

SAMSUNG

OPEN
ENROLLMENT

SRA

2025 BENEFITS ENROLLMENT GUIDE



November 4 - 15

2025 SRA OPEN ENROLLMENT

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

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

If you plan to elect any new benefits, contribute to the Flexible Spending Account (FSA), or enroll with Chubb's Permanent Life Insurance plan, you **MUST** participate in Open Enrollment! If you do not complete the enrollment process, some of your 2024 benefit elections may not be carried over into 2025 (e.g. FSA and Permanent Life Insurance).



Please review the [Enrollment Instructions](#) for details on the Open Enrollment process. Complete your enrollment from November 4-15.

Visit digital.benefitsnow.com/SRA to get started.

Open Enrollment is your only opportunity to elect benefits for next year, unless you experience a Qualifying Life Event such as marriage, spouse job change, or the birth/adoption of a child. All benefits you elect will be effective starting January 1, 2025. [Your Open Enrollment window will end at 9:59 p.m. \(PT\) on November 15, 2024.](#)

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](#)[^]
- [Prescription Drug](#)[^]
- [Dental](#)[^]
- [Vision](#)[^]
- [Permanent Life Insurance with Long-Term Care Benefits](#)
- [Life & Disability Insurance](#)
- [Critical Illness](#)
- [Accidental Injury](#)
- [Hospital Indemnity](#)
- [Health Savings Account \(HSA\)](#)
- [Flexible Spending Accounts \(FSA\)](#)
- [Back-Up Care](#)
- [Legal Services Program](#)
- [ID Theft Protection](#)
- [Lifestyle Benefits](#)
- [Benefit Navigation and Advocacy Support](#)[^]

2025 Changes and Benefit Highlights

The following changes will be effective January 1, 2025:

- ✓ **myVirtualCare Plan changes**[^]:
 - Tier 1 out-of-pocket maximum will be reduced from \$6,000/\$12,000 to \$4,000/\$8,000.
 - Tier 2 annual deductible will also be reduced from \$3,000/\$6,000 to \$2,000/\$4,000.
 - Specialty, hospital care, urgent care, emergency room, and outpatient surgery copays will all be lowered.
- ✓ **Premium Rate Change**
 - Depending on your election, your per paycheck deduction will change.
 - SRA maintains an aggregated subsidy at 90%.
- ✓ **Health Savings Account Limits are Increasing**
 - Health Savings Account (HSA) limits for 2025 are increasing to \$4,300 (from \$4,150) for individual coverage, and \$8,550 (from \$8,300) for family coverage.
- ✓ **Enhancements to Cigna Voluntary Benefits**
 - Enhanced coverage for Cigna Voluntary Accident, Critical Illness, and Hospital Indemnity plans has expanded.
- ✓ **Chubb replaces Transamerica for Life Insurance with Long-Term Care Benefits**
 - Our Life Insurance offering from Chubb includes enhanced benefits for long-term care.
- ✓ **Reduced Premiums with LegalEase**
 - You will continue to receive a high level of service with additional benefits and lower rates through LegalEASE.
- ✓ **Paid Time Off Benefits[^] & Self Development Days**
 - Full-time employees and interns will have two additional scheduled early release days (1p.m.). Full-time employees will have a quarterly learning day dedicated to personal growth and development.
- ✓ **Norton LifeLock replaces ID Watchdog for Identity Theft Insurance**
 - We are pleased to partner with Norton LifeLock to offer you comprehensive identity theft protection.

[^]Benefits eligible for interns

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.** In-person care is also available with lower out-of-pocket costs when you receive a referral from your Teladoc virtual primary care doctor.

Virtual Care

- Doctor Visits
- Mental Health Care
- Wellness and Prevention
- 24/7 Non-Emergency Urgent 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
- Available without referral at a higher out-of-pocket cost

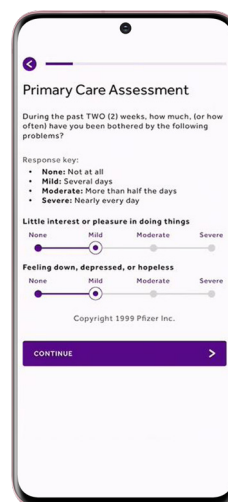
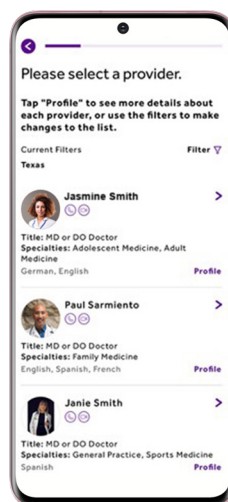
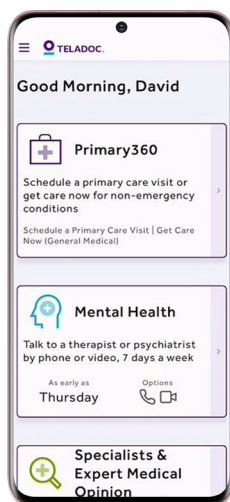
Scan the QR code for more information.



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.



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. What is the difference between Tier 1 and Tier 2 benefits?

The SRA myVirtualCare Access plan is designed to encourage utilization of **virtual care first, but it is not limited to only virtual care**. Teladoc Health is the primary virtual care provider network and the entry point for your healthcare needs. If in-person specialty care or acute care is needed, you have access to Cigna OAP’s national provider network.

- **Tier 1 benefits** are applied when you schedule an appointment with a Teladoc Health PCP and obtain a referral from your Teladoc Health provider for any in-person care provided by a Cigna OAP provider. The Teladoc Health team will work with you to address your care need(s), help you find an in-network Cigna OAP provider, assist with scheduling, and send the referral to the Cigna OAP provider and Luminare Health. The key to ensuring a lower copay and out of pocket responsibility for in-person care is ensuring that you follow the referral and receive services from the provider to which you were referred. This is considered coordinated care under the Tier 1 benefit.
- **Tier 2 benefits** are applied if you forego using virtual care first via Teladoc Health. As a plan participant, you can seek in-person care directly with a Cigna OAP provider without a referral and services will be covered. However, your out of pocket cost will be much higher as you will have to first meet your deductible and then you will pay 30% coinsurance until your out of pocket limit is met.

In both situations, there is access to in-person care but your out of pocket costs will vary based on whether or not a referral is obtained from a Teladoc Health PCP.

4. 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.

5. Who might benefit from the myVirtualCare plan?

The myVirtualCare plan might benefit those who prioritize:

- 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.

6. 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 drug coverage. Medical coverage options continue onto [page 7](#).

	myVirtualCare Plan [^]		Cigna HSA Plus Plan	
	Tier 1: Teladoc Coordinated	Tier 2: Teladoc Non- Coordinated	In-Network	Out-of-Network
Annual Deductible** (Individual/Family)	\$0	\$2,000 / \$4,000	\$1,750/\$3,500	\$3,500/\$7,000
Out-of-Pocket Maximum*** (Individual/Family)	\$4,000 / \$8,000 ¹	\$8,550 / \$17,100 ¹	\$3,500 / \$7,000 (includes deductible)	\$7,000 / \$14,000 (includes deductible)
Coinsurance	N/A	70% SRA / 30% Employee	80% SRA / 20% Employee	60% SRA / 40% Employee
SRA HSA Contribution (Individual/Family)	N/A		\$750 / \$1,500	
HSA Contribution Maximum	N/A		\$4,300 Individual \$8,550 Family SRA contributions count toward the maximum.	
Office Visits	Virtual: Free	70% SRA / 30% Employee	85% after deductible for Cigna Care Providers****	60% after deductible
Specialty Visits	Teladoc Virtual: Free In-Person: \$60	70% SRA / 30% Employee	80% after deductible for Non-Cigna Care Providers	
Hospital Care	\$1,000 per admit	70% SRA / 30% Employee	80% after deductible	60% after deductible
Annual Routine Physical Well-Woman Visit– OB/GYN	Free	\$0 copay	Covered 100%; no deductible	60% after deductible
Urgent Care	Teladoc Virtual: Free In-Person: \$80	70% SRA / 30% Employee	80% after deductible	
Emergency Room Visit	\$100			
Outpatient Surgery	\$500	70% SRA / 30% Employee		

[^]Benefits eligible for interns

**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 (C) in the online provider directory on myCigna.com.

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

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

MEDICAL INSURANCE (CONTINUED)



	Cigna Open Access Plus (OAP) Plan		Kaiser HMO
	In-Network	Out-of-Network	In-Network
Annual Deductible** (Individual/Family)	\$200 / \$600	\$300 / \$900	None
Out-of-Pocket Maximum*** (Individual/Family)	\$2,250 / \$6,750 (includes deductible)	\$4,500 / \$13,500 (includes deductible)	\$1,500/\$3,000
Coinsurance	80% SRA / 20% Employee	60% SRA / 40% Employee	100% SRA
Office Visits	\$5 copay for Cigna Care Providers**** \$25 copay for Non-Cigna Care Providers	60% SRA / 40% Employee after deductible	\$20 copay
Specialty Visits	\$20 copay for Cigna Care Providers**** \$40 copay for Non-Cigna Care Providers	60% SRA / 40% Employee after deductible	\$0 copay
Hospital Care	\$200 copay per admission, then 80% SRA / 20% Employee after deductible	\$200 copay per admission, then 60% SRA / 40% Employee after deductible	\$100 copay per admission
Annual Routine Physical Well-Woman Visit– OB/GYN	\$0 copay	60% SRA / 40% Employee after deductible	\$0 copay
Urgent Care	\$35 copay	\$35 copay	\$20 copay
Emergency Room Visit	\$100 copay (waived if admitted to hospital directly from ER)		\$100 copay (waived if admitted to hospital directly from ER)
Outpatient Surgery	80% SRA / 20% Employee after deductible	\$100 copay, then 60% SRA / 40% Employee after deductible	\$50 copay

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PRESCRIPTION

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

	myVirtualCare Plan [^]		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	\$30 copay		\$25 copay	
Non-Preferred Brand**	\$60 copay		\$50 copay	
Prescription Drug: 90-Day Supply — Mail Order or CVS Caremark Maintenance Choice Program				
Generic	\$15 copay	Not covered	\$15 copay	Not Covered
Preferred Brand	\$45 copay		\$37.50 copay	
Non-Preferred Brand**	\$90 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	

[^]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. For a list of covered drugs, refer to Kaiser's comprehensive formulary, also available on www.kp.org.

** 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.

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, all you need to do is enroll by calling 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 preventive 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.

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* at more than 65,000 participating pharmacies nationwide.
- You can even get discounts on medications for your pets.**
- Visit www.Caremark.com to check drug costs, choose a participating pharmacy, and start saving.

*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

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 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 new 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. 11.

Use these great health care resources

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

Rightway[^]

Get confidential help with finding a low-cost, high-quality provider, answer questions about medical bills and appeals, and much more. You may also call **1-833-689-0339** or visit member.rightwayhealthcare.com.

Cigna Health Programs:

Cinga Wellness Experience

- The new Cigna wellness experience through myCigna effective January 1, 2025, offers personalized content with various digital coaching journeys and a new health assessment. It also allows you to challenge friends to healthy competition and connect your tracking apps to enjoy a healthier lifestyle.

MDLIVE[®]

- Cigna HealthcareSM has partnered with MDLIVE[®] to offer a broad suite of convenient virtual care options — available by phone or video. MDLIVE offers primary care, urgent care, behavioral health, and dermatology services. Visit myCigna.com or call MDLIVE at **1-888-726-3171** when you need virtual care.

Healthy Pregnancies, Healthy Babies

- Receive free educational materials about pregnancy and babies.

Omada Complete for Diabetes and Hypertension Management and Prevention

- Omada is 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.
- A dedicated health coach, wireless smart scale, interactive lessons, a peer group, remote device monitoring, and coaching from Certified Diabetes Educators (CDEs) are included.
- Contact support@omadahealth.com or visit omadahealth.com/sra for more information.

Your Health First

- If you're facing chronic health conditions—such as diabetes, lower back pain, heart disease or depression—you're not alone. Your Health First offers one-on-one personal health coaching over the phone, as well as digital tools, to help you manage your chronic conditions and achieve your health goals. And it's all available as part of your medical plan, at no additional cost to you. For a confidential conversation call the number on your Cigna ID card. Or visit myCigna.com for information and self-help resources.

myVirtualCare Delivery Program through Luminare[^]

- Receive personalized maternity or adoption education and support at [Luminare's Maternity Management](#), or by calling **1-833-865-1187**.

[^]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:



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:



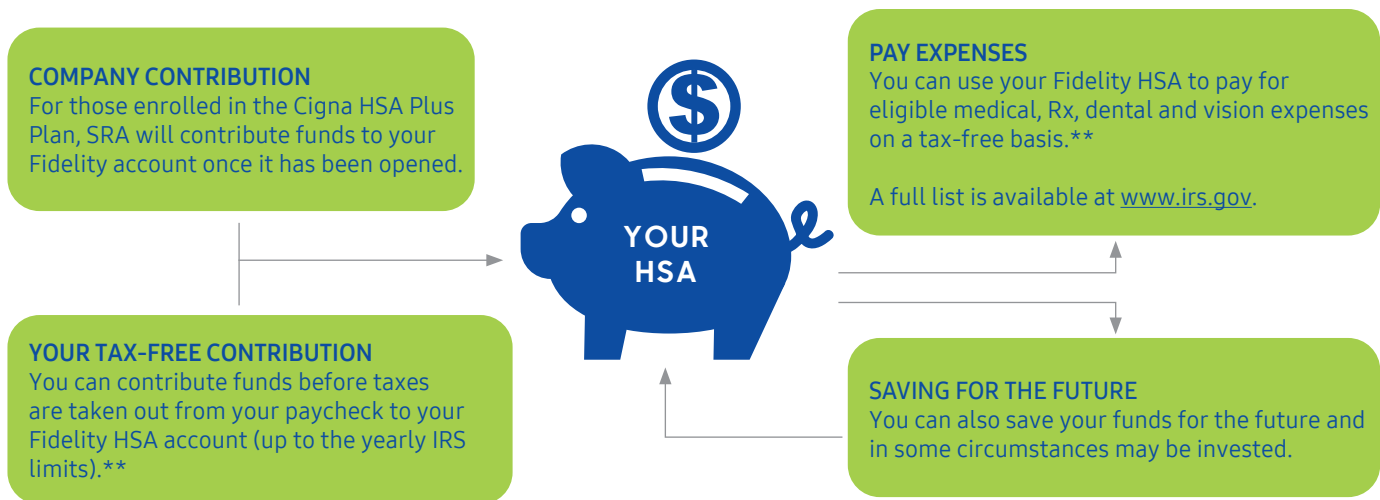
You will be responsible for 20% of the plan allowance. The plan will pay the remaining 80% of the cost. Coinsurance will apply until the plan's out-of-pocket maximum is met.

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

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. Learn more about how HSA-Eligible Health Plans and HSA plans work with Fidelity accounts at communications.fidelity.com.

Here's how the HSA works:



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

SUPPLEMENTAL INSURANCE

Critical Illness, Accidental Injury, and Hospital Indemnity Insurance

If you have a serious medical issue covered under the Supplemental Insurance, these plans can help with meeting your deductible or other expenses. SRA offers these plans to all employees and they 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.

Benefits are paid directly to you, so you can decide how the money is spent. **Please note: These plans are not replacements for medical insurance.**



Receive a Wellness Benefit up to \$150!

Every year, each family member can receive \$50 per plan for getting a covered screening test. Employee-paid Critical Illness, Accident, and Hospital 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"> • Heart attack • Stroke • Cancer <p>Enhancements for 2025, includes additional coverage for Nervous System, Infectious and Childhood Conditions.</p> <p>Coverage Amounts</p> <p>If you are enrolled in an HSA Plan:</p> <ul style="list-style-type: none"> • A coverage amount of \$5,000 is automatically provided to you • You will also have the option to purchase a higher level of coverage <p>If you are electing coverage on a voluntary basis, the following benefit amounts are available:</p> <ul style="list-style-type: none"> • Employee: \$10,000 – \$30,000 • Spouse: Automatically covered at 50% of your coverage level at no additional cost[†] • Children: Automatically covered at 25% of your coverage level[†] 	<p>Accidental Injury Insurance pays you or your covered dependents benefits for specific injuries and events resulting from a covered accident.</p> <p>The amounts paid depend on:</p> <ul style="list-style-type: none"> • Type of injury • Care received <p>Benefits may be available for things like:</p> <ul style="list-style-type: none"> • Surgery • Physical therapy • Lacerations • Burns • Dislocations • Fractures <p>Sports Accident Benefit: An additional 25% payout of the benefit amount for covered accidental injuries sustained while participating in an organized athletic event.</p>	<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>Benefit Amounts:</p> <ul style="list-style-type: none"> • A \$1,000 benefit for being admitted to the hospital • \$1,200 for ICU admission • \$200 for each day you're confined (Substance abuse and mental health facilities are included) <p>Newborn Nursery Care Benefit - \$500 for enrolled employees. The child does not have to be covered to receive this benefit.</p> <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.

[†]If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.

If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse. These plans are not replacements for medical insurance.

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 Cigna DPPO Advantage network, will cost you less.

Learn about Cigna's 24/7/365 virtual dental care on myCigna.com.

DENTAL PLAN HIGHLIGHTS	CIGNA DENTAL PPO [^]		
	Cigna DPPO	Cigna DPPO Advantage	Out-of-Network
Calendar Year Benefits	\$2,000 per person combined maximum in- and out-of-network		
Annual Deductible (Individual/Family)	\$50 Individual \$100 Family	\$0 Individual \$0 Family	\$50 Individual \$100 Family
Preventive Care Exams, Cleanings (2 cleanings annually)	Covered at 100%	Covered at 100%	Covered at 100% of MRC ^{**}
Basic Care Fillings, Extractions	Covered at 80% after deductible	Covered at 100%	Covered at 80% of MRC ^{**} after deductible
Major Care Inlays, Crowns	Covered at 50% after deductible	Covered at 75%	Covered at 50% of MRC ^{**} after deductible
Orthodontia (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 ^{**} after deductible; \$1,500 plan lifetime maximum
Implants	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 ^{**} 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
Calendar Year Benefits	\$3,000 per person combined maximum in- and out-of-network		
Annual Deductible (Individual/Family)	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$100 Individual \$300 Family
Preventive Care Exams, Cleanings (3 cleanings annually)	Covered at 100%	Covered at 100%	Covered at 100% of MRC ^{**}
Basic Care Fillings, Extractions	Covered at 100%	Covered at 100%	Covered at 80% of MRC ^{**} after deductible
Major Care Inlays, Crowns	Covered at 75%	Covered at 75%	Covered at 50% of MRC ^{**} after deductible
Orthodontia (Adults & Children)	Covered at 50%; \$2,000 plan lifetime maximum	Covered at 50%; \$2,000 plan lifetime maximum	Covered at 50% of MRC ^{**} after deductible; \$2,000 plan lifetime maximum
Implants	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 ^{**} after deductible; subject to \$3,000 plan annual maximum

[^] Benefits eligible for interns

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

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services at 1-800-877-7195 for out-of-network plan details.

^Benefits eligible for interns

FLEXIBLE SPENDING ACCOUNTS (FSAs)

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 Open 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 2025.
- Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.

Commuter Benefits FSA:

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

Use-it-or-lose it!

IRS legislation allows for \$660 of account funds to carry over from 2025 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	\$3,300	Copays, deductibles, orthodontia, over-the-counter medications, etc.*
Limited Purpose Health Care FSA	Cigna HSA Plus Plan Participants	\$3,300	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	\$325/month for mass transit \$325/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	<ul style="list-style-type: none"> Employee: Benefit amount equals to two times (2X) your annual base salary, to a maximum of \$500,000 Spouse: \$10,000 benefit amount Child(ren): \$5,000 (\$500 birth to six months) benefit amount <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. You are automatically enrolled and the coverage is provided at no cost to you.
Supplemental Accidental Death & Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> Employee: Up to eight times (8X) your basic annual earnings, to a maximum of \$1.5 million. Families: Spouses will be covered at 50% of your coverage amount and your child(ren) will be covered at 10% of your coverage amount. Spouse, no child(ren): Your spouse will be covered at 60% of your coverage amount. Child(ren), no spouse: Your child(ren) will be covered at 15% of your coverage amount.
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 mental and nervous 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

New Chubb Lifetime Benefit Term Permanent Life Insurance can help to protect your family’s quality of life – after you’re gone or while you’re still living.

What makes LifeTime Insurance with Long-Term Care Benefits 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. Premiums will never increase and are guaranteed through age 100. After age 100, no premium is due.
- **Living Benefits:** The Accelerated Death Benefit (ADB) for Terminal Illness Rider is an added feature to help if you are diagnosed with a terminal illness. There is also a child(ren) term rider which covers all dependent children.
- **LTC Benefits:** Includes Accelerated Death Benefits for Long Term Care (LTC). If you need LTC, Death benefits can be paid early for home health care, assisted living, adult day care and nursing home care.*

*The benefit is equal to the greater of 4% of your death benefit per month or \$50 per day while you are living for up to 25 months. Premiums are waived while this benefit is being paid.

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: \$10,000 – \$100,000 benefit
Spouse: \$10,000 – \$30,000 benefit
- **Paid-Up Benefits:** After 10 years, paid-up benefits begin to accrue. At any point thereafter, if an you decide to stop paying the premium, a reduced paid-up benefit is issued and can never lapse. That means an when you retire, you can stop paying the premium and have a death benefit for the rest of their life - guaranteed.
- **Portable Coverage:** You can take this coverage with you if you change jobs or retire. **Transamerica will contact current plan members about keeping your current coverage.**

Plan ahead now!

30% of Americans say they would struggle financially within one month of a household wage earner dying unexpectedly.*

* 2023 Life Insurance Fact Sheet - LIMRA

Life Insurance Plan Comparison

	BASIC LIFE INSURANCE	SUPPLEMENTAL LIFE INSURANCE	PERMANENT LIFE INSURANCE
Will the premiums go up?	N/A - The premium is company-paid	The premiums increase as you get older	The premiums don't change
What's it for?	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
What happens if I need LTC?*	N/A	N/A	You can receive a monthly benefit, to reduce the physical, emotional, and financial burden associated with a debilitating condition

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 at **reduced premiums this year.**

This network provides comprehensive legal assistance, telephone advice, and office consultations on many different legal services, including but not limited to:

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

Visit www.legaleaseplan.com/sra for a full list of coverages in 2025. This plan is available via payroll deduction and provides coverage for you and your eligible dependents.

IDENTITY THEFT PROTECTION

New this year, we are pleased to partner with Norton LifeLock to offer a comprehensive identity theft protection plan that monitors multiple gateways into your identity and credit and alerts you of fraudulent activity.

Protection Services include:

- Credit Reports and Monitoring
- Bank Account Takeover Monitoring
- Data Breach Notifications
- Credit, Checking and Savings Account Monitoring

Why choose Norton LifeLock?

- **Identity Theft Protection:** Norton's proprietary technology monitors for fraudulent use of your SSN, name, address, and birth date in applications for credit services. The patented system sends alert by text, phone, email or mobile app when a potential threat is detected.
- **Online privacy:** Protect devices on vulnerable connections through bank-grade encryption to keep information private. Norton also scans common public people search websites for your info and helps you easily opt-out.

Create Your Online Account Today

Learn more online at norton.com/benefitpremier.

HOW BIG OF AN ISSUE IS IDENTITY THEFT?



**\$20
BILLION**

The total amount of traditional identity fraud losses in 2022



**15.4
MILLION**






The number of U.S. adult victims of identity fraud in 2022

Javelin Strategy and Research, Identity Fraud Study, 2023

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 Essentials:** Build healthy habits with access to self-care resources including skill-building videos, articles, and more that are designed to help you thrive!

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.

Exos Wellness Program[^]

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

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 backup.brighthouse.com (Employer Username: SRA Password: Benefits4You).

[^]Benefits eligible for interns

SRA RESOURCES

SRA provides many helpful resources that can help you navigate your 2025 benefit decisions. Be sure to learn more about, and take advantage of, the great plans available.

Enrollment Support

Virtual Benefits Fair October 28 – November 15, 2024

Join our new interactive virtual benefits fair experience for employees and dependents to learn about the upcoming benefits and how to enroll. Use links below to learn more.

- Full-time link: <https://app.airbo.com/ard/sra-full-time>
- Intern link: <https://app.airbo.com/ard/sra-interns>

Rightway

Reach out to Rightway for assistance with benefit questions at 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.

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.



Download the app from your device's app store.

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 [this KP link](#) 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. Learn about whole-person virtual care through myVirtualCare plan at [this VCAP link](#).

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**.



2025 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, 2025. A tobacco surcharge of \$50 per user, per month (max. of \$100) will be charged. What is your 2025 deduction? Log into digital.benefitsnow.com/SRA to view your current bi-weekly payroll deductions.

MONTHLY CONTRIBUTIONS FOR 2025		
Plan Type and Coverage Level	What YOU pay	What SRA pays
myVirtualCare Plan, Prescription Drug		
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	\$463.95
Employee + Spouse/Domestic Partner (Intern)	\$110.00	\$1,000.88
Employee + Child(ren) (Intern)	\$93.00	\$866.40
Employee + Family (Intern)	\$171.00	\$1,596.32
Cigna HSA Plus Plan, Prescription Drug		
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
Cigna Open Access Plus (OAP), Prescription Drug		
Employee Only	\$62.00	\$527.44
Employee + Spouse/Domestic Partner	\$150.00	\$1,146.76
Employee + Child(ren)	\$129.00	\$990.94
Employee + Family	\$239.00	\$1,824.04
Kaiser N/S Ca HMO Plan, Prescription Drug		
Employee Only	\$99.00	\$608.86
Employee + Spouse/Domestic Partner	\$234.00	\$1,323.31
Employee + Child(ren)	\$212.00	\$1,203.74
Employee + Family	\$319.00	\$1,804.60
Dental Plan		
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
Dental Buy-Up Plan		
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
Vision Plan		
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

NOTE: Employer's contribution to domestic partner's benefits coverage is treated as taxable income to the employee. It is recorded as imputed earnings which is separate, and in addition to, employee's bi-weekly deductions.

IMPORTANT CONTACTS

For full list of contacts, visit sra.samsung.com/benefits > Benefit Contacts.

BENEFIT/RESOURCE	PHONE	WEBSITE
SHARED SERVICE CENTER		
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
SRA BENEFITS MICROSITE		
Check out our microsite for enrollment instructions, benefit highlights and additional supplemental benefit contact information.		sra.samsung.com/benefits
ONLINE ENROLLMENT PLATFORM		
Alight	1-855-557-3247, Prompt 3, 1, 1	digital.benefitsnow.com/SRA
BENEFIT NAVIGATION SUPPORT		
Rightway	1-833-689-0339	https://member.rightwayhealthcare.com/ Download the Rightway app in the Google Play Store or app store
EMPLOYEE ASSISTANCE/MENTAL HEALTH PROGRAM		
LYRA Health	1-877- 729-9010	sra.lyrahealth.com
MEDICAL		
myVirtualCare Access Plan	1-833-865-1187	myvirtualcareaccess.com For more information, visit: this Luminare Health Link
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	myCigna.com Download the myCigna app in the Google Play Store or app store
Kaiser HMO	English: 1-800-464-4000 Spanish: 1-800-788-0616 Chinese dialects: 1-800-757-7585 Hearing and speech impaired: TTY 711	www.kp.org For enrollment information, visit this KP link
PRESCRIPTION DRUGS		
CVS Caremark	1-844-328-9674 Korean Translation: 1-800-521-3935	www.caremark.com
DENTAL		
Cigna Dental PPO	English: 1-800-244-6224 (24/7) Korean: 1-855-202-2634 Enrollment Information Line: 1-888-806-5042	myCigna.com Download the myCigna app in the Google Play Store or app store
VISION		
Vision Service Plan (VSP)	1-800-877-7195	www.vsp.com
FLEXIBLE SPENDING ACCOUNTS		
Optum Financial	1-877-292-4040	www.optumfinancial.com
HEALTH CARE SAVINGS ACCOUNT		
Fidelity	1-800-835-5095	Fidelity HSA

NOTE: Actual plan provisions for Samsung Research America (SRA) (“the Company”) benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

