

## 2013 Health & Welfare Benefit Plan Changes

### Glossary of Key My Medicare Advocate Terms

The purpose of this glossary is to standardize the usage of **certain** terms across all communications to ensure consistency and understanding.

- **Advocate** — A trained and licensed My Medicare Advocate (MMA) call center representative. Eligible Retirees and Eligible Dependents will have their own advocate to help them walk through the process of learning about and enrolling in the individual Medicare plan that is best for them.
- **Center for Medicare & Medicaid Services (CMS)** — U.S. federal agency which administers Medicare, Medicaid, and the State Children's Health Insurance Program.
- **Contribution** — The amount of tax-free funds provided to Eligible Retirees/Eligible Dependents via the RRA, previously referred to as “Stipend” or “Subsidy”.
- **Eligible Retirees and Eligible Dependents**— Medicare eligible retirees, and/or their dependents who are Medicare eligible and will no longer be eligible for the client’s group health plans (Medical, Dental and/or Vision) and, as a result will be eligible for MMA services.
- **Medicare Annual Enrollment Period (AEP)** — The time between October 15 and December 7, 2012 (dates will vary based on CMS requirements) when eligible retirees can enroll in Medicare plans.
- **One-Time Contribution** — An initial “seeding” of money in the RRA for Eligible Retirees and/or Eligible Dependents who are enrolled in Medicare Parts A and B during 2013, and who enroll in a supplemental Medicare plan through MMA.
- **Retiree Reimbursement Account (RRA)** — The tax-qualified account (previously referred to as a Health Reimbursement Account,) used by eligible retirees or dependents for disbursement of payments for qualified medical expenses. The employer contribution will be deposited into this account.
- **SRNS / SRR Incumbent Retiree** – Someone who is either:
  - An active participant in the SRNS, LLC Multiple Employer Pension Plan (Pension Plan) and has either met eligibility for the SRNS or SRR Retiree Medical Plans or
  - An active employee still working for SRNS or SRR and accruing additional age and service towards Retiree Medical eligibility.

*(Incumbent employees are primarily employees previously hired by a member of the WSRC Team and (1) rolled over to SRNS on 8/1/2008, (2) were hired by a member of the WSRC Team before 12/9/2009 and rolled over to SRR on 7/1/2009 and (3) a few internal group moves of employees from WSRC to SRNS and SRNS to SRR during the SRR transition.)*

- **SRNS / SRR Non-Incumbent Retiree** – Someone who is either:
  - A deferred vested retiree who left employment before meeting eligibility (age/service) for the SRNS or SRR Retiree Medical Plans or
  - Was hired by SRNS on or after 08/01/2008, or hired by SRR on or after 07/01/2009 or

*(Non-Incumbent employees are primarily employees who did not roll over to SRNS or SRR, (except as noted) and were (1) hired by SRNS on or after 8/1/2008, (2) hired by WSRC on or after 12/9/2008 and rolled over to SRR on 7/1/2009, or (3) hired by SRR on or after 7/1/2009. A retired employee of the WSRC Team, SRNS or SRR hired by either SRNS or SRR is hired as a Non-Incumbent employee for the purposes of benefit eligibility going forward. Any employees transferred in to either SRNS on or after 8/1/2008 or SRR on or after 7/1/2009 from their parent companies or affiliates are also considered Non-Incumbent employees.)*