

Enclosed is the 2013 Pre-65 Retiree Health Plan Summary Plan Description that combines the Medical and Dental plans into one document. It includes the changes made in 2013 that were described in the 2013 Open Enrollment packet of information. The 2014 changes to this document are listed below.

## **Summary Material Modification to the Summary Plan Description (SPD) for the SRNS and SRR Pre-65 Retiree Health Plans** *Effective January 1, 2014*

Effective January 1, 2014, the following changes will be made to the SRNS and SRR Pre-65 Retiree Health Plan Summary Plan Descriptions effective January, 2013.

A revised 2014 Medical Benefits at a Glance Chart has been included for easy reference.

### **Medical Plan Deductibles Increasing**

- The individual Deductibles are increasing by \$200 and the family Deductibles are increasing by \$400 for the Prime, Standard, and Basic Medical plans.

### **Medical Plan Co-Insurance Increasing**

- The co-insurance for the Prime and Standard Medical plans will change from the Medical Plan paying 90% to the Plan paying 85%.

### **Medical In-Network Services Applying Toward Annual Deductible**

- All covered in-network services for the Prime and Standard Medical plans will apply toward the annual deductible (with the exception of doctor visit co-pays and preventive services in 2014. Previously, the deductible only applied to pharmaceuticals and out-of-network services. Starting in 2014, the deductible will also apply to any in-network services, such as hospital stays, surgical services, lab work, diagnostic services, physical therapy, ambulance charges, chiropractic treatment, emergency room usage, home health care, hospice care, durable medical equipment, pharmaceuticals, etc. The deductible must be paid before the medical plan will make a payment.

### **Doctor's Visit Copays Applying Toward Out-of-Pocket**

- Doctor's visit co-pays will now apply toward the out-of-pocket maximum limits in 2014. Once the out-of-pocket limit has been met, allowable expenses are covered at 100%.

### **Health Savings Accounts (HSAs) – IRS Increased Maximum Contribution Amount**

- An HSA, used in conjunction with the Basic Medical High Deductible Health Plan, is a tax-advantaged account that you can use to set aside tax-advantaged dollars to pay for eligible health expenses. The IRS has increased the maximum annual contribution to \$3,300 for Single accounts and \$6,550 for Family accounts in 2014.

### **For More Information**

If you have questions concerning the information or your coverage rights, please refer to the Summary Plan Description or contact the SRNS Benefits Solutions Service Center shown below.

Benefits Solutions Service Center  
Building 703-47A, Aiken, SC 29808  
Phone: (803) 725-7772 or (800) 368-7333  
E-Mail: Service-Center@srs.gov

**Reminder:** The enclosed Summary Plan Description is effective January, 2013. Please keep the above changes with this SPD until a new one is issued. Copies of the SPD are available at [www.SRS.gov](http://www.SRS.gov) in the Employment/Careers section.