



**SAMSUNG**

2024  
BENEFITS

**SRA**

# 2024 BENEFITS ENROLLMENT GUIDE

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# Welcome

## SRA BENEFITS ENROLLMENT

To help you make informed decisions regarding your benefit plan, we are providing this enrollment guide and other resources throughout the enrollment process.

Take the time to learn what is available and what options are best for you and your loved ones. It is **time well spent!**



## ENROLLING FOR BENEFITS

As a new hire you have 30 days from your date of hire to enroll yourself and your dependents. If you do NOT enroll within 30 days, you will not have coverage in 2024, unless you or your dependents experience a Qualifying Life Event (QLE) such as marriage, spouse job change, or the birth of a child. Aside from experiencing a QLE, your next chance to elect benefits will be during Annual Open Enrollment in the fall of 2024.



**Register Online to Enroll** Click on [digital.benefitsnow.com/SRA](https://digital.benefitsnow.com/SRA) to begin the registration process. Select "New User" option. Scan the code to see detailed enrollment instructions.

- Select "New User" option below the Log On button.
- Follow the step-by-step prompts. Enter the last 4 digits of your Social Security Number, birthdate, and Zip Code (as it is shown in Workday), and then click Continue to create your User ID and Password.
- Next you will be prompted to create security questions and answers to authenticate, and continue to complete the registration process.
- A "Successfully Completed" message will appear once completed. Click Continue to proceed to the Aight Landing Page and select the Enroll Now tile.

# YOUR BENEFITS

SRA provides a full range of benefits that address your needs now and in the future, which are discussed in this guide.

- [Medical](#)
- [myVirtualCare Access Plan<sup>^</sup>](#)
- [Prescription Drug<sup>^</sup>](#)
- [Dental<sup>^</sup>](#)
- [Vision<sup>^</sup>](#)
- [Permanent Life with LTC Benefits](#)
- [Life & Disability Insurance](#)
- [Critical Illness](#)
- [Accidental Injury](#)
- [Hospital Indemnity](#)
- [Health Savings Account \(HSA\)](#)
- [Flexible Spending Accounts \(FSA\)](#)
- [Mental Health Care](#)
- [Back-Up Care](#)
- [Legal Services Program](#)
- [ID Theft Protection](#)
- [Financial Wellness](#)
- [Lifestyle Benefits](#)
- [Benefit Navigation + Advocacy Support<sup>^</sup>](#)
- [Discount Program](#)

<sup>^</sup>Benefits available to interns

## Benefit Eligibility

### ✓ Employees

- As a full-time employee, your benefits coverage is effective as of your date of hire.

### ✓ Dependents

- As a benefit-eligible employee, **you may enroll** your eligible dependents, including:
  - Your legal spouse or domestic partner (same or opposite sex)
  - Your child(ren) up to the end of the month they reach age 26
  - Your stepchild(ren) or child(ren) of your spouse or partner.

### You may NOT enroll:

- Your spouse from whom you are legally separated or divorced – or the child(ren) of that spouse (i.e., stepchild(ren) or child(ren) of your spouse)
- Your child(ren) age 26 or older
- Your parents

Please be sure to **only enroll eligible dependents** to keep SRA benefits affordable for everyone. If your dependent is no longer eligible for benefits, please remove them from your coverage within 30 days from the date your dependent becomes ineligible.

# myVirtualCare Access Plan

*A new virtual first health plan for convenient care and lower costs*



Samsung Research America is excited to offer employees the myVirtualCare Access plan, with care by Teladoc Health. **With this plan, you receive care virtually first.**

## Virtual Care

- Regular Doctor Visits
- Mental Health Care
- Wellness and Prevention
- 24/7 Non-Emergency Urgent Care
- Screenings
- Specialty Care
- Chronic Condition Management
- And more!

## In-person Care

- Available by referral if care cannot be received virtually
- Scheduled for you by your Care Team
- Includes access to local Cigna OAP providers by referral

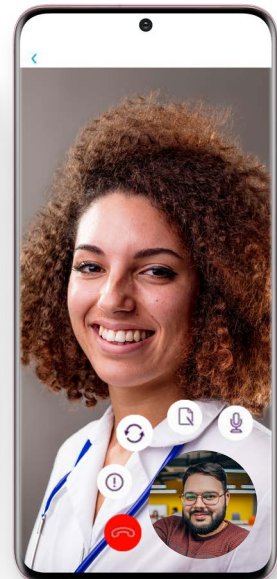
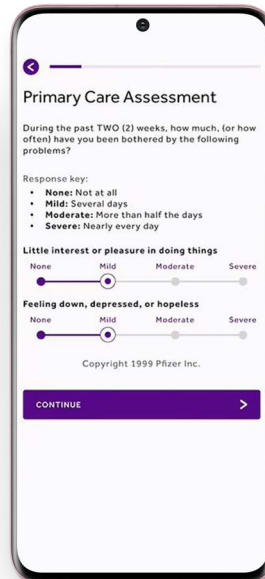
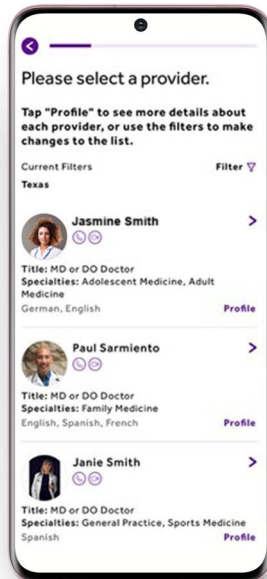
**Scan the QR code for more information.**



<https://www.luminarehealth.com/myvirtualcareaccess/introduction>

## Virtual-first Care from Anywhere

After enrolling, get started by downloading the **myVirtualCareAccess mobile app** or by visiting **myVirtualCareAccess.com**. It's easy to select your provider, schedule your first appointment, complete your health assessment, and connect with your doctor and Care Team.



Self-funded plans are administered by Luminare Health Benefits, Inc.

800.832.3332 · [LuminareHealth.com](https://www.LuminareHealth.com)

myVirtualCare<sup>SM</sup>

Teladoc HEALTH luminare health<sup>SM</sup>

# myVirtualCare PLAN FAQs AND HIGHLIGHTS



## 1. How much would I pay for the myVirtualCare plan to cover myself only?

The myVirtualCare plan is offered for **\$0 employee contributions** for employee-only coverage, with options to cover your dependents at a reasonable cost. See [page 20](#) for monthly contributions.

## 2. Does the myVirtualCare Plan have a deductible that I need to meet?

The myVirtualCare Plan has a **\$0 in-network deductible** and offers lower out-of-pocket costs than a typical "in-person" plan and includes many additional services at no out-of-pocket cost to you. If you select the myVirtualCare plan, you aren't required to see a doctor virtually. If you don't use your virtual Teladoc doctor, you will have a deductible to meet, higher out-of-pocket costs, and you will lose access to your Care Team.

## 3. Can I get care for my child(ren) in-person?

Yes! With the myVirtualCare Plan, you can get in-person care for children. Plan members are assigned a dedicated Care Team upon their first visit with their virtual Teladoc primary care doctor. Your Care Team can help schedule any needed in-person care with an in-network Cigna OAP provider, send you reminders, answer any questions you may have, and work with your doctor to help develop a care plan.

## 4. Who is the myVirtualCare plan designed for?

The myVirtualCare was designed for people who need:

- ✓ Lower out-of-pocket health care costs
- ✓ Flexible and easy access to quality care without long wait times or traveling to the doctor's office
- ✓ An easy-to-use central hub for many of their care needs
- ✓ Fast access to health care professionals to answer questions and coordinate their care
- ✓ To build a relationship with a primary care doctor, mental health professional, dermatologist, or nutritionist

## 5. What if I cover my family?

The myVirtualCare plan offers you fully coordinated, one-stop-shop, virtual first health care at lower out-of-pocket costs than a typical "in-person" plan and has options to cover all of your dependents. See [page 20](#) for monthly contributions.

# MEDICAL INSURANCE

SRA offers multiple medical plan options so you can choose the coverage level best-suited to you. All of the available plans include prescription coverage. Medical coverage options continue onto page 7.

	myVirtualCare Access Plan <sup>^</sup>		Cigna Open Access Plus (OAP) Plan	
	Tier 1 In-Network	Tier 2 In-Network	In-Network	Out-of-Network
<b>Annual Deductible** (Individual/Family)</b>	\$0	\$3,000 / \$6,000	\$200 / \$600	\$300 / \$900
<b>Out-of-Pocket Maximum*** (Individual/Family)</b>	\$6,000 / \$12,000 <sup>1</sup>	\$8,550 / \$17,100 <sup>1</sup>	\$2,250 / \$6,750 (includes deductible)	\$4,500 / \$13,500 (includes deductible)
<b>Coinsurance</b>	N/A	70% SRA / 30% Employee	80% SRA / 20% Employee	60% SRA / 40% Employee
<b>Office Visits</b>	Virtual: Free	70% SRA / 30% Employee	\$5 copay for Cigna Care Providers**** \$25 copay for Non-Cigna Care Providers	60% SRA / 40% Employee after deductible
<b>Specialty Visits</b>	Teladoc Virtual: Free In-Person: \$80	70% SRA / 30% Employee	\$20 copay for Cigna Care Providers**** \$40 copay for Non-Cigna Care Providers	60% SRA / 40% Employee after deductible
<b>Hospital Care</b>	\$3,000 per admit	70% SRA / 30% Employee	\$200 copay per admission, then 80% SRA / 20% Employee after deductible	\$200 copay per admission, then 60% SRA / 40% Employee after deductible
<b>Annual Routine Physical Well-Woman Visit-OB/GYN</b>	Free	\$0 copay	\$0 copay	60% SRA / 40% Employee after deductible
<b>Urgent Care</b>	Teladoc Virtual: Free In-Person: \$100	70% SRA / 30% Employee	\$35 copay	\$35 copay
<b>Emergency Room Visit</b>	\$500		\$100 copay (waived if admitted to hospital directly from ER)	
<b>Outpatient Surgery</b>	\$1,500	70% SRA / 30% Employee	80% SRA / 20% Employee after deductible	\$100 copay, then 60% SRA / 40% Employee after deductible

<sup>^</sup>Benefits eligible for interns

\*\*For individuals enrolled in family coverage, deductible will be capped at the individual deductible. Once the deductible has been reached for an individual, the plan will begin to pay coinsurance for that individual. If the family deductible has been met prior to their individual deductible being met, their claims will be paid at the plan coinsurance.

\*\*\*For individuals enrolled in family coverage, individual out-of-pocket expenses will be capped at the individual out-of-pocket maximum. Once the out-of-pocket limit has been reached for an individual, the plan will pay that individual's covered expenses at 100%. If the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.

\*\*\*\*Cigna participating providers who rank highest in quality and cost efficiency receive the Cigna Care Designation. These providers are identified by a unique symbol (🏆) in the online provider directory on MyCigna.com.

<sup>1</sup> OOPM is aggregated between tiers, so maximum paid would be the tier 2 OOPM.

# MEDICAL INSURANCE (CONTINUED)

HSA Plus Plan participants automatically receive Critical Illness, Accidental Injury, and Hospital Indemnity Insurance paid for by SRA.

	Cigna HSA Plus Plan		Kaiser HMO
	In-Network	Out-of-Network	In-Network
<b>Annual Deductible** (Individual/Family)</b>	\$1,750 / \$3,500	\$3,500 / \$7,000	None
<b>Out-of-Pocket Maximum*** (Individual/Family)</b>	\$3,500 / \$7,000 (includes deductible)	\$7,000 / \$14,000 (includes deductible)	\$1,500 / \$3,000
<b>Coinsurance</b>	80% SRA / 20% Employee	60% SRA / 40% Employee	100% SRA
<b>SRA HSA Contribution (Individual/Family)</b>	\$750 / \$1,500		N/A
<b>HSA Contribution Maximum</b>	\$4,150 Individual \$8,300 Family SRA contributions count toward the maximum.		N/A
<b>Office Visits</b>	85% after deductible for Cigna Care Providers****	60% after deductible	\$20 copay
<b>Specialty Visits</b>			80% after deductible for Non-Cigna Care Providers
<b>Hospital Care</b>	80% after deductible	60% after deductible	\$100 copay per admission
<b>Annual Routine Physical Well-Woman Visit- OB/GYN</b>	Covered 100%; no deductible	60% after deductible	\$0 copay
<b>Urgent Care</b>	80% after deductible		\$20 copay
<b>Emergency Room Visit</b>			\$100 copay (waived if admitted to hospital directly from ER)
<b>Outpatient Surgery</b>			\$50 copay

\*\*For individuals enrolled in family coverage, all eligible family members contribute towards the family deductible. Once the family deductible has been met, the plan will pay each eligible family member's covered expenses based on the coinsurance level specified by the plan.

\*\*\*For individuals enrolled in family coverage, when in-network, individual out-of-pocket expenses will be capped at the individual out-of-pocket maximum. Once the out-of-pocket limit has been reached for an individual, the plan will pay that individual's covered expenses at 100%. If the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.

For individuals enrolled in family coverage, when out-of-network, all eligible family members contribute towards the family out-of-pocket maximum. Once the family Out-of-Pocket has been met, claims will be paid at 100%.

\*\*\*\*Cigna participating providers who rank highest in quality and cost efficiency receive the Cigna Care Designation. These providers are identified by a unique symbol (🏆) in the online provider directory on MyCigna.com.



# PRESCRIPTION

Prescription drug coverage is provided by CVS Caremark when you enroll in the myVirtualCare or Cigna medical plans.

	myVirtualCare Access Plan <sup>^</sup>		Cigna Open Access Plus (OAP) Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network

### Prescription Drug: Up to 30-Day Supply - Retail

Generic	\$10 copay	Not covered	\$10 copay	70% SRA / 30% Employee after \$50 deductible
Preferred Brand	\$40 copay		\$25 copay	
Non-Preferred Brand**	\$100 copay		\$50 copay	

### Prescription Drug: 90-Day Supply—Mail Order or CVS Caremark Maintenance Choice Program

Generic	\$20 copay	Not covered	\$15 copay	Not Covered
Preferred Brand	\$80 copay		\$37.50 copay	
Non-Preferred Brand**	\$200 copay		\$75 copay	

	Cigna HSA Plus		Kaiser HMO*
	In-Network	Out-of-Network	In-Network

### Prescription Drug: Up to 30-Day Supply - Retail

Generic	10% after deductible	Not Covered	\$10 copay
Preferred Brand	20% after deductible		\$20 copay
Non-Preferred Brand**	30% after deductible		\$20 copay

### Prescription Drug: 90-Day Supply—Mail Order or CVS Caremark Maintenance Choice Program

Generic	10% after deductible	Not Covered	\$20 copay
Preferred Brand	20% after deductible		\$40 copay
Non-Preferred Brand**	30% after deductible		\$40 copay

<sup>^</sup>Benefits eligible for interns

\* For Kaiser, in-network pharmacies are located in Kaiser Permanente hospitals and medical offices. To find an in-network pharmacy near you, visit [www.kp.org](http://www.kp.org). For a list of covered drugs, refer to Kaiser's comprehensive formulary, also available on [www.kp.org](http://www.kp.org). Out-of-network pharmacies are not covered.

\*\* Non-preferred brand drugs are brand-name drugs that do not appear on the CVS Caremark Preferred Drug List. These drugs are generally more expensive and do not have approved generic equivalents yet. For more information on non-preferred brand drugs, visit [www.caremark.com](http://www.caremark.com).

## Prescription Highlights

### PrudentRx - Specialty Drug Copay Program

- CVS plan members enrolled in the OAP plan will pay a \$0 copay for specialty medications. Members enrolled in the HSA Plus Plan must reach their deductible first.
- PrudentRx obtains copay card assistance for your medication and manages renewals.
- To participate, call **1-800-578-4403**.

### Health Advisor Enhancement

- Pharmacy Advisor gives you guidance by mail, email, text or phone whenever you need it - helping you make healthy choices, save on medical expenses, and to better manage your health.
- Enhanced preventative care services and communication channels for better engagement.
- CVS will be in touch to get you started.

### CVS Caremark Cost Saver

- With this program, you can save automatically on generic non-specialty medications that are filled at a retail pharmacy.
- For 2024, pharmacy spend through GoodRx will automatically be applied to deductible and out-of-pocket threshold.

### RxSavingsPlus

- Plan members can save on select medications that aren't covered under your prescription plan.
- Up to 80% savings on generics, up to 40% on brand name medications\*, including meds for pets\*\*, at participating pharmacies nationwide.\*\*

\*Average savings of 55% for generics and 24% for brand. CVS Health Drug Discount Analytics Team, October 2020.

\*\*Prescription savings for pet medications cannot be combined with any other discounts. Heartworm or flea/tick prevention medications are not covered.



# CONTROLLING HEALTH CARE COSTS



**Rightway<sup>^</sup>:** Get confidential help with finding a low-cost, high-quality provider, answer questions about medical bills and appeals, and much more. Available whether or not you have SRA medical coverage using the Rightway app from the Google Play Store or App Store<sup>®</sup>. You may also call **1-833-689-0339** or visit <https://member.rightwayhealthcare.com/>.



## Use network providers.

Lower copays will be available for office and specialty visits with providers in the Cigna Care Network.



## Request generic prescription drugs rather than brand name.

Use your prescription savings programs.



## Consider seeing your family physician rather than a specialist.



## Exercise and maintain a proper diet.



## Get your annual physical.

This could qualify you for a \$50 benefit! See pg. 10.

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:

## Use these great health care resources

Get the full list of the programs by visiting: [sra.samsung.com/benefits](https://sra.samsung.com/benefits) > Important Resources > Controlling Healthcare Costs.

### Cigna Health Programs:

**Health Advisor:** Identifies and notifies Cigna members who are at risk for significant health issues (prediabetes, hypertension, hyperlipidemia) or want to focus on improving healthy eating and exercise.

**Telehealth Connection:** Get help for minor, non-life-threatening conditions via video chat or phone 24/7 with board-certified doctors, licensed clinicians, or nurses.

**Healthy Pregnancies, Healthy Babies:** Provides free educational materials about pregnancy and babies.

**Omada Complete for Diabetes and Hypertension Management and Prevention:** A digital care program that empowers people to achieve their health goals through sustainable lifestyle changes and is for Cigna members and their covered adult dependents. It includes a dedicated health coach, wireless smart scale, interactive lessons, a peer group, remote device monitoring, and support from Certified Diabetes Educators (CDEs) are included. Contact [support@omadahealth.com](mailto:support@omadahealth.com) or visit <https://omadahealth.com/sra> for more information.

Please note, Cigna will transition to digital ID cards accessible via the MyCigna app. Visit [mycigna.com](https://mycigna.com) to download the app and register now.

**myVirtualCare Delivery Program through Trustmark:** Receive personalized maternity and adoption education and support at **Trustmark's Maternity Management** site or by calling **1-833-865-1187**.

<sup>^</sup>Benefits eligible for interns

# HEALTH SAVINGS ACCOUNT (HSA)

## How do the Cigna HSA Plus Plan and the HSA work together?

Under the Cigna HSA Plus Plan, you will pay the full negotiated rates for all of your health care services (other than preventive care and medicine). The plan will begin to pay benefits after the deductible is met.

Here's an example of how the plan would work if you were to visit your In-Network Primary Care Doctor.

### BEFORE YOU MEET YOUR DEDUCTIBLE:



You Pay  
**100%**  
of the plan allowance

Instead of paying a copay, you will pay the full plan allowance (negotiated rate) of your visit to the doctor.

### AFTER YOU MEET YOUR DEDUCTIBLE:



You Pay  
**20%**  
of the plan allowance\*

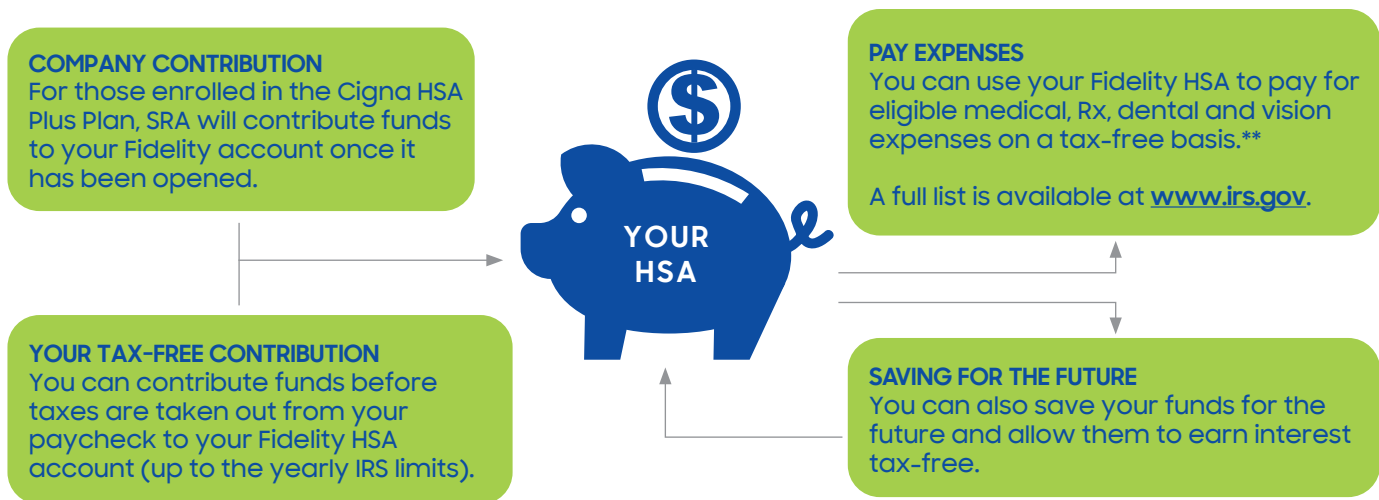
\*15% for Cigna Care Providers!

You will be responsible for 20% of the plan allowance. The plan will pay the remaining 80% of the cost. Coinsurance will apply until the plan's out-of-pocket maximum is met.

Remember! HSA Plus Plan participants receive Supplemental Insurance (pg. 11) at no cost. If you have a serious medical issue covered under the Supplemental Insurance, these plans can help with meeting your deductible or other expenses.

## You can use your HSA to pay your health care bill.

An HSA is a tax-advantaged savings account with investment options that you can use for qualified health care expenses. The account is yours to keep – even if you leave SRA. You can only participate in the HSA if you elect the Cigna HSA Plus Plan. Here's how it works:



\*\* References to taxes are at the federal level. State tax rules may vary.

# SUPPLEMENTAL INSURANCE

## Critical Illness, Accidental Injury, and Hospital Indemnity Insurance

SRA offers Critical Illness, Accidental Injury, and Hospital Indemnity Insurance to all employees. The plans are **paid for by SRA for HSA Plus Plan participants**. Employees who are not enrolled in the HSA Plus Plan can pay for the cost of coverage on an after-tax basis through payroll deductions.

These plans provide added **financial protection** to ease the burden of out-of-pocket expenses including costs that extend beyond your medical plan coverage, like deductibles, coinsurance and regular bills. **Benefits are paid directly to you**, so you can decide how the money is spent.



### \$50 Wellness Benefit!

Every year, each family member can receive \$50 per plan for getting a covered screening test. Employee-paid Critical Illness, Accidental Injury, and Hospital Indemnity Insurance enrollees and their dependents can receive up to \$150 each year.

CRITICAL ILLNESS INSURANCE	ACCIDENTAL INJURY INSURANCE	HOSPITAL INDEMNITY INSURANCE
<p>Critical Illness Insurance pays a lump sum benefit directly to you if you or a covered family member are diagnosed with a covered condition such as:</p> <ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Cancer</li> </ul> <p><b>You can use this benefit any way you choose:</b></p> <ul style="list-style-type: none"> <li>• Pay for deductibles and coinsurance</li> <li>• Replace earnings from being out of work</li> </ul> <p><b>Coverage Amounts</b></p> <p>If you are enrolled in an HSA Plan:</p> <ul style="list-style-type: none"> <li>• A coverage amount of \$5,000 is automatically provided to you</li> <li>• You will also have the option to purchase a higher level of coverage</li> </ul> <p>If you are electing coverage on a voluntary basis, the following benefit amounts are available:</p> <ul style="list-style-type: none"> <li>• <b>Employee:</b> \$10,000 – \$30,000</li> <li>• <b>Spouse:</b> Automatically covered at 50% of your coverage level at no additional cost</li> <li>• <b>Children:</b> Automatically covered at 25% of your coverage level</li> </ul>	<p>You can't always prevent accidents, but you can take steps to reduce the financial impact.</p> <p>Accidental Injury Insurance pays you or your covered dependents benefits for specific injuries and events resulting from a covered accident.</p> <p><b>The amounts paid depend on:</b></p> <ul style="list-style-type: none"> <li>• Type of injury</li> <li>• Care received</li> </ul> <p><b>Benefits may be available for things like:</b></p> <ul style="list-style-type: none"> <li>• Surgery</li> <li>• Physical therapy</li> <li>• Lacerations</li> <li>• Burns</li> <li>• Dislocations</li> <li>• Fractures</li> </ul>	<p>Even with medical insurance, a hospital stay can cost you thousands of dollars in deductibles and coinsurance.</p> <p>Hospital Indemnity Insurance pays a benefit directly to you if you or a family member receives hospital care.</p> <p><b>Benefit Amounts</b></p> <ul style="list-style-type: none"> <li>• A \$1,000 benefit for being admitted to the hospital</li> <li>• \$200 for each day you're confined</li> </ul> <p>Additional benefits are paid based on the type of services you receive.</p>

These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.

# DENTAL

Cigna's Dental PPO Plan allows you to visit the licensed dentist of your choice. Remember staying in the Cigna network, especially if you choose to visit a dentist in the DPPO Advantage network, will cost you less.

Learn about Cigna's 24/7/365 virtual dental care on [myCigna.com](https://myCigna.com).

DENTAL PLAN HIGHLIGHTS	CIGNA DENTAL PPO <sup>†</sup>		
	Cigna DPPO	Cigna DPPO Advantage	Out-of-Network
<b>Calendar Year Benefits</b>	\$2,000 per person combined maximum in- and out-of-network		
<b>Annual Deductible</b> (Individual/Family)	\$50 Individual \$100 Family	\$0 Individual \$0 Family	\$50 Individual \$100 Family
<b>Preventive Care</b> Exams, Cleanings (2 cleanings annually)	Covered at 100%	Covered at 100%	Covered at 100% of MRC <sup>**</sup>
<b>Basic Care</b> Fillings, Extractions	Covered at 80% after deductible	Covered at 100%	Covered at 80% of MRC <sup>**</sup> after deductible
<b>Major Care</b> Inlays, Crowns	Covered at 50% after deductible	Covered at 75%	Covered at 50% of MRC <sup>**</sup> after deductible
<b>Orthodontia</b> (Adults & Children)	Covered at 50% after deductible; \$1,500 plan lifetime maximum	Covered at 50%; \$1,500 plan lifetime maximum	Covered at 50% of MRC <sup>**</sup> after deductible; \$1,500 plan lifetime maximum
<b>Implants</b>	Covered at 50% after deductible; subject to \$2,000 plan annual maximum	Covered at 50%; subject to \$2,000 plan annual maximum	Covered at 50% of MRC <sup>**</sup> after deductible; subject to \$2,000 plan annual maximum

Our Buy-Up plan option offers several advantages, including an additional cleaning per year and an increased calendar year maximum.

DENTAL PLAN HIGHLIGHTS	CIGNA DENTAL PPO BUY-UP PLAN		
	Cigna DPPO	Cigna DPPO Advantage	Out-of-Network
<b>Calendar Year Benefits</b>	\$3,000 per person combined maximum in- and out-of-network		
<b>Annual Deductible</b> (Individual/Family)	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$100 Individual \$300 Family
<b>Preventive Care</b> Exams, Cleanings (3 cleanings annually)	Covered at 100%	Covered at 100%	Covered at 100% of MRC <sup>**</sup>
<b>Basic Care</b> Fillings, Extractions	Covered at 100%	Covered at 100%	Covered at 80% of MRC <sup>**</sup> after deductible
<b>Major Care</b> Inlays, Crowns	Covered at 75%	Covered at 75%	Covered at 50% of MRC <sup>**</sup> after deductible
<b>Orthodontia</b> (Adults & Children)	Covered at 50%; \$2,000 plan lifetime maximum	Covered at 50%; \$2,000 plan lifetime maximum	Covered at 50% of MRC <sup>**</sup> after deductible; \$2,000 plan lifetime maximum
<b>Implants</b>	Covered at 50%; subject to \$3,000 plan annual maximum	Covered at 50%, subject to \$3,000 plan annual maximum	Covered at 50% of MRC <sup>**</sup> after deductible; subject to \$3,000 plan annual maximum

<sup>†</sup> Benefits eligible for interns

<sup>\*\*</sup> The Maximum Reimbursable Charge (MRC) is the policyholder-selected percentile of all charges made by providers of such service or supply in the geographic areas where it is received. SRA pays out-of-network claims at the 90th percentile of the MRC.

# VISION



Receive care from a network provider for a higher level of coverage, or from any private practice provider for a scheduled reimbursement amount.

VISION SERVICE PLAN (VSP) <sup>^</sup>			
Benefit	Description	Copay	Frequency
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every calendar year
<b>Prescription Glasses</b>		\$20	See frame and lenses
Frame	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every calendar year
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>		Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	100% covered \$55 \$95 - \$105 \$150 - \$175	Every calendar year
<b>Additional Pairs of Eyewear</b>			
Contacts (in place of lenses)	<ul style="list-style-type: none"> <li>\$220 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$35	Every calendar year
<b>Laser VisionCare Preferred Program</b>			
Laser VisionCare Preferred Program	<ul style="list-style-type: none"> <li>\$1,000 allowance per eye for Custom LASIK, Custom PRK, Bladeless LASIK, LASIK, or PRK</li> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>	\$0	Once per lifetime

**Your Coverage with Out-of-Network Providers:** Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

<sup>^</sup>Benefits eligible for interns

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible Spending Accounts (FSAs) enable you to put aside money for eligible expenses and help you reduce your income taxes at the same time. SRA offers a [Health Care FSA](#), a [Limited Purpose Health Care FSA](#), a [Dependent Care FSA](#), and a [Commuter Benefits FSA](#). These accounts, administered by Optum Financial, allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care, dependent care, or commuting expenses.

**Please note: These accounts are separate. For example, you cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.**

## Health Care FSA, Limited Purpose Health Care FSA, and Dependent Care FSA:

- During your enrollment, you must decide how much to set aside for health care and/or dependent care expenses if you plan to contribute to the FSA for 2024.
- Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.

## For the Commuter Benefits FSA:

- Every month, you choose how much to set aside for monthly qualified, work-related, transit and parking expenses.
- Choose how much tax-free money to set aside for monthly qualified, work-related transit and parking expenses by the 10th of every month.

## Use-it-or-lose it!

IRS legislation allows for \$640 of account funds to carry over from 2024 Health Care FSAs. Funds in excess of this amount will be forfeited.

PLAN	ELIGIBLE EMPLOYEES	ANNUAL MAXIMUM CONTRIBUTION**	EXAMPLES OF COVERED EXPENSES
Health Care FSA	All Employees	\$3,200	Copays, deductibles, orthodontia, over-the-counter medications, etc.*
Limited Purpose Health Care FSA	Cigna HSA Plus Plan Participants	\$3,200	Dental and vision expenses only
Dependent Care FSA	All Employees	\$5,000 (\$2,500 if married and filing separate tax returns)**	Day care (children under 13), nursery school, elder care expenses, etc.*
Commuter Benefits FSA	All Employees	\$315/month for mass transit \$315/month for parking	Work-related transit and parking expenses

\* See IRS Publications 502 and 503 for a complete list of covered expenses.

\*\*The Internal Revenue Code (IRC) allows pretax contributions to FSAs as long as the benefit does not favor highly compensated employees (HCEs). You are considered “highly compensated” if your gross earnings are above the annual amount set by the Internal Revenue Service.

In accordance with IRC regulations, North America Samsung Electronics Corporation (NA SEC) examines Dependent Care FSA elections each year to ensure that the benefit does not disproportionately benefit HCEs and that the Plan remains compliant. If the benefit is found to “discriminate” against non-highly compensated employees, NA SEC subsidiaries will reduce contributions made by HCEs to a level that enables compliance with the IRC. If the Dependent Care FSA fails the test for the year, HCEs will be taxed on the pretax deductions contributed to their Dependent Care FSA during that calendar year.

Non-highly compensated employees are not affected by this rule.

**As you plan your Dependent Care FSA election for the year, please consider the following:**

- Depending on your income, it may be more advantageous to take a Tax Credit when filing your income tax return than paying your expenses through a pre-tax Dependent Care FSA.
- **For HCEs, it may be advantageous to plan how you might share the maximum \$5,000 Dependent Care FSA with your spouse if your spouse has access to a similar benefit.**

Please consult a qualified tax advisor on the matter.

# LIFE & DISABILITY INSURANCE



SRA automatically provides several income protection benefits through Reliance Matrix **at no cost** to eligible employees and their family members with the opportunity to elect plans for additional security. The plans protect your finances, and secure a comfortable future by paying benefits directly to you, or to your beneficiaries.

COVERAGE	PLAN HIGHLIGHTS
Basic Life Insurance	<p><b>Employee:</b> Benefit amount equals to two times (2X) your annual base salary, to a maximum of \$500,000</p> <p><b>Spouse:</b> \$10,000 benefit amount</p> <p><b>Child(ren):</b> \$5,000 (\$500 birth to six months) benefit amount</p> <p>You are automatically enrolled, and the coverage is provided at no cost to you.</p>
Supplemental Term Life Insurance - Employee	Up to eight times (8X) your annual salary. The maximum benefit amount is \$1.5 million.
Supplemental Term Life Insurance - Spouse	If you elect supplemental life for yourself, you can also purchase additional life insurance for your spouse. You may elect up to \$150,000 in \$10,000 increments.
Supplemental Term Life Insurance - Child	If you elect supplemental life for yourself, you can also purchase additional life insurance for your child(ren) in the amount of \$5,000 or \$10,000 (\$500 birth to six months).
Basic Accidental Death & Dismemberment (AD&D)	Benefit amount equals to two times (2X) your annual average salary, to a maximum of \$500,000. <b>You are automatically enrolled and the coverage is provided at no cost to you.</b>
Supplemental Accidental Death & Dismemberment (AD&D) Insurance	<p><b>Employee:</b> Up to eight times (8X) your basic annual earnings, to a maximum of \$1.5 million.</p> <p><b>Families:</b> Spouses will be covered at 50% of your coverage amount and your child(ren) will be covered at 10% of your coverage amount.</p> <ul style="list-style-type: none"> <li>• <b>Spouse, no child(ren):</b> Your spouse will be covered at 60% of your coverage amount.</li> <li>• <b>Child(ren), no spouse:</b> Your child(ren) will be covered at 15% of your coverage amount.</li> </ul>
Short-Term Disability (STD)	<p>After seven consecutive days of certified disability, employees are eligible to receive Short-Term Disability benefits: 100% of pay for up to 26 weeks.</p> <p>STD is administered together with an approved leave of absence (FMLA, CFRA, etc.). Benefit amounts include state-mandated benefits, where applicable.</p>
Long-Term Disability (LTD)	<p>After 26 weeks of disability, you may be eligible for Long-Term Disability: 60% of your monthly earnings up to a maximum of \$15,000/month.</p> <p>Benefits may end at age 65, or after 24 months for certain conditions. The benefits are subject to offsets such as Social Security and Workers' Compensation.</p>

These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.

# PERMANENT LIFE INSURANCE

## PLAN AHEAD NOW.

Our Permanent Life Insurance plan can help to protect your family's quality of life after you're gone or while you're still living.

### What makes Permanent Life Insurance different?

- **Permanent Coverage:** As long as the premium payments are maintained, the policy never expires, and the premium always remains the same.
  - Lock in a lower premium now to help you save money in the future.
- **Living Benefits:** The Accelerated Death Benefit (ADB) for the Chronic Condition Rider is an added feature to help if you are diagnosed with a chronic condition that is expected to be permanent.
  - Benefits can be used to pay for any expenses you may have:
    - Household or credit card bills
    - Costs for an assisted living facility or for care provided by a loved one such as a spouse or child
  - There are no restrictions on how you use the benefits.

### Additional Plan Features:

- **Guaranteed Acceptance:** No physical exams or health questions are required for newly eligible employees to apply for coverage.
- **Coverage Options:** You can purchase coverage for yourself and your spouse that includes the accelerated benefit for chronic conditions.
  - Employee:** \$20,000 – \$100,000 benefit, not to exceed 5x your base salary
  - Spouse:** \$10,000 – \$30,000 benefit
- **Cash Value:** This policy builds cash value, which you can use to buy a paid-in-full policy with no more premiums due or take out a loan against the cash value on the policy.
- **Portable Coverage:** You can take this coverage with you if you change jobs or retire.

### Plan ahead now!

Long-term care costs have skyrocketed in recent years. Paying for care on your own is costly, and someone who is age 65 or older has almost a 70% chance of needing some form of long-term care services.\*

## Life Insurance Plan Comparison

	BASIC LIFE INSURANCE	OPTIONAL LIFE INSURANCE	PERMANENT LIFE INSURANCE
<b>Will the premiums go up?</b>	N/A - The premium is company paid	The premiums increase as you get older	The premiums don't change
<b>What's it for?</b>	Replacing your income so your family can maintain their lifestyle	Replacing your income so your family can maintain their lifestyle	Paying for final expenses, such as funeral costs and nuisance debt like credit cards
<b>What happens if I am diagnosed with a chronic condition?*</b>	N/A	N/A	You can receive a monthly benefit to reduce the physical, emotional, and financial burden associated with a debilitating condition

\* U.S. Department of Health and Human Services, How Much Care Will You Need, July 2020

\*\*Diagnosed with a chronic condition and, in the best medical judgment, are unable to perform two (2) of six (6) activities of daily living (ADLs) regardless of whether you're at home, in an assisted living facility, or a hospital.

The policies have exclusions and limitations which may affect any benefits payable. See plan documents for details.



# FamilyADVISOR WITH LEGALGUARD



Affordable legal assistance can sometimes be difficult to find. If you enroll in FamilyADVISOR with LegalGUARD from LegalEASE, you will have access to a network of attorneys.

This network provides comprehensive legal assistance, telephone advice, and office consultations on many different legal services, including:

- Wills & Estate Planning
- Real Estate Matters
- Debt Collection
- Traffic Tickets
- Family Law
- Consumer Disputes
- Document Preparation
- Advice & Consultation

This plan is available via payroll deduction and provides coverage for you and your eligible dependents.

## IDENTITY THEFT PROTECTION

Our offering from ID Watchdog **includes Platinum Plus protection**. The plan has all the features offered in the Platinum plan PLUS top-ranked digital identity protection.

### Platinum Plus Identity Theft Protection Plan includes:

- Device Security (antivirus software) and Online Privacy
- Personal Virtual Private Network (VPN) – A service that will route all of your web traffic through a third party to mask your identity.
- Password Manager
- Extended Family Feature – Add family members to a family plan. Qualifying family members include: spouse/partner, any family member who lives with you (their age and family relationship do not matter), unmarried children up to age 26 who don't live with you, you and your enrolled spouse/partner's parents and grandparents whom you care for physically or financially.

### Why choose ID Watchdog?

ID Watchdog's experts work around the clock to help protect your financial and personal information. This plan is available through convenient payroll deduction and provides coverage for you and your covered dependents.

### Create Your Online Account Today

Learn more online at [www.idwatchdog.com/identitybenefits](http://www.idwatchdog.com/identitybenefits).

### How big of an issue is Identity Theft?

1.4  
MILLION

Reported identity theft incidents in 2020, versus 650,000+ in 2019

\$3.3  
BILLION

Reported losses due to identity theft in 2020, increased from \$1.8B in 2019

40%

Account takeovers that happen in just one day






1.25  
MILLION

Children who were victims of identity fraud in 2020

# LIFESTYLE BENEFITS

## Lyra for Mental Health and Wellness

No matter what you're going through - coping with stress, managing anxiety or depression, navigating relationship issues, or whatever life brings - personalized mental health care from Lyra will help you feel your best.

-  **High quality providers:** Lyra's expert mental health providers are custom matched to you to meet your unique needs.
-  **8 free sessions:** Access 8 confidential mental health coaching or therapy sessions per year, at no cost to you.
-  **Fast access:** Sign up with Lyra in just a few minutes and be paired with providers who have appointments available for new clients.
-  **Self-care resources:** Gain unlimited access to a library of videos, meditations, soundscapes, and breathing exercises.
-  **Lyra Learn:** Members can browse over 200 professionally produced, short-form videos and interactive, multimedia exercises.

Take the first step of your mental health journey. To learn more, contact Lyra's Care Navigator Team at 1-877-729-9010 or visit [sra.lyrahealth.com](https://sra.lyrahealth.com).

## Exos Wellness Program ^

- Exos and SRA are providing you with a Wellness Program that meets you where you are on your journey towards better health, wellness, and balance.



Download the free Exos app to get access to unlimited 1:1 coaching, hundreds of wellness videos, and fun challenges to support you on your wellness journey. Full-time employees can earn rewards by participating in the Exos app.

## Sleepio & Daylight: Digital Sleep Improvement and Anxiety Support Therapeutic Programs ^

- **Sleepio** is a six-week online program that uses cognitive behavioral techniques to help you fall asleep faster, stay asleep longer, and feel energized through the day.
- **Daylight** an app using science-based techniques, teaches management techniques to get back on track.

Sleepio & Daylight are available to all SRA employees, spouses, and dependents on a CVS Rx plan and interns can be eligible if enrolled in the myVirtualCare plan with CVS Rx.

## Quitting Tobacco

- Tobacco users will pay an additional \$50 per person per month, up to a \$100 maximum charge per family. **Cigna's Quit Tobacco Program** will help to reduce your health care costs and is available for Cigna medical plan members. Contact Cigna at **1-855-246-1873** to learn more and register.

## Back-Up Care through Bright Horizons

- Get high-quality, back-up child care at affordable rates for when your child care plan falls through with exclusive and flexible access to Bright Horizons care centers, and in-home caregivers
- Learn more at <https://backup.brighthouse.com> (Employer Username: SRA Password: Benefits4You)

# SRA RESOURCES

SRA provides many helpful resources that can help you navigate your 2024 benefit decisions. Be sure to learn more about, and take advantage of, the great plans available.

## Rightway

Reach out to Rightway for assistance with benefit questions at <https://member.rightwayhealthcare.com/> or **1-833-689-0339**. You can download the Rightway app in the Google Play Store or app store.

## Alight Platform and Mobile App

Our Alight platform is the home for all SRA benefit items! Benefit information, useful tools, and the enrollment system can be accessed at [digital.benefitsnow.com/SRA](https://digital.benefitsnow.com/SRA).

The Alight Mobile App provides you with access to your benefits when and where you need it. With the app, you can easily:

- View or change your benefit elections
- Store and access ID cards
- Stay on top of important messages, and more!

Download from your device's app store.



### 3 ways to get the Alight Mobile app:

1. Text 'Benefits' to 67426 (U.S. Only)
2. Visit <http://alight.com/app>
3. Scan the QR code with your phone.



## Cigna's Enrollment Information Line

Have questions about your Cigna benefits? Get help with understanding your benefits, comparing your Cigna benefit options, or even with finding participating network physicians. Call Cigna's enrollment help line 24/7 at **1-888-806-5042**.

## MyCigna Mobile App

The myCigna mobile app makes it easy to personalize, organize, and access your important health information. Use this helpful app to view your ID cards, review recent and past claims, view your Health Savings Account balance, and more!

Visit the App Store® or Google Play™ to download the app.

## Kaiser Permanente

Visit <https://select.kaiserpermanente.org/samsung-research-america> for more information about the Kaiser HMO. Kaiser offers many resources to plan members, including a Kaiser mobile app.

## myVirtualCare

Need help finding a doctor? Have questions about claims or benefits? We can help. myVirtualCare plan Members can call **1-833-865-1187**.

## Korean Language Resources

### Cigna Customer Service

Speak with a Korean-speaking Cigna Customer Service representative by calling **1-855-202-2634**, Monday - Friday, 5:00 a.m. to 1:30 p.m. (PT).

If you are unable to call within these hours, leave a message for a return call, or call the toll-free number on your ID card.

### CVS Caremark

You can also speak with a Korean-speaking CVS Caremark representative at **1-800-521-3935**.

## Legal Notices

Each year you receive important legal notices relating to your coverage and laws and regulations that apply. You can find and review these notices throughout the year on the Benefits Portal under Important Resources.



# 2024 CONTRIBUTIONS

You and SRA share the cost of medical, prescription drug, dental, and vision coverage. Below are the employee contribution and SRA contributions for benefits effective January 1, 2024. A tobacco surcharge of \$50 per user, per month (max. of \$100) will be charged. Log into Alight to see per pay period contributions.

MONTHLY CONTRIBUTIONS FOR 2024		
Plan Type and Coverage Level	What YOU pay	What SRA pays
<b>myVirtualCare Access Plan, Prescription Drug</b>		
Employee Only	\$0.00	\$504.95
Employee + Spouse/Domestic Partner	\$44.00	\$1,066.88
Employee + Child(ren)	\$38.00	\$921.40
Employee + Family	\$71.00	\$1,696.32
Employee Only (Intern)	\$41.00	\$475.98
Employee + Spouse/Domestic Partner (Intern)	\$110.00	\$1,027.34
Employee + Child(ren) (Intern)	\$93.00	\$889.26
Employee + Family (Intern)	\$171.00	\$1,638.42
<b>Cigna HSA Plus Plan, Prescription Drug</b>		
Employee Only	\$39.00	\$535.41
Employee + Spouse/Domestic Partner	\$107.00	\$1,156.70
Employee + Child(ren)	\$90.00	\$1,001.39
Employee + Family	\$166.00	\$1,844.45
<b>Cigna Open Access Plus (OAP), Prescription Drug</b>		
Employee Only	\$59.00	\$530.44
Employee + Spouse/Domestic Partner	\$143.00	\$1,153.76
Employee + Child(ren)	\$123.00	\$996.94
Employee + Family	\$227.00	\$1,836.04
<b>Kaiser N/S Ca HMO Plan, Prescription Drug</b>		
Employee Only	\$92.00	\$568.53
Employee + Spouse/Domestic Partner	\$218.00	\$1,235.18
Employee + Child(ren)	\$198.00	\$1,123.06
Employee + Family	\$297.00	\$1,684.60
<b>Dental Plan</b>		
Employee Only	\$12.00	\$44.26
Employee + Spouse/Domestic Partner	\$26.00	\$86.52
Employee + Child(ren)	\$24.00	\$77.26
Employee + Family	\$45.00	\$151.91
<b>Dental Buy-Up Plan</b>		
Employee Only	\$22.00	\$45.51
Employee + Spouse/Domestic Partner	\$48.00	\$87.02
Employee + Child(ren)	\$44.00	\$77.51
Employee + Family	\$86.00	\$150.29
<b>Vision Plan</b>		
Employee Only	\$2.00	\$6.87
Employee + Spouse/Domestic Partner	\$4.00	\$13.75
Employee + Child(ren)	\$3.00	\$12.98
Employee + Family	\$7.00	\$21.37

# IMPORTANT CONTACTS

For full list of contacts, visit [sra.samsung.com/benefits](http://sra.samsung.com/benefits) > Benefit Contacts.

BENEFIT/RESOURCE	PHONE	WEBSITE
<b>SHARED SERVICE CENTER</b>		
NA HR Shared Service Center (SSC)	1-855-557-3247, Monday through Friday, 6:00 a.m. to 6:00 p.m. PST	Knox > SRA Portal > NA SSC to submit a ticket
<b>SRA BENEFITS MICROSITE</b>		
Check out our microsite for enrollment instructions, benefit highlights and additional supplemental benefit contact information.		<a href="http://sra.samsung.com/benefits">sra.samsung.com/benefits</a>
<b>ONLINE ENROLLMENT PLATFORM</b>		
Alight	1-855-557-3247, Prompt 3, 1, 1	<a href="http://digital.benefitsnow.com/SRA">digital.benefitsnow.com/SRA</a>
<b>BENEFIT ADVOCACY/NAVIGATION SUPPORT</b>		
Rightway	1-833-689-0339	<a href="https://member.rightwayhealthcare.com/">https://member.rightwayhealthcare.com/</a> Download the Rightway app in the Google Play Store or App Store®
<b>EMPLOYEE ASSISTANCE/MENTAL HEALTH PROGRAM</b>		
LYRA Health	1-877- 729-9010	<a href="http://sra.lyrahealth.com">sra.lyrahealth.com</a>
<b>MEDICAL</b>		
myVirtualCare Access Plan	1-833-865-1187	<a href="http://myvirtualcareaccess.com">myvirtualcareaccess.com</a>  For more information, visit: <a href="https://www.luminarehealth.com/myvirtualcareaccess/introduction">https://www.luminarehealth.com/myvirtualcareaccess/introduction</a>
Cigna Open Access Plus (OAP) Plan Cigna HSA Plus Plan	English: 1-800-244-6224 (24/7) Korean: 1-855-202-2634 Enrollment Information Line: 1-888-806-5042	<a href="http://MyCigna.com">MyCigna.com</a>
Kaiser HMO	English: 1-800-464-4000 Spanish: 1-800-788-0616 Chinese dialects: 1-800-757-7585 Hearing and speech impaired: TTY 711	<a href="http://www.kp.org">www.kp.org</a>  For enrollment information, visit <a href="https://select.kaiserpermanente.org/samsung-research-america">https://select.kaiserpermanente.org/samsung-research-america</a>
<b>PRESCRIPTION DRUGS</b>		
CVS Caremark	1-844-328-9674 Korean Translation: 1-800-521-3935	<a href="http://www.caremark.com">www.caremark.com</a>
<b>DENTAL</b>		
Cigna Dental PPO	English: 1-800-244-6224 (24/7) Korean: 1-855-202-2634 Enrollment Information Line: 1-888-806-5042	<a href="http://MyCigna.com">MyCigna.com</a>
<b>VISION</b>		
Vision Service Plan (VSP)	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>FLEXIBLE SPENDING ACCOUNTS</b>		
Optum Financial	1-877-292-4040	<a href="http://www.optumfinancial.com">www.optumfinancial.com</a>

# SAMSUNG

NOTE: This statement is intended to summarize the benefits you receive from SRA. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

