



BENEFITS **GUIDE**

FOR BENEFITS EFFECTIVE JANUARY 1 – DECEMBER 31, 2025



2025

NFS GUARD EMPLOYEES



WHAT'S INSIDE

- | | | | |
|----------|---|-----------|-----------------------------------|
| 1 | Welcome To Open Enrollment | 8 | Dental Benefits |
| 3 | The Basics | 9 | Vision Benefits |
| 4 | Medical Benefits | 10 | Spending Accounts |
| 5 | Your Prescription Drug Plan | 12 | Health Advocate |
| 7 | Medical & Prescription Drug Employee Contributions (Monthly) | 13 | Income Protection Benefits |
| | | 14 | Voluntary Benefit Options |
| | | 15 | Provider Contacts |

WELCOME TO OPEN ENROLLMENT



It is hard to believe that 2025 is just around the corner. With the new year approaching, that brings another benefit annual enrollment process, which will begin on October 28, 2024 and extend through November 8, 2024. This year's enrollment process will be different, along with aspects of several existing benefit plans. This enrollment guide is designed to ensure you have all the relevant information to make your 2025 benefit selections.

WHAT IS NOT CHANGING?

- Medical and prescription plan designs
- Your company-paid life and accidental death and dismemberment (“AD&D”) insurance coverage
- Access to a Flexible Spending Account (“FSA”) and a Dependent Care Flexible Spending Account (“DCFSA”).

WHAT IS CHANGING?

- **How you enroll in benefits:** Nuclear Fuel Services health and welfare plans are moving under the administration of the BWXT Enrollment Center. This year, enrollment will be paperless, and there will be three options available to enroll, as outlined below. During the annual enrollment window, you may change your elections at any time, and following the enrollment window, you will receive a paper enrollment confirmation statement delivered to your home address on file.
 - **Enroll via Phone:** You may contact the BWXT Enrollment Center at 844-708-1088 (and select Option 2 from the menu) anytime between 8 a.m. and 8 p.m. Eastern Standard Time, Monday through Friday. A representative will assist you with making your enrollment selections and adding your dependents and beneficiaries.
 - **Enroll via the Web:** Visit www.bwxt.com/enrollment. Detailed instructions to enroll online are provided within this enrollment guide.
 - **Use the bswift Mobile App (bswift Mobile):** Using bswift Mobile allows you to have convenient access to your benefits information 24/7/365.
- **Enrollment will be active in order to ensure beneficiary elections are current:** We have had recent examples of former spouses being listed as beneficiaries of life insurance coverage, which was not the true intention of the employee. We understand that many times, employees will make an initial election at the time of hire, and then never re-visit this process even though life circumstances have changed. As part of this migration to the BWXT Enrollment Center, all health and welfare beneficiaries will default to “Your Estate” absent a beneficiary election. Please use this opportunity to refresh your beneficiary elections. You may also wish to review your 401k beneficiary elections at www.vanguard.com.
- **Dependent Verification:** To complete our federal compliance process with respect to dependent verification, to the extent you added new dependents to benefits coverage after May 2023, and those dependents were not verified during the 2023 Dependent Audit, they will go through the dependent verification process after annual enrollment is complete. If applicable, dependent verification communications will be sent to your home address on file, and dependents must be verified timely, in order for 2025 coverage to remain in place. Any dependents previously verified will not be subject to dependent verification. Going forward, new dependents added to coverage will be subject to dependent verification. This is necessary to remain in compliance with federal regulations that require dependents under BWXT plans be legitimately eligible to participate.
- **Medical, prescription, dental, vision and spending account administrators are changing:** While the plan designs remain unchanged (except for those changes to the dental and vision plans outlined below), the administrators of these plans are changing.
 - **Medical:** From UMR to Anthem Blue Cross/Blue Shield
 - **Prescription:** From Optum Rx to Capital Rx



WELCOME TO OPEN ENROLLMENT

- **Dental:** From Meritain to Anthem Blue Cross/Blue Shield
- **Vision:** From Superior Vision to Anthem Blue Cross/Blue Shield
- **Spending Accounts:** From Admin America to Health Equity
- **Dental Plan Design:** Union leadership has endorsed a plan design that allows for coverage of dependents up to age 26 regardless of such things as marital status, student status or financial dependency.
- **Vision Plan Design:** Union leadership has endorsed a plan design change that eliminates most co-pays under the plan, and allows for coverage of dependents up to age 26 regardless of such things as marital status, student status or financial dependency.
- **Aflac Accident Advantage Plan:** This plan will no longer be sponsored by BWXT in 2025. However, if you wish to keep this plan, you can contact Aflac at 800-992-3522 to arrange for direct bill to your home. In its place, BWXT will offer two Group Accident plans via MetLife that will be available for selection during the annual enrollment process.
- **Aflac Cancer Protection Assurance:** This plan will no longer be sponsored by BWXT in 2025. However, if you wish to keep this plan, you can contact Aflac at 800-992-3522 to arrange for direct bill to your home. In its place, BWXT will offer a Group Critical Illness plan (that covers cancer, along with a broad array of other illnesses) via MetLife that will be available for selection during the annual enrollment process.
- **National Union Fire Insurance Company Accidental Death & Dismemberment Plan:** This plan will no longer be sponsored by BWXT in 2025. However, if you wish to keep this plan, you can request an individual policy conversion form from your local Human Resources Team.

More details around these changes are included in this guide.

Throughout this transition, your local HR team and the benefits enrollment center will be available for support. We remain focused on preserving the value of the benefits offered to you; ensuring you have a positive annual enrollment experience; and offering better access to your benefits information, along with efficiency to make applicable changes during the course of the year.

Very truly yours,

ADAM T. HISTED
VP, TOTAL REWARDS, HR SYSTEMS AND PROCESS





WHO IS ELIGIBLE FOR BWXT BENEFITS?

Employees who work more than 20 hours per week are eligible to participate in BWXT benefit plans. Interns, seasonal field employees, part-time casual employees, contract employees paid through a third-party agency, and the like are ineligible to participate.

WHEN CAN I ENROLL IN BENEFITS?

- **New Hires (in general):** New hires may enroll in BWXT benefit plans within 31 days of their date of hire. Benefits will be effective immediately if hired on the first of the month; otherwise, benefits will be effective on the first of the month following the date of hire. New hires after Oct. 28, 2024, will be required to enroll in 2024 benefits and 2025 benefits.
- **During Open Enrollment:** Enroll online at www.bwxt.com/enrollment from Oct. 28, 2024 – Nov. 8, 2024.

NEED ASSISTANCE OR HAVE A QUESTION?

Contact the Benefits Team at bwxtbenefits@bwxt.com.

WHERE DO I ENROLL IN BENEFITS?

Enrolling in benefits is easy! You have options:

- Enroll online at www.bwxt.com/enrollment.
- Enroll via phone at 844-708-1088; weekdays (with the exception of holidays) from 8 a.m. to 8 p.m., Eastern Standard Time.
- Enroll from your phone, via the bswift mobile app.





MEDICAL BENEFITS

MEDICAL PLAN OVERVIEW

For 2025, medical coverage will move to Anthem. You can enjoy access to providers in the Blue Card PPO Network.

		PPO PLAN	
		IN-NETWORK	OUT-OF-NETWORK
Employee Only	Annual Deductible	\$350	\$600
	Co-Insurance	10%	30%
	Annual Out-of-Pocket Maximum	\$1,500	\$3,500
Employee + Family	Annual Deductible	\$700	\$1,200
	Co-Insurance	10%	30%
	Annual Out-of-Pocket Maximum	\$3,500	\$7,000
Preventive Care		Eligible expenses covered at 100%	
Doctor Visit		\$25 co-pay	30% coinsurance
Specialist Visit		\$50 co-pay	30% coinsurance
LiveHealth Online		\$25 co-pay	



YOUR PRESCRIPTION DRUG PLAN



NEW for 2025, we will partner with Capital Rx for our prescription drug program. You will receive the same services you are familiar with today. However, Capital Rx will continue to enhance your member experience to best suit your needs.

Once active with Capital Rx, customer care experts are available 24/7 to support you. You can reach Capital Rx by dialing the number listed on the back of your ID card once received.

Manage your pharmacy benefits on the go with the Capital Rx mobile app. Personalized access will be available after January 1, 2025.

After January 1, 2025, access the member portal online by scanning this code or visit www.cap-rx.com.



Capital Rx Pharmacy Benefit FAQs

Can I still fill my prescriptions at my preferred pharmacy with Capital Rx?

Capital Rx maintains a national network of more than 60,000 pharmacies, including all national chains and most independent pharmacies. However, with some prescription benefit plans, certain pharmacies may be excluded from the network. To confirm the network status of your preferred pharmacy, use the Capital Rx microsite link found below. Once you arrive at the pharmacy, don't forget to show the pharmacist your ID card to ensure you only pay the out-of-pocket cost associated with your prescription benefit plan.

Is my current (or new) prescription covered by Capital Rx?

Your coverage for each prescription drug is outlined on the Capital Rx formulary (i.e., preferred drug list). To confirm the coverage status of a medication – including if a prior authorization, step therapy, or quantity limit applies – please consult the Liberty formulary by using the Capital Rx microsite link found below.

How do I know what my out-of-pocket cost (i.e., co-pay or coinsurance) will be with Capital Rx?

You can easily view expected medication cost by logging into the member portal and click the **best price** icon, once the portal goes live in 2025. Enter the name of the medication in the drug name field. Define specific options using the drop downs for type, form, dosage, and quantity. Click on the **find lowest price** icon. A list of local pharmacies will be provided along with the expected cost for the specified medication.

CAPITAL RX MICROSITE

Visit our website at <https://enrollment.cap-rx.com/liberty> to search for in-network pharmacies and to check if your prescription medication is currently covered under the formulary.



YOUR PRESCRIPTION DRUG PLAN

PRESCRIPTION DRUG COVERAGE AT A GLANCE

	PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK
34-DAY RETAIL SUPPLY (NON-MAINTENANCE MEDICATIONS)		
Generic	\$15 co-pay	Not covered
Preferred Brand	\$40 co-pay	Not covered
Non-Preferred Brand	\$55 co-pay	Not covered
100-DAY OR MAIL-ORDER SUPPLY (MAINTENANCE MEDICATIONS)		
Generic	\$30 co-pay	Not covered
Preferred Brand	\$80 co-pay	Not covered
Non-Preferred Brand	\$110 co-pay	Not covered
SPECIALITY		
Generic	\$15 co-pay	Not covered
Preferred Brand	\$40 co-pay	Not covered
Non-Preferred Brand	\$55 co-pay	Not covered



MEDICAL & PRESCRIPTION DRUG EMPLOYEE CONTRIBUTIONS (MONTHLY)



For January - May 2025, the rates you pay will be monthly and are for both medical and pharmacy coverages. Rates will continue to change effective June 1 each year based on the previous policy years' claims experience and total cost per the union contract.

COVERAGE TIER	PPO PLAN
Employee Only	\$109.81
Employee + Spouse	\$219.64
Employee + Child(ren)	\$164.73
Employee + Family	\$274.54

The Convenience of Telehealth

Have any of your children become ill in the middle of the night? Have you been traveling for business or pleasure and become ill? For unexpected, non-serious health issues, telehealth can be a convenient way to access care from your home or on the road. BWXT provides telehealth services to employees via LiveHealth Online. Simply download the app (supported by both Apple and Android) or log in online at www.livehealthonline.com, then enter your insurance information and schedule an appointment to meet with a physician 24/7/365. You can even enter your preferred pharmacy; that way, if your telehealth physician determines a prescription is necessary, they can send it directly to the pharmacy of your choice!



DID YOU KNOW?



DENTAL BENEFITS



Oral health is a key contributor to overall physical health and well-being. The Dental Plans offered are designed to help you maintain and improve your oral health. Both of our plan options cover preventive and diagnostic dental care at 100% before the deductible is triggered, up to benefit limits.

DENTAL PLANS AT A GLANCE

FEATURE	DENTAL BASIC
Annual Maximum Benefit/calendar year	\$1,800/person
Deductible	\$25/person; up to \$75/family
Preventive & Diagnostic Care	No deductible; plan pays 100% of R&C up to 4 visits/calendar year
Basic & Restorative Care	Plan pays 60% after deductible
Major Care	Plan pays 60% after deductible
Orthodontia (all eligible members)	No deductible; plan pays 100%
Orthodontia Lifetime Maximum Benefit (all eligible members)	\$2,500

DENTAL PLAN EMPLOYEE CONTRIBUTIONS (MONTHLY)

COVERAGE TIER	DENTAL BASIC
Employee Only	\$2.80
Employee + Spouse	\$5.59
Employee + Child(ren)	\$4.18
Employee + Family	\$6.98



ORAL HEALTH

According to the Mayo Clinic, your oral health can have a direct influence on several medical conditions, including endocarditis, cardiovascular disease, pregnancy and birth complications and pneumonia. To protect your oral health, follow these guidelines:

- Brush your teeth at least twice a day for two minutes each time. Use a soft-bristled brush and fluoride toothpaste.
- Floss daily.
- Use mouthwash to remove food particles left after brushing and flossing.
- Eat a healthy diet and limit the amount of sugary foods and drinks you consume.
- Replace your toothbrush every three to four months, or sooner if bristles are splayed or worn.
- Schedule regular dental checkups and cleanings.
- Avoid tobacco use.

DID YOU KNOW?



The Vision Plan, through Anthem Blue View Vision, provides coverage once every 12 months for routine eye exams and glasses or contacts and offers services through a network of over 37,000 providers at a lower cost than you would pay without vision benefit coverage. When you visit an in-network provider, BWXT will cover most services at 100% after you pay a co-pay. If you go to an out-of-network provider, you will receive an allowance for services and may need to file for claims reimbursement.

LASER VISION BENEFIT

Save \$800 on LASIK when you choose any “featured” Premier LASIK Network provider. Save 15% with all other in-network providers.

VISION PLAN AT A GLANCE

	IN-NETWORK BENEFIT PAYS	OUT-OF-NETWORK BENEFIT REIMBURSES
Routine Eye Exam	\$0 co-pay	Up to \$42
GLASSES		
Single Vision	\$0 co-pay	Up to \$47
Lined Bifocal	\$0 co-pay	Up to \$60
Lined Trifocal	\$0 co-pay	Up to \$80
Lenticular	\$0 co-pay	Up to \$125
Frames	\$140 allowance, then 20% off any balance	Up to \$47
CONTACT LENSES		
Elective Conventional	\$125 allowance, then 15% off any balance	Up to \$105
Elective Disposable	\$125 allowance with no additional discount	Up to \$105
Non-Elective (Medically Necessary)	Covered in full	Up to \$210
Standard Fitting	Up to \$40	Not covered
Premium Fitting	10% off retail price	Not covered

VISION PLAN EMPLOYEE CONTRIBUTIONS (MONTHLY)

COVERAGE TIER	BLUE VIEW VISION
Employee Only	\$7.00
Employee + 1	\$14.00
Employee + Family	\$18.67



SPENDING ACCOUNTS

HealthEquity®

BWXT offers access to several spending accounts to help you cover eligible expenses on a tax-advantaged basis. These accounts include

- Flexible Spending Account (FSA).
- Dependent Care Flexible Spending Account (DCFSA).

Our spending account administration is provided by HealthEquity. HealthEquity is one of the largest spending account administrators in the United States, serving more than 14 million members across 120,000 organizations. The organization's integrations with both Anthem and BWXT's Thrift Plan 401K record keeper, Vanguard, will result in an enhanced user experience for members.

NOTE: The last day you can file claims for expenses incurred in 2024 with Admin America is 3/31/25. Claims filed during the runout period must be manually filed for reimbursement (cannot use debit card).



SPENDING ACCOUNTS



SPENDING ACCOUNTS OVERVIEW

FEATURE	FSA	DCFSA
Eligibility	Participants in the PPO Plan.	Participants in the PPO Plan.
Who Funds	Employee only	Employee only
2025 Maximum Contribution	\$3,200*	\$5,000
Company Contributions	None	None
Grace Period	Funds remaining at year end can continue to be used until March 15, 2026.	Funds remaining at year-end can continue to be used until March 15, 2026.
Portability	If you leave or retire from BWXT, you will forfeit any remaining funds unless you enroll in COBRA.	If you leave or retire from BWXT, you will forfeit any remaining funds.
Eligible Expenses	Eligible medical, dental and vision expenses, including deductibles, co-insurance and co-pays.	Eligible childcare or eldercare expenses only.

*We anticipate that the IRS will release updated FSA maximums later this year. Once confirmed, we will follow the official release of the federal guideline.

Visit the FSA Store to browse eligible expenses! Use \$5 savings code HealthEquity24 (1 per customer, expires 3/31/2025) online at fsastore.com/healthequity.

Interested in the Dependent Care Flexible Spending Account? See how much you can save online at HealthEquity.com/Learn/DCFSA.



It's not easy when challenges arise. Big or small, personal or work-related, the Health Advocate Employee Assistance Program (EAP) is there to help you address and overcome obstacles so you can live a more meaningful life. You are only a phone call away from free, confidential counseling on a wide variety of personal work/life balance concerns and so much more. Just call, tap, or click to reach us and receive confidential, personalized support from our caring team.

CONNECT WITH US TO:

- **Figure out what type of counseling** may work best for you and what counseling options are available to you: telephone, virtual or in-person
- Build skills to address a variety of **emotional and mental health needs**, and develop a plan to feel more in control
- Locate the right resources to help you **better balance work and life** such as childcare, eldercare and more
- **Find long-term help** from qualified professionals and treatment centers
- Get guidance from specialists for help with **legal and financial issues**
- Get help with travel plans, event planning, reservations, and other time-consuming tasks through our **concierge service**



INCOME PROTECTION BENEFITS



THE HARTFORD

BWXT offers various forms of income protection benefits to employees. Some benefits are fully paid by BWXT, whereas others are available as employee-paid supplemental coverages or enhancements.

BENEFIT	WHO PAYS?		ENROLLMENT
	BWXT	EMPLOYEE	
Employee Basic Life Insurance <ul style="list-style-type: none"> ■ \$85,000 of coverage is provided at no cost to you. ■ Pays a death benefit to your beneficiary should you die. ■ Evidence of Insurability (EOI) is not required. 	X		No
Optional Spouse Life Insurance <ul style="list-style-type: none"> ■ You may select Spouse Life Insurance in the amount of \$10,000, \$15,000, or \$20,000 increment levels. ■ Pays a death benefit to you should your spouse die. ■ Evidence of Insurability (EOI) is not required if you are currently enrolled. If you previously declined coverage and choose to enroll during annual enrollment (AE) or later or try to increase your amount, EOI is required. 		X	Yes
Basic Long-Term Disability <ul style="list-style-type: none"> ■ Coverage is provided at no cost to you; however, imputed income tax will be deducted from your pay to ensure any benefits payable in the future remain tax-free. ■ Pays you 60% of your income, up to a monthly income limit of \$10,000, if you are unable to work because of a verified accident or illness. 	X		No
Basic Accidental Death & Dismemberment Insurance (AD&D) <ul style="list-style-type: none"> ■ Basic coverage of \$85,000 is provided at no cost to you. ■ Pays a lump-sum benefit to you or your designated beneficiary should you die as the result of an accident or should you experience a catastrophic event that results in (among other things) the loss of a limb or appendage. 	X		No



VOLUNTARY BENEFIT OPTIONS



BWXT is proud to offer access to many valuable voluntary benefits at group rates to help financially protect you when the unexpected occurs. Our voluntary benefit program offerings give our employees more access to the things that matter most to them.

VOLUNTARY BENEFIT	CARRIER	MONTHLY COST
<p>Group Critical Illness Insurance</p> <p>Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum benefit payment — one convenient payment all at once — when you or your family may need it most. While recovering, Critical Illness Insurance is there to help make things a little easier. Employees may select coverage in increments of \$10,000, from \$10,000 to \$50,000. Spouses and children will be covered at 50% of the employee's selected rate. EOI is not required.</p>	MetLife	Varies based on selected coverage level and employee age
<p>Group Accident Insurance</p> <p>For a covered event, accident insurance provides you with a benefit payment paid directly to you — not to your doctors, hospitals or healthcare providers. You can spend the funds on anything you need, such as extra bills when you may need additional support. It can also help pay for expenses you may not think of, like childcare and transportation to your appointments. For the High Plan, the maximum single benefit payable is \$50,000 for the employee; \$25,000 for the spouse; and \$10,000 for each child. For the Low Plan, the maximum single benefit payable is \$25,000 for the employee; \$12,500 for the spouse; and \$5,000 for each child.</p>	MetLife	<p>High Plan</p> <p>Employee Only: \$11.04 Employee + Spouse: \$21.71 Employee + Child(ren): \$26.03 Employee + Family: \$30.75</p> <p>Low Plan</p> <p>Employee Only: \$7.64 Employee + Spouse: \$15.10 Employee + Child(ren): \$18.17 Employee + Family: \$21.45</p>

Learn more about the available MetLife plans by watching these quick videos:

Critical Illness



Accident



PROVIDER CONTACTS



NEED ASSISTANCE OR HAVE A QUESTION?

Contact the Benefits Team at bwxtbenefits@bwxt.com.

Benefit	Provider/Administrator	Website	Phone Number
Enrollment	BWXT Enrollment Center	www.bwxt.com/enrollment	844-708-1088 (weekdays, 8 a.m. to 8 p.m. Eastern Standard Time except holidays)
EAP	Health Advocate	healthadvocate.com/members	877-240-6863
Medical and Prescription Drug Information	Anthem Blue Cross Blue Shield Capital Rx	www.anthem.com cap-rx.com	844-344-7419 833-463-1652
Virtual Healthcare	LiveHealth Online	www.livehealthonline.com	888-548-3432
Flexible Spending Account (FSA) (Medical & Dependent Care Reimbursement)	HealthEquity	my.HealthEquity.com	877-713-7712
Dental Benefit	Anthem Blue Cross Blue Shield	www.anthem.com	866-470-7250
Vision Benefit	Anthem Blue Cross Blue Shield	www.anthem.com	866-723-0515
Life and AD&D	The Hartford	www.thehartford.com	888-301-5615
Long-Term Disability	The Hartford	www.thehartford.com	888-301-5615
Critical Illness	MetLife	www.metlife.com/insurance/accident-health/critical-illness-insurance.com	800-GET-MET-8 (800-438-6388)
Accident Insurance	MetLife	www.metlife.com/insurance/accident-health/accident-insurance/	800-GET-MET-8 (800-438-6388)
Family Medical Leave	BWXT	www.matrixcos.com	877-202-0055
COBRA - for COBRA participants	bswift	Email: COBRA@bswift.com	844-708-1088



BWXT has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. Any examples, such as infographics provided in this guide are purely illustrative in nature, and actual plan costs and coverage will differ based on coverage selected. BWXT reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and BWXT share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with BWXT.