

**Q: Can I make changes to my coverage?**

**A:** Yes. You may make changes to this coverage at any time including electing, dropping, or changing your contribution by logging into Workday and electing coverage.

**Q: Will my election automatically continue into the next calendar year?**

**A:** No. If you want to participate in the program each year, you must enroll each year during the Open Enrollment period. Your election will not roll forward from one year to the next.

**Q: Where can I get more information on the program**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. 4275, ext. 5558, or ext. 8877 or through Inspira at (800) 284-4885 or [www.inspirafinancial.com](http://www.inspirafinancial.com).

## Long Term Disability Plan

We are pleased to offer you Long Term Disability Plan coverage through Lincoln Financial Group.

**Q: Is enrollment in the Long Term Disability (LTD) Plan voluntary?**

**A:** No. Participation in the LTD Plan is mandatory as of your first day of employment for all regular employees who work at least 20 hours per week (additional criteria may apply).

**Q: Am I eligible to participate?**

**A:** You will participate if you are a regular employee working at least 20 hours per week .

**Q: What is the benefit?**

**A:** If you become totally disabled for a continuous period of 180 days as a result of an accident or illness and are approved for the benefit by the insurance company, commencing with the 181<sup>st</sup> day of disability, the LTD insurance program provides a maximum benefit of 60% of your Base Salary plus a contribution to the BSA Retirement Plan. The duration of LTD benefits depends on several factors including, but not limited to, your age at disablement. LTD benefits are offset by other sources of income such as workers' compensation, government retirement system benefits, Social Security benefits, etc.

**Q: What is the cost of coverage?**

**A:** The cost of LTD insurance coverage is shared by you and the Laboratory. LTD coverage is paid for on an after-tax basis through your paycheck and costs \$0.431 per \$100 of annual Base Salary.

Here's an example of the cost for LTD Insurance coverage.

If your annual Base Salary is \$49,000 and you have LTD insurance coverage:

|                              |                   |                                          |
|------------------------------|-------------------|------------------------------------------|
| Maximum LTD Coverage Amount: | \$2,450 per month | (\$49,000 x 60% / 12 months)             |
| Cost of Coverage:            | \$17.60 per month | (\$49,000 x \$0.431 / \$100 / 12 months) |

**Q: How do I sign up?**

**A:** You will be signed up for coverage during the onboarding process and will be eligible to participate in the plan after meeting the eligibility requirements indicated above.

**Q: Where can I get more information on the program?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or by contacting Bonnie Chavious at ext. 4139.

## Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance Plan

We are pleased to offer you Life Insurance and AD&D Insurance through Lincoln Financial Group. The Life Insurance and AD&D Insurance Plan consists of:

|                                      |                                                                                                                                                                                                                                                             |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employee Basic Life Insurance        | Spouse or Domestic Partner Supplemental Life Insurance                                                                                                                                                                                                      |
| Employee Supplemental Life Insurance | Spouse or Domestic Partner Supplemental AD&D Insurance                                                                                                                                                                                                      |
| Employee Basic AD&D Insurance        | Dependent Child Supplemental Life Insurance (for your child and your domestic partner's child or child(ren) for whom you have legal custody or are the legal guardian)<br>(age 15 days to 19 years old or up to age 25 if the child is a full-time student) |
| Employee Supplemental AD&D Insurance |                                                                                                                                                                                                                                                             |

**Q: Is enrollment in the Life Insurance and AD&D Plan voluntary?**

**A:** Employee Basic Life Insurance and Employee Basic AD&D Insurance are mandatory and paid on your behalf by Brookhaven Science Associates. All of the other Insurances indicated above are optional.

**Q: Am I eligible to participate?**

**A:** You may participate as of your first day of employment if you are a regular employee working at least 20 hours per week.

**Q: What is the benefit and what is the cost of the coverage?**

**A:** The Life Insurance and AD&D Insurance Plan provides life insurance in the case of death and AD&D insurance in the case of certain dismembering injuries or accidental death. See below for additional information.

| Type of Coverage                                       | Amount of Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Who Pays for the Coverage | Monthly Cost to Employee per \$1,000 of Coverage                                                                                    |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Employee Basic Life Insurance                          | Annual Base Salary rounded to the next higher multiple of \$2,500 (not to exceed \$1 million)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | BSA                       |                                                                                                                                     |
| Employee Supplemental Life Insurance                   | <p>This is in addition to Employee Basic Life Insurance and the options are as follows:</p> <ul style="list-style-type: none"> <li>➤ 1 times Annual Base Salary (rounded to the next higher multiple of \$2,500)</li> <li>➤ 2 times Annual Base Salary (rounded to the nearest \$500)</li> <li>➤ 3 times Annual Base Salary* (rounded to the nearest \$500)</li> <li>➤ 4 times Annual Base Salary* (rounded to the nearest \$500)</li> </ul> <p>The amount of Employee Basic Life Insurance coverage plus Employee Supplemental Life Insurance coverage may not exceed \$1.25 million.</p>           | Employee                  | <p>Cost is based on age of employee:</p> <p>Up to age 29: \$0.080<br/>Age 30-44: \$0.200<br/>Age 45+: \$0.300</p>                   |
| Employee Basic AD&D Insurance                          | \$25,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | BSA                       |                                                                                                                                     |
| Employee Supplemental AD&D Insurance                   | <p>This is in addition to Employee Basic AD&amp;D Insurance and the options are as follows:</p> <ul style="list-style-type: none"> <li>➤ 1 times Annual Base Salary (rounded to the next higher multiple of \$2,500)</li> <li>➤ 2 times Annual Base Salary (rounded to the nearest \$500)</li> <li>➤ 3 times Annual Base Salary (rounded to the nearest \$500)</li> <li>➤ 4 times Annual Base Salary (rounded to the nearest \$500)</li> </ul> <p>The amount of Employee Basic AD&amp;D Insurance coverage plus Employee Supplemental AD&amp;D Insurance coverage may not exceed \$1.25 million.</p> | Employee                  | \$0.025                                                                                                                             |
| Spouse or Domestic Partner Supplemental Life Insurance | <p>\$50,000 - \$500,000 (in \$50,000 increments) **</p> <p>You must elect Employee Supplemental Life Insurance to be eligible to elect Spouse or Domestic Partner Supplemental Life Insurance.</p> <p>The amount of Spouse or Domestic Partner Supplemental Life Insurance elected cannot exceed the total amount of Employee Basic Life Insurance plus Employee Supplemental Life Insurance.</p>                                                                                                                                                                                                    | Employee                  | <p>Cost is based on age of spouse or domestic partner:</p> <p>Up to age 29: \$0.080<br/>Age 30-44: \$0.200<br/>Age 45+: \$0.300</p> |

| Type of Coverage                                                                                                              | Amount of Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                | Who Pays for the Coverage | Monthly Cost to Employee per \$1,000 of Coverage                                           |
|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------|
| Spouse or Domestic Partner Supplemental AD&D Insurance                                                                        | <p>\$50,000 - \$500,000 (in \$50,000 increments)</p> <p>You must elect Employee Supplemental AD&amp;D Insurance to be eligible to elect Spouse or Domestic Partner Supplemental AD&amp;D Insurance.</p> <p>The amount of Spouse or Domestic Partner Supplemental AD&amp;D Insurance elected cannot exceed the total amount of Employee Basic AD&amp;D Insurance plus Employee Supplemental AD&amp;D Insurance (not to exceed \$1.25 million).</p> | Employee                  | \$0.025                                                                                    |
| Dependent Child Supplemental Life Insurance (age 15 days to 19 years old or up to age 25 if the child is a full-time student) | \$10,000 per child                                                                                                                                                                                                                                                                                                                                                                                                                                | Employee                  | <p>\$0.200</p> <p>This is the cost for all eligible children (not the cost per child).</p> |

\* Election of Employee Supplemental Life Insurance coverage in excess of 2 times Annual Base Salary within your first 90 days of employment with BSA require you to submit evidence of insurability to the insurance company. Such change in insurance is only effective if approved by the insurance company. Election of any Supplemental Life Insurance coverage amounts after your first 90 days of employment with BSA requires you to submit evidence of insurability to the insurance company. Such change in insurance is only effective if approved by the insurance company.

\*\* Spouse or Domestic Partner Supplemental Life Insurance coverage in excess of \$50,000 requires your spouse or domestic partner to submit evidence of insurability to the insurance company. Such change in insurance is only effective if approved by the insurance company.

Life Insurance amounts are adjusted for eligible part-time employees and their applicable spouse or domestic partner.

The amount of Employee Basic Life Insurance and Employee Supplemental Life Insurance coverage decreases for employees at age 65, 70, 75 and 80. Spouse or Domestic Partner Supplemental Life Insurance coverage will also decrease at age 65, 70, 75 and 80 based on the employee's age.

Here's an example of the cost for Employee Supplemental Life Insurance coverage for an employee who is age 46.

If your base pay is \$49,000 and you purchase Employee Supplemental Life Insurance (1 Times Annual Base Pay):

|                                              |                   |                               |
|----------------------------------------------|-------------------|-------------------------------|
| Supplemental Life Insurance Coverage Amount: | \$50,000*         |                               |
| Cost of Coverage:                            | \$15.00 per month | (\$50,000 x \$0.30 / \$1,000) |

\*\$50,000 coverage amount is Annual Base Salary rounded up to the nearest multiple of \$2,500 that exceeds your Annual Base Salary.

#### Q: How do I sign up?

**A:** You will be automatically enrolled for Employee Basic Life Insurance and Employee Basic AD&D Insurance during your onboarding process. However you will be required to designate at least one primary beneficiary before your enrollment is finalized. You may also elect Supplemental coverages.

#### Q: Can I make changes to my coverage?

**A:** Yes. Since you pay for Supplemental coverages, you may decrease or drop such Supplemental coverages at any time. You cannot make changes to your Employee Basic Life Insurance and Employee Basic AD&D Insurance because these are provided to you at no cost.

Employee Supplemental Life Insurance coverage up to an amount that does not exceed 2 times Annual Base Salary and Spouse Life Insurance coverage up to \$50,000 can be elected within your first 90 days of employment without submitting Evidence of Insurability to the insurance company. All other Employee Supplemental Life Insurance and Spouse Life Insurance coverage elections require you (and/or your spouse or domestic partner, as applicable) to submit evidence of insurability to the insurance company. Such changes in insurance are only effective if approved by the insurance company. The initial eligibility period for a new employee is the period that begins on the day you are first eligible for this benefit and ends 89 days after that day.

You cannot elect Spouse Life Insurance coverage unless you have elected Employee Supplemental Life Insurance coverage. The amount of Spouse Life insurance coverage cannot exceed the amount of Employee Basic and Employee Supplemental Life Insurance coverage combined.

To begin the process within the first 90 days from your date of hire, log into Workday and click the following links: Benefits, Change Benefits, New Hire Supplemental Life Insurance. To begin the process any time after your 89th day of employment, log into Workday and click the following links: Benefits, Change Benefits, Benefits Allowed to Change At Any Time, and edit Your Coverage Amount. There will be a link to Lincoln Financial Group's website for you to submit evidence of insurability. If the change is related to coverage for a spouse or domestic partner, you must print the Evidence of Insurability Form. You're your spouse or domestic partner will need to complete and submit this form to Lincon Financial Group.

**Q: Can I make changes to my beneficiary(ies)?**

**A:** Yes. To change the beneficiary(ies) for Life Insurance at any time, you can log into Workday. Beneficiaries for Employee Supplemental Life Insurance will be the same as beneficiaries designated for Employee Basic Life Insurance.

**Q: Where can I get more information on the program?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through the Benefits Office.

## Retirement Plan

We are pleased to offer you the BSA Retirement Plan. You can choose to invest Retirement Plan contributions in approved investment funds.

**Q: Is enrollment in the Retirement Plan voluntary?**

**A:** No. Participation is mandatory once you meet the eligibility requirements to participate.

**Q: Am I eligible to participate?**

**A:** You must work at least 1,000 hours per year to be eligible to participate in the plan. Employees who were not participating in the plan on December 31, 2006 will be enrolled upon the earlier of (a) attainment of age 21 and the completion of one year of continuous service or (b) the attainment of age 30 and the completion of 6 months of continuous service.

Employees who work on a part-time, temporary or irregular basis must complete 1,000 hours of service each year to be credited with a year of service. Persons with guest or visitor appointments, research associates (including RAs, junior RAs, senior RAs, and research fellows), and student assistants are not eligible to participate in this plan. Additional criteria may apply.

**Q: What is the benefit?**

**A:** For eligible employees hired or rehired on or after January 1, 2011 who are not members of the IBEW union, the Laboratory contributes an amount equal to 9% of your Base Salary to this plan. For members of the IBEW union hired on or after August 1, 2015, the Laboratory contributes an amount equal to 9% of your Base Salary to this plan. You are not required or allowed to contribute to this plan.

You can allocate the contributions between approved investment funds. A list of funds can be found on the TIAA website.

For employees who began participating in the plan after December 31, 2006, the money that is contributed is vested as follows: 0% after one year of service, 25% after 2 years of service, 50% after 3 years of service, 75% after 4 years of service and 100% after 5 years of service.

You will receive quarterly statements from TIAA.

**Q: Is there a limit to the amount the Laboratory will contribute?**

**A:** Yes. The Internal Revenue Service (IRS) limits the amount of your annual Base Salary that can be used for the purpose of contributions to the Plan, and such limit is subject to change.

**Q: How do I sign up?**

**A:** If you become eligible to participate in the plan, you will automatically be enrolled in the plan in our default investment fund, the Nuveen TIAA Lifecycle Fund, based on your year of birth, and your estate will be designated as your beneficiary. You will receive information from TIAA on the Lifecycle Fund and how to change your asset allocation and your beneficiary designation.

**Q: Can I make changes to my investment allocations?**

**A:** Yes. You can change your allocation of contributions among the various investment options at any time. If you want to change the allocation, you must contact TIAA directly.

**Q: Can I make changes to my beneficiary(ies)?**

**A:** Yes. You can make changes to the beneficiary(ies) for your Retirement Plan at [www.tiaa-cref.org/bnl](http://www.tiaa-cref.org/bnl).

**Q: Are loans available from the plan?**

**A:** No.

**Q: Are withdrawals available from this plan?**

**A:** Employees are not permitted to take withdrawals from this plan. Withdrawals may be available after termination of employment. Restrictions apply.

**Q: Does this plan accept rollover contributions from other plans?**

**A:** No.

**Q: Where can I get more information on the plan?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or [www.tiaa-cref.org/bnl](http://www.tiaa-cref.org/bnl) or through the Benefits Office.

## 401(k) Plan

We are pleased to offer you the BSA 401(k) Plan. You can choose to invest 401(k) contributions in approved investment funds.

**Q: Is enrollment in the 401(k) Plan voluntary?**

**A:** Yes.

**Q: Am I eligible to participate?**

**A:** If you are a full-time employee, you are eligible to participate in this plan as of your first day of employment. If you work on a part-time, temporary or irregular basis, you may participate as of the earlier of January 1 or July 1 following the completion of 1,000 hours of service during the 12 consecutive calendar month period beginning with your date of employment. Persons with guest or visitor appointments are not eligible to participate in this plan.

**Q: What is the benefit?**

**A:** This plan enables you to increase your retirement savings in addition to the contributions, if any, under the Retirement Plan. Contributions to this plan are made through either regular pre-tax payroll deductions or Roth post-tax contributions or a combination of both. The pre-tax contribution reduces your taxable income, so you pay less tax now. All interest and earnings on the money you invest are tax-deferred until you withdraw them in the future. If you contribute to Roth post-tax, your taxable income is not reduced, so you pay more tax now. All interest and earnings on the money you invest will be tax-deferred as long as you hold the account for at least five years before distributions are taken. The money that is contributed is 100% vested immediately.

You may contribute up to 75% of your gross pay to this plan. In addition, participants age 50 or over may make additional catch-up contributions to the plan. The maximum catch-up contribution is limited by the Internal Revenue Service (IRS) and is subject to change.

You can allocate the contributions between approved investment funds. The list of funds can be found on the TIAA website.. You will receive quarterly statements from TIAA.

**Q: Is there a limit to the amount you may contribute?**

**A:** Yes. The IRS limits the amount of your annual Base Salary that can be used for the purpose of contributions to the Plan. In addition, the IRS limits the dollar amount that you may contribute each year, including any contributions you may have made to another employer's retirement plan during the calendar year. These limits are subject to change.

**Q: When can I sign up?**

**A:** You may sign up at any time.

**Q: How do I sign up?**

**A:** Log into Workday and then go to the Benefits App, Change Benefits, Benefit Allowed to Change at Any time, to update your 401(k). Enter the percentage of your salary you want to contribute. This is called your salary reduction percentage. If you are age 50 or over during this calendar year, you will also have the option to do a catch-up contribution.

**Q: Can I make changes to my investment allocations?**

**A:** Yes. You can change your allocation of contributions among the various investment options at any time. You can change the percentage you are contributing at any time.

If you want to change the allocation of your investments, you must contact TIAA directly. If you want to change the percentage you are contributing, , log into Workday the Benefits App, Change Benefits, Benefit Allowed to Change at Any time to Update my 401(k).

**Q: Can I make changes to my beneficiary(ies)?**

**A:** Yes. You can make changes to the beneficiary(ies) for your 401(k) Plan at [www.tiaa-cref.org/bnl](http://www.tiaa-cref.org/bnl)

**Q: Are loans available from the plan?**

**A:** Yes. Loans are permitted from a participant's TIAA accumulations in this plan.

**Q: Are withdrawals available from this plan?**

**A:** Withdrawals are permitted from this plan if:

- The participant retires, dies, or terminates employment or
- The participant attains age 59 ½ or
- The participant incurs financial hardship (restrictions apply)

**Q: Does this plan accept rollover contributions from other plans?**

**A:** Yes. A participant may make rollover contributions to this plan upon providing proof that the contribution is eligible for transfer to this plan. Transfers from the following plan types are eligible: 401(a), 403(a), 401(k), 403(b), 457(b) or conduit IRAs (pre-tax).

**Q: Where can I get more information on the plan and the investments options?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or [www.tiaa-cref.org/bnl](http://www.tiaa-cref.org/bnl) or through the Benefits Office.

## Other Programs and Benefits

### Onsite Child Development Center (CDC)

All employees, guests or contractors are eligible to enroll their children or grandchildren in the onsite Child Development Center. Full-time and part-time enrollment options are available.

The CDC offers a day care program for children between the ages of six weeks to five years. The Center is open on weekdays from 7:30 a.m. to 6:00 p.m. throughout the year except for Laboratory holidays. The emphasis is on each individual child's process of learning. The Center is managed by Skies the Limit Academy and is licensed by the New York State Office of Children and Family Services.

Additional information is available on the web at <https://www.bnl.gov/hr/benefits/childcare.php> or by contacting Skies the Limit at [parents@skiesthelimitllc.com](mailto:parents@skiesthelimitllc.com).

### Employee Assistance Program (EAP)

The EAP is a free, voluntary, confidential service, providing employees with assessments, consultations, and referrals. It is designed to assist employees and household members in dealing with a variety of personal concerns such as depression, marital difficulties, concerns with children, alcoholism, and financial issues and provides 1-5 free visits per calendar year, per family member per identified problem. Assistance with geriatric case management is also available. You can contact Magellan at (800) 327-2182. They are available 24 hours a day, 365 days a year. When you call, say that you are employed by "Brookhaven Science Associates".

The EAP counselor will listen to your concerns and identify key issues of your particular situation. The EAP counselor will then assist you in devising a plan of action. Your problem may be resolved through consultation, support, or information. However, if you need further assistance, you may be referred to a counselor, social service, consumer credit, or self-help groups. If an employee has used the EAP for one type of problem and a new problem is identified, an additional 5 visits are available. Although the EAP does not perform long term treatment, after the initial diagnostic or crisis visits are exhausted, if the person needs more counseling in order to resolve the problem, every effort will be made to link the employee to providers who are part of their medical insurance program. Through the EAP, you can find productive solutions to personal problems and improve your health and well-being.

You can also access Magellan's website at [www.magellanascent.com](http://www.magellanascent.com). Sign in as an "Existing User" or as a "New or Unregistered User". The toll-free number is (800) 327-2182.

### Adoption Assistance Program

All regular employees who work at least 20 hours per week are eligible to participate in this program.

The Adoption Assistance Program provides eligible employees financial assistance up to a maximum of \$5,000 per adopted child for certain expenses related to the adoption of a minor child under the age of eighteen (18). A \$10,000 maximum applies if both spouses/same-sex domestic partners work for BSA.

To request a reimbursement for eligible expenses, you must submit a request for reimbursement form, itemized bills, proof of payment, and a certified copy of the judicial order of adoption to the Benefits Office within 90 days after the adoption is final. Financial assistance reimbursement will be made only after the adoption is final. Reimbursements are made directly to the employee, are considered taxable income, and are subject to withholdings at the time of payment.

The following expenses are reimbursable:

- Licensed adoption agency fees (including fees for placement and parental counseling).
- Legal costs (including attorney's fees and court costs).
- Charges for transportation to obtain physical custody of the adoptive child (including reasonable and customary travel expenses for both the adoptive parents and the adoptive child).

In order to be eligible for this program, you must notify the Benefits Office, in writing within 30 days of the time an adoption proceeding has commenced.

Additional information is available through the Benefits Office.

## Other Programs and Benefits

### Tuition Assistance Program

All regular employees who work at least 20 hours per week are eligible to participate in this program as of your first day of employment.

The Tuition Assistance Program encourages and supports the continuing education and training of employees. The program is designed to encourage attendance at credit courses and degree programs offered by accredited institutions and job-relevant vocational courses. The program provides reimbursement for pre-approved courses that are intended to enhance job-relevant skills and contribute to the employee's career growth at the Laboratory.

Additional information is available online in our Standards-Based Management System (SBMS) or through the Tuition Office at ext. 7958.

### Flexible Work Arrangements

The Laboratory believes that flexible work arrangements can help our staff accomplish more while simultaneously addressing their personal needs such as attending college, raising children, caring for elderly parents and volunteering in the community. We have various flexible work arrangements including CoreHours, TeleWork, and Compressed Work Schedule. Additional information is available online in our Standards-Based Management System (SBMS).

### Travel Accident Insurance Plan

All regular, temporary and part-time employees, visiting scientists, guests, and members of the Board of Directors are eligible for this plan. You do not need to enroll, and the cost is paid for by the Laboratory.

The Travel Accident Insurance Plan provides 24-hour benefits for accidental death and dismemberment and permanent and total disability while on authorized Laboratory business travel. Coverage begins at the actual starting point of an anticipated trip, whether this is your place of employment, your home, or some other location, whichever occurs last. Coverage terminates upon your return to home or place of employment, whichever occurs first.

Additional information is available on the web at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/), or through the Benefits Office at ext. 5236

### Sick Leave

All employees who work at least 20 hours per week are eligible for this benefit. Sick leave accrual is prorated for part-time regular employees and employees on part-time term appointments based on their official work schedules. Part-time temporary employees are not eligible for this benefit.

Sick leave is granted to provide continuity of income during absences due to illness or injury. Sick leave accrues at the rate of 1 ¼ days for each full month of service up to a maximum of 108 days.

Additional information is available on the Benefits Program website at <https://www.bnl.gov/hr/benefits/sick-leave-sick-family-member.php>

### Vacation

All employees who work at least 20 hours per week are eligible for this benefit. Vacation accrual is prorated for eligible part-time employees based on their official work schedules. Temporary employees are not eligible for this benefit.

Vacation credit accrues regularly during the course of your employment to allow you a scheduled period for rest and relaxation.

If you are on a weekly payroll, vacation credit accrues monthly according to the following schedule:

|                                                       |                                                    |
|-------------------------------------------------------|----------------------------------------------------|
| Less than 5 years of service:                         | 1 day for each full month of continuous service    |
| At least 5 years of service, but less than 10 years:  | 1 ¼ days for each full month of continuous service |
| At least 10 years of service, but less than 15 years: | 1 ½ days for each full month of continuous service |
| 15 or more years of service:                          | 2 days for each full month of continuous service   |

If you are on a monthly payroll, vacation credit accrues monthly according to the following schedule:

|                                                      |                                                    |
|------------------------------------------------------|----------------------------------------------------|
| Less than 5 years of service:                        | 1 ½ days for each full month of continuous service |
| At least 5 years of service, but less than 10 years: | 1 ¾ days for each full month of continuous service |
| 10 or more years of service:                         | 2 days for each full month of continuous service   |

Additional information is available on the web at <https://sbms.bnl.gov/SBMSearch/Id/Id13/Id13d131.htm>.

## Other Programs and Benefits

### Holidays

All employees who work at least 20 hours per week (except those employees who are in an ineligible part-time or temporary part-time employment category) are eligible for this benefit.

The following eleven regularly scheduled holidays are observed by the Laboratory.

|                                    |                  |                            |
|------------------------------------|------------------|----------------------------|
| New Year's Day                     | Juneteenth       | Thanksgiving Day           |
| Martin Luther King, Jr.'s birthday | Independence Day | Day after Thanksgiving Day |
| Presidents' Day                    | Labor Day        | Christmas Day              |
| Memorial Day                       | Veterans Day     |                            |

One additional holiday observed during the year is announced each January.

### Employee Discounts

All employees are eligible for the following discount programs.

#### **Brookhaven Employees Recreation Association (BERA) Employee Discount Program**

The BERA Discount Program provides discounts to events, trips, stores, services, etc. Additional information is available on the web at [www.bnl.gov/bera/recreation/discounts.asp](http://www.bnl.gov/bera/recreation/discounts.asp).

#### **National Vision, Inc.**

National Vision Inc. helps participants enjoy good vision health and save money on vision care needs. The program is easy to use. You pay National Vision, Inc. directly for all professional services and receive instant savings from the program's reduced fees. National Vision, Inc. has two locations that provide discounts. One is located in the Walmart store in Middle Island at 750 Middle Country Road and can be reached at (631) 345-0065. The other is located in the Walmart Supercenter in Yaphank at 901 Boulevard East and can be reached at (631) 729-4039.

### Recreation

The Laboratory provides and maintains on-site recreation facilities and encourages employees, visitors, guests and facility users to participate in a broad program of social, cultural and athletic events. Recreation facilities located on the Laboratory site include an indoor swimming pool with locker and shower rooms, a gymnasium with exercise and weight rooms, tennis courts, a recreation park with softball, football and soccer fields, and a recreation building for meetings and parties.

Additional information is available on the web at [www.bnl.gov/bera/](http://www.bnl.gov/bera/).

## Qualifying Events

### **Q: What is a Qualifying Event?**

**A:** A Qualifying Event is a change in your family status and includes:

- (a) change in legal marital status: (1) marriage, (2) death of spouse, (3) divorce, (4) legal separation, (5) annulment
- (b) change in number of dependents: (1) birth, (2) adoption, (3) placement for adoption, (4) death of a dependent
- (c) change in employment status: (1) termination or commencement of employment of the employee, spouse or dependent, other than for gross misconduct
- (d) change in work schedule: (1) an increase or decrease in the number of hours of employment by the employee, spouse or dependent, (2) a switch between full-time and part-time status, (3) a strike or lockout, (4) commencement or return from an unpaid leave of absence
- (e) the dependent satisfies or ceases to satisfy the requirements for unmarried dependents
- (f) change in the place of residence or work site of the employee, spouse or dependent

### **Q: What coverages can I change if I have a Qualifying Event?**

**A:** For the Medical, Dental, and/or Vision Care Plans, Identity Theft Protection Plan, Hospital Insurance Plan, Accident, Critical Illness/Group Specified Disease Insurance, you may be eligible to add or delete dependents, or add or drop coverage. For the Reimbursement Accounts, you may be eligible to make changes to your contributions for the remainder of the calendar year. The change(s) in coverage that you request must relate to the change that affects eligibility for coverage.

### **Q: Are there any other circumstances under which I can enroll myself or a dependent?**

**A:** Yes. Based on the provisions of the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA), employees and dependents that are eligible but not enrolled for BSA health insurance plan coverage may enroll for coverage if one the following conditions is met:

- The employee or dependent loses eligibility and is terminated from Medicaid or CHIP\* coverage or
- The employee or dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP\*.

\* CHIP (Children's Health Insurance Program) is a state program designed to provide health care coverage for uninsured children and some adults.

### **Q: How do I change my coverage(s)?**

**A:** To change your coverage(s) when a Qualifying Event has occurred, log into Workday, go to Benefits, Change Benefits and select a reason for the change within 30 days of the date of the Qualifying Event for all items indicated above, except (a)(3), (a)(4) and (e). [60 days applies for items (a)(3), (a)(4) and (e).] Employees who qualify under CHIPRA have 60 days from the date of the termination of such coverage or eligibility for a premium assistance subsidy to notify the Benefits Office. You will be required to upload proof of the Qualifying Event. Your employee premiums (for Medical, Dental, or Vision Care Plan coverages) and/or your contributions (to the Reimbursement Accounts) will then be changed for the remainder of the calendar year.

### **Q: When are coverage changes effective?**

**A:** If you log into work Workday and submit the life event and upload the supporting documents within the applicable period, if approved by a Benefits Partner, the change in coverage will become effective as of the date of the Qualifying Event.

If a dependent is no longer eligible for coverage and you do not remove that dependent from your coverage within the applicable Qualifying Event period, his/her coverage will end as of the date he/she is no longer eligible.

You must complete the life event in Workday within the applicable period for addition of an eligible dependent. If you only notify the Medical, Dental, or Vision Care Insurance Company directly, we may be unable to make the change until the next Open Enrollment period.

### **Q: When is the Open Enrollment period and what changes can I make?**

**A:** Refer to the Open Enrollment section.

### **Q: Where can I get more information on the programs?**

**A:** Additional information is available on the Benefits Program website at [www.bnl.gov/hr/Benefits/](http://www.bnl.gov/hr/Benefits/) or through the Benefits Office at [benefits@bnl.gov](mailto:benefits@bnl.gov) or by calling ext. 4275, ext. 5558, or ext. 8877.

## Open Enrollment

The Open Enrollment period is a time to review your benefit elections and make decisions for the coming year. Some benefit elections carry over from year to year, while others do not carry over. BSA will communicate the following information to all employees in advance of the Open Enrollment period:

- The Open Enrollment dates during which you can make changes to your coverages. Normally, Open Enrollment is held in November.
- Benefit coverages that will automatically carry forward from year to year
- Benefit coverages that will not carry forward from year to year without you electing them each year
- Any changes being made by BSA to the benefit programs
- How to make changes to your benefit elections.

Normally, any benefit elections you make during the Open Enrollment period are effective on January 1<sup>st</sup> of the next calendar year.

### **Q: What benefits automatically roll over from year to year?**

**A:** Your Aetna Healthcare Plan election, Delta Dental Plan election, EyeMed Vision Plan, Identity Theft Protection Plan, Hospital Insurance Plan, Accident, Critical Illness/Group Specified Disease Insurance, elections will carry forward from one year to the next for you and your eligible family members, if all criteria for eligibility are met.

Your Health Care, Dependent Day Care, Parking and Transit/Commuter Reimbursement Accounts and your Vacation Buy Plan elections **will not** carry forward from year to year. If you want to continue these benefits in the next year, you must enroll for them during the Open Enrollment Period.

Your coverage in the Life, Accidental Death & Dismemberment, and Long Term Disability insurance plans will carry forward from year to year. Refer to the specific sections of this booklet for more information on when and how to make coverage changes.

Your 401(k) Plan contribution election will carry forward from year to year. Refer to the 401(k) Plan section of this booklet for more information on when and how to make changes to your contributions.

### **Q: What changes can you make to your benefits during the Open Enrollment Period?**

**A:** For the Aetna Healthcare Plan, Delta Dental Plan, the EyeMed Vision, Identity Theft Protection Plan, Hospital Insurance Plan, Accident, Critical Illness/Group Specified Disease Insurance, elections will carry forward. You can elect to participate

- You can drop the coverage
- You can add eligible family members to your coverage.
- You can drop family members from your coverage.

#### For the Vacation Buy Plan:

- You can elect to participate in the Vacation Buy Plan.
- If you want to participate each year, **you must re-enroll** in the Vacation Buy Plan each year. Your election **will not** carry forward from one year to the next.

#### For the Health Care, Dependent Day Care, Parking and Transit Commuter Reimbursement Accounts

- You can elect to participate in the Health Care, Dependent Day Care, Parking and/or Transit Commuter Reimbursement Accounts.
- If you want to participate each year, **you must re-enroll** in the Reimbursement Accounts each year. Your elections **will not** carry forward from one year to the next.

## Required Notices

### Newborns And Mothers Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and insurance issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours as applicable).

### Women's Breast Cancer

Federal law requires group health plans to provide coverage for the following services to an individual receiving plan benefits in connection with a mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Treatment of physical complications in all stages of mastectomy, including lymphedema
- Mastectomy bras and external prostheses limited to the lowest cost alternative available that meets the patient's physical needs

The Medical Plan must determine the manner of coverage in consultation with the attending physician and patient. Coverage for breast reconstruction and related services are subject to deductibles, coinsurance and copayment amounts that are consistent with those that apply to other benefits under the Medical Plan.

### Comprehensive Welfare Benefits Plan Notice Of Privacy Practices

Brookhaven Science Associates, LLC ("BSA") continues its commitment to maintaining the confidentiality of your private medical information. This Notice describes our efforts to safeguard your health information from improper or unnecessary use or disclosure. This Notice applies only to health-related information received by or on behalf of the Medical and Dental Benefit Options and the Health Care Reimbursement Account Benefit Option under the Brookhaven Science Associates, LLC Comprehensive Welfare Benefits Plan (the "Health Plan"). A federal law requires us to provide you with a summary of the Health Plan's privacy practices and related legal duties, and your rights in connection with the use and disclosure of your Health Plan information.

This Notice applies to BSA employees, former employees, and dependents who participate in the Health Plan.

In this Notice, the terms "we," "us," and "our" refer to the BSA Health Plan, all BSA employees involved in the administration of the BSA Health Plan, and all third parties who perform services for the BSA Health Plan. Actions by or obligations of the Health Plan include these BSA employees and third parties. However, BSA employees perform only limited Health Plan functions – most Health Plan administrative functions are performed by third party service providers.

Please note: This Notice does not apply to HMO or fully insured medical, dental, or vision benefit options. If you are enrolled in an HMO or a fully insured medical or dental benefit option, you will receive a separate notice from your HMO provider or insurance company. This Notice also does not apply to BSA's On-site Medical Clinic.

### What is Protected?

Federal law requires the Health Plan to have a special policy for safeguarding a category of medical information called "protected health information," or "PHI," received or created in the course of administering the BSA Health Plan. PHI is information about your past, present or future health or condition that can be used to identify you and that relates to:

- your physical or mental health condition,
- the provision of health care to you, or
- payment for your health care.

Your medical and dental records, your claims for medical and dental benefits, and the explanation of benefits sent in connection with payment of your claims are all examples of PHI. Employment records maintained by BSA in its capacity as employer are not PHI.

If BSA obtains your health information in another way (for example, if you are hurt in a work accident or if you provide medical records with your request for Family and Medical Leave Act absence), then BSA will safeguard that information in accordance with the employee manual and applicable laws. Similarly, health information obtained by a non-health-related benefits program,

such as the long-term disability program, is not protected under this Notice. This Notice does not apply in those types of situations because the health information is not received or created in connection with the BSA Health Plan.

The remainder of this Notice generally describes our rules with respect to your PHI received or created by the Health Plan.

### **Uses and Disclosures of Your PHI**

To protect the privacy of your PHI, the Health Plan not only guards the physical security of your PHI, but we also limit the way your PHI is used or disclosed to others. For routine uses and disclosures, your authorization is not required, but for other uses and disclosures, your authorization (or the authorization of your personal representative) may be required. We may use or disclose your PHI in certain permissible ways described below. To the extent required under federal health information privacy law, we use the minimum amount of your PHI necessary to perform these tasks.

- To determine proper payment of your Health Plan benefit claims. The Health Plan uses and discloses your PHI to reimburse you or your health care providers for covered treatments and services. For example, your diagnosis information may be used to determine whether a specific procedure is medically necessary or to reimburse your doctor for your medical care.
- For the administration and operation of the Health Plan. We use and disclose your PHI for numerous administrative and quality control functions necessary for the Health Plan's proper operation. For example, we may use your claims information for cost-control or planning-related purposes.
- To inform you or your health care provider about treatment alternatives or other health-related benefits that may be offered under a Health Plan. For example, we may use your claims data to alert you to an available case management program if you become pregnant or are diagnosed with diabetes or liver failure.
- To a health care provider if needed for your treatment. For example, we may disclose your prescription information to a pharmacist regarding a drug interaction concern.
- To a health care provider or to a non-BSA health plan to determine proper payment of your claim under the other plan. For example, we may exchange your PHI with your spouse's health plan for coordination of benefits purposes.
- To a non-BSA health plan for certain administration and operations purposes. We may share your PHI with another health plan or health care provider who has a relationship with you for quality assessment and improvement activities, to review the qualifications of health care professionals who provide care to you, or for fraud and abuse detection and prevention purposes.
- To a family member, friend, or other person involved in your health care if you do not object (or it can be inferred that you do not object) to the sharing of your PHI directly relevant to the person's involvement, and, if you are not present or are unable to object due to incapacity or emergency, the disclosure is in your best interest.
- To comply with an applicable federal, state, or local law, including workers' compensation or similar programs.
- For public health reasons, including (1) to a public health authority for the prevention or control of disease, injury or disability; (2) to a proper government or health authority to report child abuse or neglect; (3) to report reactions to medications or problems with products regulated by the Food and Drug Administration; (4) to notify individuals of recalls of medication or products they may be using; or (5) to notify a person who may have been exposed to a communicable disease or who may be at risk for contracting or spreading a disease or condition.
  - To report a suspected case of abuse, neglect or domestic violence, as permitted or required by applicable law.
  - To comply with health oversight activities, such as audits, investigations, inspections, licensure actions, and other government monitoring and activities related to health care provision or public benefits or services.
  - To the U.S. Department of Health and Human Services to demonstrate our compliance with federal health information privacy law.
  - To respond to an order of a court or administrative tribunal.
  - To respond to a subpoena, warrant, summons or other legal request if sufficient safeguards, such as a protective order, are in place to maintain your PHI privacy.
  - To a law enforcement official for a law enforcement purpose.
  - For purposes of public safety or national security.
  - To allow a coroner or medical examiner to identify you or determine your cause of death.
  - To allow a funeral director to carry out his or her duties.
  - To respond to a request by military command authorities if you are or were a member of the armed forces.
  - To business associates. We may enter into agreements with entities or individuals to provide services (for example, claims processing services) to one or more of the Health Plans. These service providers, called "business associates," may create, receive, have access to, use, and/or disclose (including to other business associates) PHI in conjunction with the services they provide to the Health Plan(s), provided that we have obtained satisfactory written assurances that the business associates will comply with all applicable Privacy Rules with respect to such Health Plan(s).
- For research purposes. We may use or disclose a "limited data set" of your PHI for certain research purposes.

In no event will we use or disclose PHI that is genetic information for underwriting purposes. In addition to rating and pricing a group insurance policy, this means the Health Plans may not use genetic information (including that requested or collected in a health risk assessment or wellness program) for setting deductibles or other cost sharing mechanisms, determining premiums or other contribution amounts, or applying preexisting condition exclusions.

Certain BSA employees may access your PHI to perform administrative functions on behalf of the Health Plan. Absent your written permission however, BSA employees will only use or disclose your PHI as described above. BSA employees will not access your PHI for reasons unrelated to Health Plan administration. BSA does not use your PHI for any employment-related reason without your express written authorization.

State law may further limit the permissible ways the Health Plan uses or discloses your PHI. If an applicable state law imposes stricter restrictions on the Health Plan, we will comply with that state law.

### **Other Uses and Disclosures of Your PHI**

Before we use or disclose your PHI for any other purpose, we must obtain your written authorization. This includes disclosures of PHI containing psychotherapy notes (except as necessary for the Health Plans' treatment, payment and healthcare operating purposes), for many marketing purposes and for any sale of your PHI, each as defined under HIPAA regulations.

You may revoke your authorization, in writing, at any time. If you revoke your authorization, the Health Plan will no longer use or disclose your PHI except as described above (or as permitted by any other authorizations that have not been revoked). However, we cannot retrieve any PHI disclosed to a third party in reliance on your prior authorization.

### **Uses and Disclosures Requiring You to have an Opportunity to Object**

The Plan may share PHI with your family, friend or other person involved in your care, or payment for your care. We may also share PHI with these people to notify them about your location, general condition, or death. However, the Plan may disclose your PHI only if it informs you about the disclosure in advance and you do not object (but if there is an emergency situation and you cannot be given your opportunity to object, disclosure may be made if it is consistent with any prior expressed wishes and disclosure is determined to be in your best interests; you must be informed and given an opportunity to object to further disclosure as soon as you are able to do so).

### **Your Rights**

Federal law provides you with certain rights regarding your PHI. Parents of minor children and other individuals with legal authority to make health decisions for a Health Plan participant may exercise these rights on behalf of the participant, consistent with state law.

- **Right to request restrictions:** You have the right to request a restriction or limitation on the Health Plan's use or disclosure of your PHI. For example, you may ask us to limit the scope of your PHI disclosures to a case manager who is assigned to you for monitoring a chronic condition. Because we use your PHI only as necessary to pay Health Plan benefits, to administer the Health Plan, and to comply with the law, it may not be possible to agree to your request. *The law does not require the Health Plan to agree to your request for restriction.* However, if we do agree to your requested restriction or limitation, we will honor the restriction until you agree to terminate the restriction or until we notify you that we are terminating the restriction on a going-forward basis.
- You may make a request for restriction on the use and disclosure of your PHI to the Benefits Office. Contact information for the Benefits Office is listed at the end of this Notice. When making such a request, you must specify: (1) the PHI you want to limit; (2) how you want the Health Plan to limit the use, disclosure, or both of that PHI; and (3) to whom you want the restrictions to apply.
- **Right to receive confidential communications:** You have the right to request that the Health Plan communicate with you about your PHI at an alternative address or by alternative means if you believe that communication through normal business practices could endanger you. For example, you may request that the Health Plan contact you only at work and not at home.
- You may request confidential communication of your PHI by contacting the Benefits Manager. You should send your written request for confidential communication to the Benefits Office at the address listed at the end of this Notice. We will accommodate all reasonable requests if you clearly state that you are requesting the confidential communication because you feel that disclosure in another way could endanger your safety. You must make sure your request specifies how or where you wish to be contacted.
- **Right to inspect and copy your PHI:** You have the right to inspect and copy your PHI that is contained in records that the Health Plan maintains for enrollment, payment, claims determination, or case or medical management activities, or that we use to make enrollment, coverage, or payment decisions about you.
- However, we will not give you access to PHI records created in anticipation of a civil, criminal, or administrative action or proceeding. We will also deny your request to inspect and copy your PHI if a licensed health care professional hired by the Health Plan has determined that giving you the requested access is reasonably likely to endanger the life or physical safety of you or another individual or to cause substantial harm to you or another individual, or that the record makes references to another person (other than a health care provider), and that the requested access would likely cause substantial harm to the other person. In the unlikely event that your request to inspect or copy your PHI is denied, you may have that decision reviewed. A different licensed health care professional chosen by the Health Plan will review the request and denial, and we will comply with the health care professional's decision. You may make a request to inspect or copy your PHI by contacting the Benefits Manager. You have a right to choose what portions of your information you want copied and to receive. Your written request should be sent to the Benefits Office at the address at the end of this Notice. We may charge you a fee to cover the costs of copying, mailing or other supplies directly associated with your request. You will be notified of any costs before you incur any expenses.
- **Right to amend your PHI:** You have the right to request an amendment of your PHI if you believe the information the Health Plan has about you is incorrect or incomplete. You have this right as long as your PHI is maintained by the Health Plan. We will correct any mistakes if we created the PHI or if the person or entity that originally created the PHI is no longer available to make the amendment.
- You may request amendments of your PHI by contacting the Benefits Manager. Your written request to amend your PHI should be sent to the Benefits Office at the address listed at the end of this Notice. Be sure to include evidence to support your request because we cannot amend PHI that we believe to be accurate and complete. The Plan may deny the request

if it is determined that the PHI is (i) correct and complete; (ii) not created by the Plan or its vendor and/or not part of the Plan's or vendor's records; or (iii) not permitted to be disclosed. Any denial will state the reasons for denial and explain your rights to have the request and denial, along with any statement in response that you provide, appended to your PHI.

- Right to receive an accounting of disclosures of PHI: You have the right to request a list of certain disclosures of your PHI by the Health Plan. The accounting will not include (1) disclosures necessary for treatment, to determine proper payment of benefits or to operate the Health Plan, (2) disclosures we make to you, (3) disclosures permitted by your authorization, (4) disclosures to friends or family members made in your presence or because of an emergency, (5) disclosures for national security purposes or law enforcement, or (6) as part of a limited data set. Your first request for an accounting within a 12-month period will be free. We may charge you for costs associated with providing you additional accountings. We will notify you of the costs involved, and you may choose to withdraw or modify your request before you incur any expenses.
- You may request an accounting of disclosures of your PHI from the Benefits Office. Contact information for the Benefits Office is listed at the end of this Notice. When making such a request, you must specify the time period for the accounting, which may not be longer than six (6) years and may not include dates prior to April 14, 2003, and the form (e.g., electronic, paper) in which you would like the accounting.
- Right to file a complaint: If you believe your rights have been violated, you should let us know immediately. We will take steps to remedy any violations of the Health Plan privacy policy or of this Notice.

You may file a formal complaint with our Privacy Officer and/or with the United States Department of Health and Human Services at the addresses at the end of this Notice. You should attach any documents or evidence that supports your belief that your privacy rights have been violated. We take your complaints very seriously. BSA prohibits retaliation against any person for filing such a complaint. Complaints should be sent to:

Brookhaven Science Associates, LLC  
Brookhaven National Laboratory  
Attention: Benefits Office  
P.O. Box 5000, Bldg. 400B  
Upton, NY 11973-5000

U.S. Department of Health and Human Services  
Office of Civil Rights  
200 Independence Avenue, S.W.  
Washington, D.C. 20201  
[www.hhs.gov/ocr/hipaa/](http://www.hhs.gov/ocr/hipaa/)

Attn: Privacy Officer

#### **Additional Information About This Notice**

**Changes to this Notice:** We reserve the right to change the Health Plan's privacy practices as described in this Notice. Any change may affect the use and disclosure of your PHI already maintained by the BSA Health Plan, as well as any of your PHI that the Health Plan may receive or create in the future. If there is a material change to the terms of this Notice, you will receive a revised Notice.

**How to obtain a copy of this Notice:** You can obtain a copy of the current Notice on the BSA Intranet or by writing to the Benefits Office at the address listed above.

**No guarantee of employment:** This Notice does not create any right to employment for any individual, nor does it change BSA's right to discharge any of its employees at any time, with or without cause.

**No change to Health Plan benefits:** This Notice explains your privacy rights as a current or former participant in the BSA Health Plan. The Health Plan is bound by the terms of this Notice as they relate to the privacy of your protected health information. However, this Notice does not change any other rights or obligations you may have under the Health Plan. You should refer to the Health Plan documents for additional information regarding your Health Plan benefits.

#### **Notification of a Privacy Breach**

The Plan must notify you within 60 days of discovery of a breach. A breach occurs if unsecured PHI is acquired, used or disclosed in a manner that is impermissible under the Privacy Rules, unless there is a low probability that the PHI has been compromised.

#### **Contact Information**

If you have any questions regarding this Notice, please contact the Benefits Office.

## Continuation Coverage Rights Under COBRA

### Introduction

This notice applies to you if you have recently become covered under a group health plan (the Plan). This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

### What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under Title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Brookhaven Science Associates, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary with respect to the bankruptcy. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

### When is COBRA Coverage Available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, commencement of a proceeding in bankruptcy with respect to the employer, or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

### You Must Give Notice of Some Qualifying Events

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to the Benefits Office.

**How is COBRA Coverage Provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), your divorce or legal separation, or a dependent child's losing eligibility as a dependent child, COBRA continuation coverage lasts for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus 8 months). Otherwise, when the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended.

**Disability Extension of 18-month Period of Continuation Coverage**

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage.

**Second Qualifying Event Extension of 18-month Period of Continuation Coverage**

If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

**If You Have Questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

**Keep Your Plan Informed of Address Changes**

In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

**Plan Contact Information**

If you have any questions, please contact the Benefits Office at (631) 344-4275, (631) 344-5558, or (631) 344-8877, or write to: Brookhaven Science Associates, LLC, Brookhaven National Laboratory, Attention: Benefits Office, P.O. Box 5000, Bldg. 400B, Upton, N.Y. 11973.



# New Health Insurance Marketplace Coverage Options And Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 6-30-2023)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution - as well as your employee contribution to employer-offered coverage - is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Brookhaven Science Associates, LLC, Brookhaven National Laboratory, Benefits Office, P.O. Box 5000, Bldg. 400B, Upton, NY 11973.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered By Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

|                                                                                                                     |                                                              |                             |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------|
| <b>3. Employer name</b><br>Brookhaven Science Associates, LLC                                                       | <b>4. Employer Identification Number (EIN)</b><br>11-3403915 |                             |
| <b>5. Employer Address</b><br>Brookhaven National Laboratory, P.O. Box 5000                                         | <b>6. Employer phone number</b><br>631-344-2877              |                             |
| <b>7. City</b><br>Upton                                                                                             | <b>8. State</b><br>NY                                        | <b>9. ZIP code</b><br>11973 |
| <b>10. Who can we contact about employee health coverage at this job?</b><br>Benefits Office at number listed above |                                                              |                             |
| <b>11. Phone number (if different from above)</b>                                                                   | <b>12. E-mail address</b><br>schuchman@bnl.gov               |                             |

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees.

☒ Some employees. Eligible employees are:

All regular employees of Brookhaven Science Associates, LLC (the "Employer") who work at least 20 hours per week are eligible to participate in the group Medical Plan on the first day of active employment.

An employee is a "regular employee" if he/she is classified and treated for federal income tax purposes by the Employer as a regular full-time or regular part-time employee of the Employer (as opposed to a temporary, seasonal or casual employee, intern, independent contractor or consultant, agency worker or leased employee), even if the Employer's classification is later determined to be incorrect.

Employees who work an average of 30 or more hours per week and are employed for 90 days or more may be eligible to enroll in the Medical Plan on the 90th day of employment. Additional Affordable Care Act criteria may apply.

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

- Your spouse to whom you are legally married or domestic partner.
- Your child(ren) up to the end of the month of his or her 26th birthday, including adopted children and stepchildren. Children include your natural child, adopted child, and stepchild.
- Coverage may be continued for your eligible dependents who are age 26 or over and who are or become mentally or physically incapable of earning their own living while covered as an eligible dependent, by submitting proof of the child's incapacity within 31 days from the date of incapacity or 31 days from the child's 26th birthday, whichever occurs first.

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

**\*\*** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

The employer-sponsored health plan meets the "minimum value standard." The plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).

## Creditable Coverage Notice

### Important Notice from BSA About Your Prescription Drug Coverage and Medicare

(For Medicare-eligible Participants in the BSA Medical Plan through Aetna)

**If you and/or your covered dependents are not Medicare eligible, this document is for information purposes only. However, if any of your covered benefit eligible dependents are Medicare eligible, please read this information carefully so that you and your dependents can make an informed decision regarding their prescription drugs.**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with BSA and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. BSA has determined that the prescription drug coverage offered to participants in the Aetna medical plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug coverage.

#### When can you join a Medicare Drug Plan?

You can join a Medicare drug plan when they first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current BSA coverage will not be affected. You and your dependents can enroll in a Part D plan as a supplement to, or in lieu of, the group health plan coverage.

Under your coverage with BSA, you are currently offered a prescription drug program that covers the following depending on the medical plan to which you are enrolled:

| <b>PLAN &amp; BENEFIT: AETNA PRESCRIPTION DRUG BENEFIT</b>                            | <b>AETNA PLAN 1</b> | <b>AETNA PLAN 2</b> | <b>AETNA PLAN 3</b> | <b>AETNA PLAN 4</b>                  |
|---------------------------------------------------------------------------------------|---------------------|---------------------|---------------------|--------------------------------------|
| <b>PRESCRIPTION DRUGS (in-network only)</b>                                           |                     |                     |                     | Not creditable coverage              |
| DEDUCTIBLE/YR (Individual/Family)<br>(Deductible is combined for retail & mail order) | \$100/\$300         | \$100/\$300         | \$100/\$300         | MEDICAL & PRESCRIPTION DRUG COMBINED |
| <b>RETAIL: up to 30-day supply*</b>                                                   |                     |                     |                     |                                      |
| TIER 1 (generic)                                                                      | \$10                | \$10                | \$10                | \$10 AFTER DEDUCTIBLE                |
| TIER 2 (brand name in Aetna's formulary)                                              | \$25                | \$30                | \$35                | \$35 AFTER DEDUCTIBLE                |
| TIER 3 (brand name not in Aetna's formulary)                                          | \$40                | \$50                | \$60                | \$60 AFTER DEDUCTIBLE                |
| TIER 4 (specialty drugs)                                                              | \$50                | \$60                | \$70                | \$80 AFTER DEDUCTIBLE                |

| PLAN & BENEFIT: AETNA PRESCRIPTION DRUG BENEFIT | AETNA PLAN 1 | AETNA PLAN 2 | AETNA PLAN 3 | AETNA PLAN 4            |
|-------------------------------------------------|--------------|--------------|--------------|-------------------------|
| MAIL ORDER: 31-90-day supply *,**               |              |              |              | Not creditable coverage |
| TIER 1 (generic)                                | \$20         | \$20         | \$20         | \$20 AFTER DEDUCTIBLE   |
| TIER 2 (brand name in Aetna's formulary)        | \$50         | \$60         | \$70         | \$70 AFTER DEDUCTIBLE   |
| TIER 3 (brand name not in Aetna's formulary)    | \$80         | \$100        | \$120        | \$120 AFTER DEDUCTIBLE  |
| TIER 4 (specialty drugs)                        | N/A          | N/A          | N/A          | N/A                     |
|                                                 |              |              |              |                         |

\* After meeting a \$100 per person / \$300 per family annual drug deductible.

\*\* Mail order can also be done through CVS retail pharmacy.

See the CMS Disclosure of Creditable Coverage to Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you do decide to join a Medicare drug plan and suspend your current BSA coverage, be aware that you and your dependents will be able to get this coverage back by re-enrolling in the BSA plan during an Open Enrollment period.

When will you pay a higher premium (penalty) to join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with BSA and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 days or longer without creditable drug coverage, your monthly premium will go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage contact:

Name of Entity/Sender: Brookhaven Science Associates, LLC

Contact: Benefits Office

Address: Brookhaven National Laboratory, Bldg. 400Bton,  
NY 11973

Phone Number: 631-344-4275, 631-344-8877 or 631- 344-5558.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through BSA changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

January 2025

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are not required to pay a higher premium (a penalty).

**IMPORTANT BENEFITS CONTACT INFORMATION**

| Program                                                                                                                                                       | Account/ Plan #                                                                                                                                                                       | Telephone #                                       | Website/Email                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Medical Plan                                                                                                                                                  |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Aetna                                                                                                                                                         | 869887                                                                                                                                                                                | (855) 586-6961                                    | <a href="http://www.aetna.com">www.aetna.com</a>                                                                                                                 |
| Health Savings Account                                                                                                                                        | 139814                                                                                                                                                                                | (888) 678-8242                                    | <a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>                                                                                           |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Dental Plan                                                                                                                                                   |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Delta Dental DMO                                                                                                                                              | NY76503                                                                                                                                                                               | (800) 422-4234                                    | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>                                                                                               |
| Delta Dental PPO and Indemnity                                                                                                                                | NY04970                                                                                                                                                                               | (800) 932-0783                                    | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>                                                                                               |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Vision Care Plan                                                                                                                                              |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| EyeMed                                                                                                                                                        | 1024726                                                                                                                                                                               | (866) 800-5457                                    | <a href="http://www.eyemed.com">www.eyemed.com</a>                                                                                                               |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Reimbursement Accounts                                                                                                                                        |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Inspira                                                                                                                                                       | 116036                                                                                                                                                                                | (800) 284-4885                                    | <a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>                                                                                           |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Life, AD&D & Long Term Disability Plans                                                                                                                       |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Lincoln Financial Group                                                                                                                                       |                                                                                                                                                                                       | Contact the BSA Benefits Office                   | <a href="mailto:benefits@bnl.gov">benefits@bnl.gov</a>                                                                                                           |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Retirement and 401(k) Plans                                                                                                                                   |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| TIAA for Retirement Plan                                                                                                                                      | 100945                                                                                                                                                                                | (800) 842-2776                                    | <a href="http://www.tiaa-cref.org/bnl">www.tiaa-cref.org/bnl</a>                                                                                                 |
| TIAA for 401(k) Plan                                                                                                                                          | 100946                                                                                                                                                                                |                                                   |                                                                                                                                                                  |
| TIAA One-on-One Financial Counseling                                                                                                                          |                                                                                                                                                                                       | (800) 732-8353<br>M-F 8 a.m.-8 p.m.               | <a href="http://www.tiaa-cref.org/schedulenow">www.tiaa-cref.org/schedulenow</a>                                                                                 |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Voluntary Benefits                                                                                                                                            |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Accident Insurance                                                                                                                                            |                                                                                                                                                                                       | (855) 586-6961                                    | <a href="http://www.aetna.com/individuals-families/voluntary-benefits.html">www.aetna.com/individuals-families/voluntary-benefits.html</a>                       |
| Critical Illness/Group Specified Disease Insurance                                                                                                            |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Hospital Insurance                                                                                                                                            |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Health Advocate                                                                                                                                               |                                                                                                                                                                                       | 866-695-8622                                      | <a href="mailto:answers@HealthAdvocate.com">answers@HealthAdvocate.com</a><br><a href="http://www.HealthAdvocate.com/members">www.HealthAdvocate.com/members</a> |
| Identity Theft Protection Plan                                                                                                                                |                                                                                                                                                                                       | 24 hours a day, 365 days a year<br>833-552-2123   | <a href="http://www.metlife.com/identity-and-fraud-protection">www.metlife.com/identity-and-fraud-protection</a>                                                 |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Employee Assistance Program (EAP)                                                                                                                             |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Magellan Healthcare                                                                                                                                           |                                                                                                                                                                                       | 24 hours a day, 365 days a year<br>(800) 327-2182 | <a href="http://www.magellanascend.com">www.magellanascend.com</a>                                                                                               |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| LOA/COBRA/LTD/Retiree Billing Service                                                                                                                         |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| P&A Group                                                                                                                                                     |                                                                                                                                                                                       | (800) 688-2611                                    | <a href="http://www.padmin.com">www.padmin.com</a><br><a href="mailto:cobra@padmin.com">cobra@padmin.com</a>                                                     |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Family & Medical Leave Act (FMLA), Paid Parental Leave, NY State Short Term Disability & NY State Paid Family Leave                                           |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Lincoln Financial Group                                                                                                                                       | To begin the FMLA process, you must call Lincoln Financial Group at the following number and speak with an Intake Specialist (Monday to Friday, 8 a.m. to 10 p.m.).<br>(888) 969-2472 |                                                   | <a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a><br>Company Code: BROOKHAVEN                                                                 |
|                                                                                                                                                               |                                                                                                                                                                                       |                                                   |                                                                                                                                                                  |
| Benefits & Risk Management Office                                                                                                                             | Contact Person                                                                                                                                                                        | Telephone #                                       | Email                                                                                                                                                            |
| Medical, Dental & Vision, Vacation Buy, Reimbursement Accounts, Life & AD&D Insurances, Retiree Medical                                                       | Erin Gettler                                                                                                                                                                          | (631) 344-5126                                    | <a href="mailto:egotter@bnl.gov">egotter@bnl.gov</a>                                                                                                             |
|                                                                                                                                                               | Lisa DaPuzzo                                                                                                                                                                          | (631) 344-5558                                    | <a href="mailto:ldapuzzo@bnl.gov">ldapuzzo@bnl.gov</a>                                                                                                           |
|                                                                                                                                                               | Vincent Glorioso                                                                                                                                                                      | (631) 344-8877                                    | <a href="mailto:vglorioso@bnl.gov">vglorioso@bnl.gov</a>                                                                                                         |
|                                                                                                                                                               | Lisa Downs                                                                                                                                                                            | (631) 344-4275                                    | <a href="mailto:ldowns@bnl.gov">ldowns@bnl.gov</a>                                                                                                               |
|                                                                                                                                                               | Melissa Schuchman                                                                                                                                                                     | (631) 344- 2877                                   | <a href="mailto:schuchman@bnl.gov">schuchman@bnl.gov</a>                                                                                                         |
| Retirement & 401(k) Plan                                                                                                                                      | Melissa Schuchman                                                                                                                                                                     | (631) 344-2877                                    | <a href="mailto:schuchman@bnl.gov">schuchman@bnl.gov</a>                                                                                                         |
|                                                                                                                                                               | Renita Hackett                                                                                                                                                                        | (631) 344-5236                                    | <a href="mailto:rhackett@bnl.gov">rhackett@bnl.gov</a>                                                                                                           |
| Workers Compensation & Paid Parental Leave                                                                                                                    | Linda Greves                                                                                                                                                                          | (631) 344-3750                                    | <a href="mailto:greves@bnl.gov">greves@bnl.gov</a>                                                                                                               |
| Workers Compensation & Risk Management                                                                                                                        | Gregory Montenegro                                                                                                                                                                    | (631) 344-7493                                    | <a href="mailto:gmonteneg@bnl.gov">gmonteneg@bnl.gov</a>                                                                                                         |
| Family & Medical Leave Act (FMLA), Short-Term Disability & Sick Leave, NYS Paid Family Leave, Military Leave, Vacation Donation Program, Long-Term Disability | Bonnie Chavious                                                                                                                                                                       | (631) 344-4139                                    | <a href="mailto:bchavious@bnl.gov">bchavious@bnl.gov</a>                                                                                                         |
|                                                                                                                                                               | Gregory Montenegro                                                                                                                                                                    | (631) 344-7493                                    | <a href="mailto:gmonteneg@bnl.gov">gmonteneg@bnl.gov</a>                                                                                                         |