



2023 Employee Benefits Guide

For Staff Located in
the San Antonio Area



SOUTHWEST RESEARCH INSTITUTE

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A Message from the President



I am pleased to present this 2023 Employee Benefits Guide. In the following pages you'll find basic information on benefits provided by Southwest Research Institute®.

Our benefits program is designed to support you and your family beyond the workplace. As this guide shows, we offer a comprehensive package with a number of options for healthcare, insurance, retirement, and wellness programs available to you and your family.

Please take some time to familiarize yourself with the benefits detailed in this guide. You and your family's well-being are important to us.

A handwritten signature in black ink that reads "Adam Hamilton". The signature is fluid and cursive, with a long horizontal stroke at the end.

Adam L. Hamilton, P.E., President
Southwest Research Institute

Look for the following symbols throughout the document.



Professional
Development



Family Support



Work-Life Balance



Health &
Wellness

As medical costs increase and most Americans find their benefits shrinking, SwRI continues to offer comprehensive medical, dental and vision care benefits for you and your family, allowing you to choose the plans that best fit your needs. Institute premiums and plan co-sharing of benefit costs remain competitive with the best employer packages on the market, despite rising costs.



Medical, Dental & Vision Care Plans

Eligibility

As a regular employee (full-time or part-time, working a minimum of 20 hours per week), you are eligible to participate in the medical, dental and vision care plans. Eligible dependents include your spouse or domestic partner as well as your dependent children and stepchildren under the age of 26.

Benefits Overview

You may enroll during new employee orientation or within 31 days of your hire date. Annually, you may elect changes to your benefit elections. Generally, benefit elections are revised only during the annual open enrollment period, usually in November, and changes become effective on January 1 of the following calendar year. Other than during open enrollment, you may make changes only when a qualifying event occurs.

SwRI allows a 31-day period to initiate a benefit change following a qualifying event. These events include the addition or dropping of a medical care plan by a spouse or domestic partner. SwRI allows a 60-day period to initiate a benefit change for a spouse, domestic partner, or dependent child's qualification for or loss of Medicaid coverage. The 31-day period may also apply to family status changes such as marriage, divorce, birth or adoption of a child, commencement or termination of your spouse, domestic partner, or dependent child's employment, significant change in a spouse, domestic partner, or dependent child's health care coverage, or death of a spouse, domestic partner, or dependent child.

Open Enrollment

During the annual open enrollment period, you will have an opportunity to review your voluntary employee benefit program elections and add or delete programs or change your participating family members in a program, as needed. Most of the programs that permit annual changes are covered by the Section 125 plan. A new election must be made for contributions to health care or dependent care flexible spending account for each new calendar year. To elect setting aside pre-tax dollars for eligible health care and dependent care, an amount for the plan year must be entered on the applicable electronic form.

Additionally, the open enrollment process provides you an opportunity to review your beneficiary designations and your dependent information and make appropriate changes.

A change due to open enrollment or a qualifying event is initiated by accessing Employee Self Service through the ITC Portal on the I2net. Approval of your elections requires that you click the approval button and submit your electronic form.

Enrollment Changes

Contact the Employee Benefits Office to enroll new dependents within 31 days of eligibility; for example, a spouse should be added within 31 days of the marriage or a newborn or adopted child should be added within 31 days of birth or adoption. Otherwise, dependents may only be added during the next open enrollment period. For medical plans, a newborn child is covered automatically from birth for 31 days, if a parent is covered. Beyond that, a child's coverage is effective on the date of enrollment. All qualifying events must be supported by appropriate documents, i.e., marriage certificate, birth certificate, loss of coverage, etc.

Medical Care Programs

The Institute offers two medical plans and the Tricare Supplement Program so you may choose the one that is right for you in your current situation. The medical plans are known in the health care industry as

Exclusive Provider Organizations (EPO).

EPO participants must select network providers only. No pre-existing condition restrictions apply to any of the plans offered by SwRI. Please refer to comparison of medical care options beginning on page 6.

TRICARE Supplement Program

If you are a military retiree under the age of 65, SwRI offers the TRICARE Supplement Program (TSP). TSP also covers eligible dependents, including unmarried children through age 21 (23 if a full-time student) or under age 26 if enrolled in TRICARE Young Adult (TYA) program. TSP provides secondary coverage to the TRICARE Plan, the Pentagon's health insurance program for the military community. TSP coordinates covered benefits with the TRICARE Plan so that, on a combined basis, eligible participants have nearly 100 percent coverage of all medical costs.

Additional information can be obtained from the Employee Benefits Office.

Dental Care Program

Every eligible SwRI employee receives dental coverage at no cost. Dependent dental coverage is voluntary, and the related premiums are required at full cost.

Under the Dental plan, a participant may ensure savings by selecting any licensed dentist in either the PPO or Premier network. The PPO network is designed to maximize your savings. Providers in the Premier network charge slightly higher fees than the PPO network. The maximum benefit per calendar year is \$2,000 per participant, with an annual deductible of \$50 per participant that applies to certain dental services. An orthodontia benefit, with a lifetime maximum benefit of \$1,500, is also provided. Out-of-network providers are capped at Premier network rates which can further increase your cost when using an Out-of-network Dentist. Routine preventive services are covered with no deductible or co-payment and do not count toward the annual maximum.

See summary of dental care option on page 7.

Vision Care Programs

Vision care plans are available on a voluntary basis for employees and their dependents. The plans cover eye exams (for a minimal co-pay), refraction, corrective lenses, or one set of frames per participant annually up to a maximum dollar amount. Using an optometrist participating in your plan affords optimum savings over an optometrist outside your plan's network.

Please refer to comparison of vision care options on page 8.

Health Care & Dependent Care Reimbursement

Health Care Reimbursement Account Program

Health Care Reimbursement accounts allow participating employees to use pretax dollars to reimburse themselves for eligible health care expenses that are not covered by medical, dental or vision care plans — including deductibles, co-payments and other non-covered expenses. In 2023, no more than \$3,050 can be set aside under the plan. Exceptions to the reimbursable medical costs include those for elective cosmetic surgery and premiums to a spouse's health care plan. Over-the-counter drug costs (vitamins are excluded) are eligible in 2023 for reimbursement without a doctor's prescription.

Participation

During Open Enrollment, you may authorize a regular pre-tax deduction to create a health care reimbursement account. Because your gross biweekly salary is reduced by the amount you contribute

each pay period, your contribution is not subject to Social Security and federal income taxes. Only one salary reduction agreement is permitted for each calendar year, unless a qualifying event or a change in family status occurs (contact the Employee Benefits Office if you have questions about what qualifies). A Section 125 Worksheet is available from the Employee Benefits Office to estimate your eligible medical costs per year.

Health Care Reimbursement Account Claims

For reimbursement of eligible expenses, submit an electronic claim form with supporting documentation, such as your plan's explanation of benefits form. To be eligible, claims must be for services performed or qualified purchases made between January 1 of the current plan year and the end of February of the following plan year (referred to as the coverage period). Carefully estimate how much to contribute to this account. Under IRS regulations, any leftover balance of tax-free dollars at the end of the coverage period is forfeited to the Institute. Money deposited in, or paid out of, this account is administered by the Employee Benefits Office. Information about claims and account balances can be obtained through the Employee Self Service link on the I2net.

Dependent Care Reimbursement Account Program

The SwRI employees' Dependent Care Reimbursement Account offers tax-free reimbursement for childcare expenses, or daycare expenses for elderly or disabled dependents, subject to IRS requirements. The SwRI Section 125 Plan allows participants to set aside tax-free dollars, through a salary reduction arrangement, to cover eligible cost of care for eligible dependents. Contributions are made to a Dependent Care Reimbursement Account. In 2023, no more than \$5,000 per household can be set aside under the plan (or \$2,500 if married and filing separately).

Participation

During Open Enrollment, you may authorize a pre-tax deduction to create a dependent care reimbursement account. Because an employee's gross biweekly salary is reduced by these contributions, the portion that is contributed to the account is not subject to Social Security and federal income taxes. Only one salary reduction agreement is permitted per calendar year, unless a qualifying event or a change in family status occurs (contact the Employee Benefits Office if you have questions about what qualifies).

Dependent Care Reimbursement Account Claims

For reimbursement of eligible expenses, submit an electronic claim form with supporting documentation, such as receipts or daycare invoice/statement. Claims must be for dependent care assistance services received during the coverage period, between January 1 and December 31 of the current plan year. Carefully estimate how much to contribute to this account. Under IRS regulations, any leftover balance of tax-free dollars at the end of the coverage period is forfeited to the Institute. Money deposited in, or paid out of, this account is administered by the Employee Benefits Office. Information about claims and account balances can be obtained through the Employee Self Service link on the I2net.

COBRA Program

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires employers to allow terminated employees (voluntary or involuntary) and eligible dependents (qualified persons), who would otherwise lose their health care coverage, to continue participation in their employer's medical care, dental care and vision care (group health care) plans, including employee assistance programs. COBRA also provides continued participation in a health care spending account for the remainder of calendar year.

Continuing Your Insurance Coverage

Generally, an employee may continue his or her group health care plan coverage for up to 18 months if his or her employment terminates for any reason except gross misconduct. Persons eligible for the COBRA program should check the Health Insurance Marketplace for additional options to buy health insurance coverage by going to the www.healthcare.gov website.

Continuing Coverage for Dependents

An employee's eligible dependents may also continue their coverage for up to 36 months, under certain circumstances (divorce or child reaches age 26), if they were enrolled at the time they became ineligible to be a dependent. It is the responsibility of the employee to inform Southwest Research Institute of any qualifying event affecting enrollment or benefits continuation. The Employee Benefits Office must be notified as soon as possible and in no case later than 60 days of the event.

Activating COBRA

Qualified persons interested in electing COBRA must do so by submitting the completed election form to the Employee Benefits Office within 60 days from the event date. The group health insurance will not be reinstated until an employee elects and pays for the health insurance coverage.

REMEMBER: An eligible person or parent of an eligible child must sign up for this continuation option; it is NOT automatic.

COBRA Costs

The qualified person electing continued coverage must pay the required premiums, which generally are 102 percent of full cost. Payments must be delivered or mailed to the Employee Benefits Office of Southwest Research Institute on or before the due date. Automatic payment withdrawals can also be set up to be drafted from a personal bank account. Southwest Research Institute does not pay any part of the premium.

More information on the COBRA program can be obtained from the Employee Benefits Office.

Medical, Dental & Vision Care Programs at a Glance

Benefit Program	Service Provider	How Administered	Who Pays	How Employee Pays
Medical Care	United Healthcare Choice - Exclusive Provider Organization (EPO)	Self-funded, administered by United Healthcare	The Institute pays a substantial portion of the cost of UHC medical care programs	Pre-tax deduction
	United Healthcare Texas Premier Choice – Exclusive Provider Organization (EPO)	Fully insured, administered by United Healthcare	Employee share of cost is determined annually by senior management	Pre-tax deduction
	TRICARE/ASI – TRICARE Supplement Program for Military Retirees	Fully insured, administered by ASI	Employee pays full cost	Pre-tax deduction
Dental Care	Delta Dental	Self-funded, administered by Delta Dental Insurance	Institute pays full cost for employee coverage Employee pays full cost of dependent coverage	Pre-tax deduction
Vision Care	Vision Service Plan (VSP) A low and high option available to choose from	Fully insured, administered by Vision Service Plan	Employee pays full cost	Pre-tax deduction
Health Care Reimbursement Account Program	Available for setting aside up to \$3,050 of pre-tax dollars for reimbursement of qualified medical, dental and vision care out-of-pocket costs	Self-funded, administered by SwRI Employee Benefits Office	Employee funds health care reimbursement account election – no Institute contribution is provided	Pre-tax deduction
Dependent Care Reimbursement Account Program	Available for setting aside up to \$5,000 per household of pre-tax dollars for reimbursement of qualified day care expenses.	Self-funded, administered by SwRI Employee Benefits Office	Employee funds dependent care reimbursement account election – no Institute contribution is provided	Pre-tax deduction

Comparison of Medical Plans

Your Copayment/Coinsurance for Covered Health Services are below. (For specific plan coverages, exclusions, and limitations, please refer to the Summary Plan Description available on the Benefits Administration web page on the i2net.)

Covered Health Services	UHC Choice EPO – Network only	UHC Texas Premier Choice – Network only
ANNUAL DEDUCTIBLE	None	\$1,000/individual \$2,000/family
OUT-OF-POCKET MAXIMUM	\$5,000/individual \$10,000/family	\$4,000/individual \$8,000/family
Autism ABA Services (Outpatient)	\$35	\$25
Durable Medical Equipment (DME) (includes prosthetic devices)	15% Coinsurance ¹	No Charge after deductible
Emergency/Non-Emergency Ambulance	\$125	No Charge after deductible
Emergency Room	\$500	\$300
Hearing Aids	50% Coinsurance	No Charge after deductible
Home Health Care	\$35/visit	No Charge after deductible
Hospital - Inpatient Stay² (includes physician fees)	\$500/stay	\$100/stay after deductible
Imaging and Major Diagnostic- Outpatient (e.g., CT, MRI)	\$125	No Charge after deductible
Lab, X-Ray and Diagnostics – Outpatient Minor Lab (e.g., lab, x-ray)	No charge	No charge
Mental Health Services (Outpatient)	\$25 or \$35	\$25
Office Visits – Primary Care (ages 0-18)	\$25/visit	No charge
Office Visits – Primary Care (ages 19 or older)	\$25/visit	\$25
Office Visits - Specialist	\$35/visit	\$25 or \$50
Ostomy Supplies	15% Coinsurance	No Charge after deductible
Pharmaceutical Products - Outpatient	15% Coinsurance	No Charge after deductible
Pregnancy - Maternity Services (Hospital Stay)	\$500/stay	\$100/stay after deductible
Pregnancy – Maternity Services (Office Visit)	\$25/pregnancy	\$25 or \$50/pregnancy
Preventive Care Services	No Charge	No Charge
Rehabilitation Services - Outpatient (e.g., physical therapy)	\$35	\$25
Scopic Procedures – Preventive	No Charge	No Charge
Scopic Procedures – Diagnostic	No Charge	\$200/surgery after deductible
Special Nutritional Feedings (e.g., medically necessary infant formula)	15% Coinsurance	No Charge after deductible
Substance Abuse Services³ (Outpatient)	\$25 or \$35	\$25
Surgery – Outpatient (includes physician fees)	\$350/surgery	\$200/surgery after deductible
Therapeutic Treatments – Outpatient (e.g., chemotherapy)	15% Coinsurance	No Charge after deductible
Urgent Care Center Services³	\$35	\$75
Virtual Visits	No Charge	No Charge
Vision Examination	\$35	\$25

¹ Coinsurance means the percentage of covered expenses that you are responsible for paying.

² Also applies to inpatient stays for autism, hospice, mental health, skilled nursing facility, and substance abuse services.

³ Additional out-of-pocket costs may apply for additional services received during an urgent care visit (e.g., MRI)

Pharmacy Co-payments

Co-Payment Tiers	UHC Choice EPO – Network Only			UHC Texas Premier Choice – Network Only		
	31-Day Retail Supply	90-Day Retail Supply	90-Day Mail-Order Supply	31-Day Retail Supply	90-Day Retail Supply	90-Day Mail-Order Supply
Tier 1 – Your Lowest Cost Option	\$10	\$20	\$25	\$10	Not available	\$20
Tier 2 – Your Midrange Cost Option	\$30	\$60	\$75	\$35	Not available	\$70
Tier 3 – Your High-Cost Option	\$60	\$120	\$150	\$60	Not available	\$120
Tier 4 – Your Highest-Cost Option	\$120	\$240	\$300	Not available	Not available	Not available

Out-of-Network Coverage: Both plans provide for a partial reimbursement of retail cost when an emergency arises—contact UHC customer service for details. There is no out-of-network mail service benefit.

Dental Plan Summary

ELIGIBILITY	Primary enrollee, spouse and eligible dependent children to age 26			
Dentist Selection	Your costs will be lower when using a PPO or Premier Network dentist.			
Deductibles	\$50 per person / \$150 per family each calendar year			
Deductibles waived for Diagnostic & Preventative (D & P) and Orthodontics?	Yes			
Maximums	\$2,000 per person each calendar year			
D & P counts toward maximum?	No			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None
BENEFITS AND COVERED SERVICES*	NETWORK DENTIST**		OUT-OF-NETWORK DENTIST**	
DIAGNOSTIC & PREVENTIVE SERVICES (D & P) Exams, cleanings, x-rays and sealants	100%		100%	
NON-SURGICAL PERIODONTICS Periodontal cleanings	100%		100%	
BASIC SERVICES Fillings	80%		80%	
ENDODONTICS Root Canals	80%		80%	
ORAL SURGERY Covered Under Basic Services	80%		80%	
MAJOR SERVICES Crowns, inlays, onlays, cast restorations	50%		50%	
PROSTHODONTICS Bridges, dentures and implants	50%		50%	
ORTHODONTICS Adults and dependent children	50%		50%	

*Limitations and exclusions apply to plan benefits.

**Reimbursement is based on contracted fees for PPO and Premier dentists and the plan allowance for out-of-network dentists. Out-of-network providers may charge the difference between billed fees and the plan allowance.

(For specific plan coverages, exclusions, and limitations, please refer to the Delta Dental Employee Benefit Booklet available on the Benefits Administration web page on the i2net.)

IMPORTANT CONSUMER INFORMATION:

A pre-determination from your provider prior to scheduling any major treatment is strongly recommended.
Lost your ID card? Get a new one at: www.deltadentalins.com

Comparison of Vision Care Plans

	IN-NETWORK MEMBER BENEFITS	
	VSP – Low Option	VSP – High Option
Vision Examination		
Copayment	\$10	\$10
Frame Allowance		
Standard Allowance	\$165	\$250
Walmart Allowance	\$165	\$250
Featured Frames	\$215	\$300
Visionworks Allowance	\$215	\$300
Costco Allowance	\$90	\$135
Lenses & Lens Enhancements		
Single Vision, Bifocal, Trifocal	Covered in Full	Covered in Full
Polycarbonate lenses	Covered in Full	Covered in Full
Standard Scratch-Resistant Coating	Covered in Full	Covered in Full
Standard Anti-Reflective Coating	Covered in Full	Covered in Full
Ultra-Violet (UV coating)	Covered in Full	Covered in Full
Photochromic Lenses	30% Savings	Covered in Full
Standard Progressives	Covered in Full	Covered in Full
Premium & Custom Progressives	30% Savings	Covered in Full
Contact Lenses		
Contact Lens Exam, Fitting and Evaluation/Follow-up	Covered in Full after \$20 Copayment	Covered in Full after \$20 Copayment
Medically Necessary Contact Lenses	Covered in Full	Covered in Full
Elective Contact Lenses Allowance	\$175	\$200
Frequency		
Eye Exam; Lenses, Contacts, Frame	Every Calendar Year	Every Calendar Year
<i>(For specific plan coverages, exclusions, and limitations, refer to the VSP Evidence of Coverage available on the Benefits Administration web page on the i2net.)</i>		

OUT-OF-NETWORK Benefits

The chart above summarizes in-network benefits from a doctor who participates in the applicable network. Both plans offer out-of-network benefits, however, you would incur more out-of-network expenses. Review the VSP Evidence of Coverage for more information.

Insurance

Insurance



- Life, Accidental Death & Dismemberment Insurance
- Workers' Compensation Insurance
- Short-Term Income Replacement Plan (STIR)
- Cancer/Specified Disease Insurance
- Critical Illness Program
- Accidental Injury Program
- Legal Program
- Life & Accident Insurance Programs at a Glance
- Comparison of Cancer/Specified Disease Insurance and Critical Illness Program



Life and Accidental Death & Dismemberment Insurance

The Institute offers group insurance benefits that are required for all regular employees, as well as a number of voluntary programs for additional coverage for you and your dependents.

Eligibility Requirements

You must be classified as a regular employee (full-time or part-time, working a minimum of 20 hours per week) to participate in group life, voluntary life, dependent life, group accidental death and dismemberment (AD&D) and voluntary AD&D insurance programs. All Institute employee classifications participate in the business travel accident insurance program.

Group Life Insurance

Life insurance is available for all regular employees and protects your loved ones from financial hardship in the event of your death. It pays those whom you name in the Institute's Beneficiary Designation Form completed during new employee orientation. Subsequent beneficiary changes can be made by accessing the electronic form found in the Update Employee Benefit Elections section of Employee Self Service on the I2net.

For example, life insurance can pay for funeral and burial costs, estate and inheritance taxes, and medical costs not covered by your medical plan. As a regular employee coverage is mandatory, and you have a death benefit that pays two times your base salary rounded up to the next whole \$1,000 amount not to exceed the policy coverage limit. No health questionnaire is required for this coverage. Life insurance is also a valuable asset because you have the option to continue your coverage regardless of your health condition when separating from the Institute.

Whenever your salary increases, your life insurance coverage also increases. You pay for this insurance at a uniform rate per \$1,000 of coverage.

NOTE: This benefit may be taxed because the IRS imputes value to the premium cost for employees. Some employees will only be eligible for reduced coverage upon attaining ages 75, 80 and 85. At age 60 or older an irrevocable option to elect one times base salary is permitted. Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Voluntary Life Insurance

This voluntary benefit is available to regular employees and provides additional financial protection in the event of your death, or the death of your spouse or domestic partner or domestic partner or any eligible child. You must enroll in this program within the first 31 days of eligibility to guarantee insurance coverage of up to \$500,000 for the employee, \$75,000 for the spouse or domestic partner and \$10,000 for a child. Additional coverage of up to \$1 million, or seven times base salary for the employee, whichever is lower, and 100 percent of the employee's amount up to \$150,000 for the spouse or domestic partner is available, with completed health questionnaire and approval by the insurer.

After the first 31 days of eligibility, the entire coverage amount is subject to insurer approval and requires a completed health questionnaire unless there is a midyear qualifying event. This policy can be continued upon your retirement or separation from the Institute; coverage and premiums are based on the insurer's direct-pay, age-based rates. You may designate your beneficiary(ies) on the electronic form found in the Update Employee Benefits Elections section of Employee Self Service on the I2net.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions. Some employees will only be eligible for reduced coverage upon attaining ages 75, 80 and 85.

Dependent Life Insurance

This voluntary program is available to regular employees and provides a death benefit of \$20,000 for a spouse or domestic partner and \$10,000 for an eligible dependent child. The bi-weekly premium for this coverage is 80 cents for one covered spouse or domestic partner or dependent and 98 cents for two or more covered dependents. The employee is the beneficiary for this insurance. This insurance may be continued after a dependent no longer qualifies; coverage and premiums are based on the insurer's direct pay, age-based rates.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Business Travel Accident Insurance

This mandatory, Institute-funded program is available to all employees, including temporary employees, and provides an additional \$300,000 of accidental death and dismemberment insurance protection at no additional cost to you. The benefit is payable when death or dismemberment occurs while you are traveling on Institute business, whether locally or away from the work site, as well as while commuting to or from work.

The dismemberment benefit relates to scheduled coverage amounts for the loss of use of one or more body parts such as a hand, foot or finger, or loss of function, such as loss of sight in one or both eyes, loss of hearing in one or both ears, loss of speech and paralysis, or a combination of the above.

This coverage is in effect worldwide and includes a death benefit of \$25,000 for a spouse or domestic partner and \$10,000 for each dependent child traveling with the employee. The beneficiary is the same individual(s) named in the Group Life Insurance program.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Group Accidental Death & Dismemberment Insurance

This is a mandatory, Institute-funded program available to regular employees with no additional cost to you. This program protects you and your loved ones from financial hardship associated with accidental death or loss of a specified body part or function. Loss of use of body parts relates to an arm, leg or fingers, and loss of function relates to loss of sight in one or both eyes, loss of hearing in one or both ears, loss of speech, paralysis or any combination of the above. You are the beneficiary in such loss claims.

The beneficiary is the same individual(s) named in the Group Life Insurance program. All regular employees have an accidental death benefit that equals two times their base salary (same as the group life coverage) and the loss of use or function benefits are scheduled amounts. Whenever your salary increases, your Accidental, Death and Dismemberment insurance coverage also increases.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Voluntary Accidental Death & Dismemberment Insurance

This voluntary benefit is available to regular employees and provides additional accidental death and dismemberment protection for you, your spouse or domestic partner and any eligible children. After the initial 31 days of eligibility, an employee will have to wait for Open Enrollment or a qualifying event to enroll or make changes. Coverage is available in \$25,000 increments up to \$500,000 for the employee and spouse or domestic partner, and \$5,000 incremental amounts up to 15% of employee coverage for a child(ren). Spouse or domestic partner coverage is limited to the employee coverage amount. Child(ren) coverage is limited to \$75,000.

The beneficiary for the spouse or domestic partner and enrolled children is the employee, and the beneficiary for the death benefit for the employee is the person(s) or entity you name as your beneficiary on the

electronic form found in the Update Employee Benefit Elections section of Employee Self Service on the I2net.

This policy also includes additional benefits on a scheduled basis for child care center costs, bereavement and trauma counseling costs, rehabilitation costs, and education costs for your spouse or domestic partner and your qualifying dependent children. If a death occurs even though additional safety precautions such as seat belts were used, air bags deployed, or if a dependent child death occurs, your accidental death benefits increase.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.



Long-Term Disability (LTD) Insurance

The Institute's Long-Term Disability Income Benefits Plan is available to regular employees and provides income protection and other benefits to employees faced with long-term disability as a result of sickness or injury. These benefits include 60 percent of your base salary as monthly income (up to \$15,000 monthly). All regular employees must participate in the Institute's LTD Plan. Biweekly premiums for the LTD Plan are determined by executive management and paid by salary reduction. Employees going on LTD are paid benefits through a group insurance contract the Institute has with New York Life. Disability benefits paid are reported to the IRS as taxable income, and employees receiving disability benefits may contact the insurance carrier to request monthly tax withholdings. Monthly income benefits are offset with other benefit providers such as workers' compensation and social security.

For LTD claimants whose claim was approved by the LTD insurer on or after October 1, 2014, for a 90-day benefit elimination period that started on or after July 1, 2014, the person's employment will cease upon the passing of 30 months (out-in-full) from the insured person's date of disability or last out-in-full date.

To be eligible for LTD benefits, you must be a regular employee and have satisfied a 90-day elimination period as a result of personal injury or sickness.

An employee on LTD leave who has accrued medical leave and/or personal leave may charge up to a maximum of 20 percent (1.6 hours) per work day on his or her timesheet to either one of these accounts. As a minimum, the employee should charge a sufficient number of hours to pay for their cost of employee benefits. Personal leave, if available, may also be used to bridge the gap between the 91st day and receipt of the first benefit payment upon written request from the employee.

Workers' Compensation Insurance

The Institute provides workers' compensation benefits to employees who incur work-related injury or illness. Employees with a work-related injury or illness receive weekly income benefits when unable to work, payments for medical treatment and rehabilitation assistance in accordance with the provisions of the Texas Workers' Compensation Act (TWCA), or other state workers' compensation statutory or regulatory provisions where the Institute is an employer. The Institute has a contract with American Zurich Insurance Company to provide workers' compensation coverage that follows the "no-fault concept" regarding work-related injuries or illnesses. Both the Institute and the employee agree to benefits provided under workers' compensation as the sole remedy for an on-the-job injury or illness.

Reporting Work-Related Injuries

Employees have the right to report work-related injuries and illnesses free from retaliation. Employees must report any work-related injury or illness, whether or not time is lost, to their supervisor and to the SwRI Medical Clinic as soon as reasonably possible after the incident, but in no event later than 24 hours after becoming aware of the injury or illness. It is SwRI policy and practice for timely reporting to ensure, prompt medical attention for injuries/ illnesses, and early identification and correction of potential hazards.

Under the TWCA, employees must report their injury or illness to their employer within 30 days from the date of the injury or illness, or from the date the employee knew the injury or illness was related to the job. If an employee does not notify SwRI within 30 days, the employee's right to obtain benefits with the worker's compensation insurance carrier could be lost. Related workers' compensation statutory or regulatory provisions in other states may apply.

Industrial Sick Leave

Employees charge the Institute's industrial sick account for up to five whole workdays (with physician's orders) for a work-related injury or illness. Time charges made to this account do not affect your Medical & Bereavement Leave (M&BL) balance.

Temporary Income Benefits

Under the Institute's contract, Zurich pays weekly Temporary Income Benefits (TIBs) while you are unable to work or are working a reduced schedule authorized by a physician due to a work-related injury or illness. TIBs will begin on the 8th calendar day of absence. The TWCA stipulates the amount of the TIBs payment as a portion of your average weekly earnings, not to exceed the maximum TIBs rate. These tax-free benefits are paid until:

- You return to work and are physically able to earn the same base wage as prior to the injury
- You reach maximum medical improvement
- Benefits have been paid for 104 weeks

After the first five work days of absence, a regular employee must use accrued M&BL, personal leave, or floating holiday hours to supplement the TIBs in order to provide the employee an amount equal to 80 percent of their regular base pay (at the time of the workplace injury or illness) per week, for up to 90 calendar days. The difference between 80 percent of an employee's regular base pay per week and the TIB will be calculated in order to provide the required supplement. The amount of the supplement will be calculated by the Payroll Office on an individual basis and may be adjusted in relation to the TIB rate in effect.

Short-Term Income Replacement Plan (STIR)

SwRI's Short-Term Income Replacement plan (STIR) is available to regular employees and provides income protection prior to eligibility for Long Term Disability (LTD) benefits when an employee is medically unable to work. STIR participation is voluntary and premium costs are incurred by the employee through bi-weekly salary reduction. STIR pays 60 percent of the employee's base salary as weekly income (up to \$1,500 per week) and is paid through an insurance policy SwRI has with New York Life. Benefits are payable after an employee is unable to work for 14 consecutive calendar days while under the care of a doctor due to illness or injury, following the birth of a child, or due to complications from pregnancy.

Once an employee qualifies for STIR benefits, he/she continues to receive them until the end of a medically supported 11-week payment period, or until he/she no longer qualifies for benefits, whichever occurs first. As a participating employee, he/she will receive, at a minimum, benefits equal to 60% of his/her regular weekly base pay and will receive, as a maximum, no more than 100% of his/her regular weekly base pay from all sources while retaining all rights under SwRI policies. An occupational illness or injury for which

an employee receives Worker's Compensation benefits is not a covered condition for purposes of STIR.

To enroll in STIR, an employee must be active regular full-time or regular part-time; there is no waiting period to be eligible to enroll and the employee must do so during the Open Enrollment period or within 31 days of his/her hire date or upon a qualifying event. While on STIR, the employee's holiday, accumulated medical and bereavement leave, personal leave, parental leave (if applicable), or floating holiday hours may be used to supplement the STIR benefit up to a maximum of the employee's regular base pay. The supplemental pay may continue until accumulated leave hours are depleted.

Cancer/Specified Disease Insurance

This voluntary insurance program is available to regular employees and offers a low and high coverage option which provides scheduled cash benefits paid directly to enrolled employees and their eligible dependents diagnosed with cancer or any one of 32 specified diseases. Benefits in this program include a payment to you or your enrolled dependents of \$50-\$100 per covered person per calendar year for an eligible cancer screening. Eligible services include (but are not limited to) mammography, pap smear, and prostate exam. Additional information on scheduled benefits is available in the Summary Plan Description booklet.

REMEMBER: These benefits are paid directly to you as a form of supplemental income, not to medical care plans or providers.

Employees may choose this program for themselves only, or for themselves and all eligible dependents, which includes a spouse or domestic partner and all unmarried dependent children up to age 25 (or up to age 26 for full-time students).

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Critical Illness Program

This voluntary program is available to regular employees and offers additional options to have added protection in the case that you or your dependents are diagnosed with cancer, heart attack, stroke or other critical illness conditions listed in the summary of benefits. All enrolled employees and dependents will receive guaranteed coverage at the elected benefit amount without having to submit Evidence of Insurability prior to enrollment; children are covered at no additional cost. After the initial 31 days of eligibility, an employee will have to wait for Open Enrollment or a qualifying event to enroll or make changes.

Benefits in this plan provide a fixed-payment to covered employees of \$10,000, \$20,000 or \$30,000 upon diagnosis of covered critical illness condition. If elected, spouse or domestic partner benefits are 50% of the employee coverage amount, and dependent children benefits are 25% of the employee coverage amount.

Benefits in this plan also include a payment to you or your enrolled dependents of \$100 per covered person each calendar year for performing an eligible health screening test. Eligible health screening tests include (but are not limited to) mammography, chest X-ray, blood tests, colonoscopy, and pap smear.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Accidental Injury Program

This voluntary program is available to regular employees and offers a supplemental income benefit for medical services and treatments you or your dependents receive as a result of a covered accident. All enrolled employees and dependents will receive guaranteed coverage at the selected benefit level of coverage without having to submit Evidence of Insurability prior to enrollment. After the initial 31 days of eligibility, an employee will have to wait for Open Enrollment or a qualifying event to enroll or make changes.

Benefit payments when you have a covered accident are made based on the low, medium and high level of coverage selected. Benefits in this plan also include a payment to you or your enrolled dependents of \$50-\$100 per covered person per calendar year for an eligible wellness, health screening, or preventive care service. Eligible services include (but are not limited to) mammography, chest x-ray, blood tests, colonoscopy, pap smear, general health examination, and well-child care.

Note: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Legal Program

This voluntary program is available to regular employees and provides you and your family with access to legal services. There are two coverage options available. This program can be elected during the first 31 days of eligibility or at open enrollment. Participation is required for a full calendar year (plan year) period unless you are applying as a new hire.

Available features include:

- **Telephone consultation:** Select a network attorney based on the nature of your legal questions. The telephone consultation service is unlimited.
- **Network attorney services:** Direct use of a network attorney who practices in your city. Most covered services are provided at no cost to you. The service types and related fixed fees are detailed in the program's Fact Sheet.
- **Non-network attorney:** Covered services are reimbursed at a maximum rate per hour of service.

Covered services include assistance with collecting debts, review of real estate documents, preparation of a simple will, and many more.

NOTE: Limitations and exclusions apply to this benefit. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Life & Accident Insurance Programs at a Glance

Insurance Program	Participation	Coverage	Who Pays	How Employee Pays
Group Life	Mandatory	Employee coverage is two times base salary up to \$1,000,000. Employees over age 60 may make an irrevocable option to elect one times base salary	Employee pays full cost at group rates	After-tax deduction
Voluntary Life	Voluntary	Coverage for employee in \$10,000 increments up to maximum coverage (\$1,000,000 or seven times base salary, whichever the lesser), for spouse or domestic partner in \$5,000 increments up to maximum coverage (\$150,000 or 100 percent of employee supplemental coverage, whichever the lesser) and \$10,000 for each dependent child	Employee pays full cost at age-based group rates	After-tax deduction
Dependent Life	Voluntary	Coverage of \$20,000 for spouse or domestic partner and \$10,000 for each dependent child	Employee pays full cost at group rates	After-tax deduction
Business Travel Accident	Mandatory	Employee coverage of \$300,000 for death benefits and scheduled benefits apply to covered dismemberment or loss of function benefits	SwRI pays full cost	No employee cost
Group Accidental Death and Dismemberment (AD&D)	Mandatory	Employee coverage is two times base salary up to \$1,000,000 for death benefits, and scheduled benefits apply to covered dismemberment or loss of function benefits	SwRI pays full cost	No employee cost
Voluntary AD&D	Voluntary	Coverage for employee and spouse or domestic partner in increments of \$25,000 up to \$500,000. A spouse or domestic partner and/or child(ren) coverage option must be elected by the employee for spouse or domestic partner and/or child(ren) coverage and \$5,000 incremental amounts up to 15% of employee coverage for a child(ren). Spouse or domestic partner coverage is limited to the employee coverage amount.	Employee pays full cost at group rates	Pre-tax deduction

Comparison of Cancer/Specified Disease Insurance and Critical Illness Program

	Cancer-High Option	Cancer-Low Option	Critical Illness Program
Participation	Voluntary	Voluntary	Voluntary
Who Pays	Employee pays full cost at group rates	Employee pays full cost at group rates	Employee pays full cost at group rates
How Employee Pays	Pre-tax deduction	Pre-tax deduction	After-tax deduction
Evidence of Insurability Required	No	No	No
TYPICAL BENEFITS			
Diagnosis	\$5,000	\$2,500	\$10,000, \$20,000, or \$30,000
Hospital Confinement	\$200 per day, 1st 60 days \$600 thereafter	\$100 per day, 1st 60 days \$300 thereafter	None
Private Duty Nursing	Up to \$100 per day	Up to \$100 per day	None
Cancer Screening (Wellness Exam)	\$100 per calendar year	\$50 per calendar year	\$100 per calendar year
Experimental Treatment	Up to \$7,500 per year	Up to \$7,500 per year	None
Chemotherapy, Radiation Therapy, Immunotherapy	Actual charges to \$5,000 per month for chemo, radiation and immunotherapy combined.	Actual charges to \$1,000 per day for chemo, radiation and immunotherapy. Combined.	None
Intensive Care Unit	If approved, \$325 per day (45 day max)	If approved, \$325 per day (45 day max)	None
Annual Maximum	No Maximum	No Maximum	\$10,000, \$20,000, or \$30,000
Covered Conditions	Cancer plus 32 Other specified diseases	Cancer plus 32 Other specified diseases	Cancer, ALS, Heart Attack, Stroke, Organ Failure, Benign Brain Tumor, Blindness, and Paralysis are covered at 100% of the benefit amount. 13 additional conditions are covered at 25% of the elected coverage amount.

* This chart is a comparison. Please refer to the official benefit documentation for specific plan coverage, limitations and exclusions.

Leave

Leave



- **Personal Leave**
- **Medical & Bereavement Leave (M&BL)**
- **2023 Holidays**
- **Military Leave & Jury Duty**
- **Family & Medical Leave (FML)**



Personal Leave

SwRI recognizes the importance of paid time off for its employees. Regular staff members begin accruing personal leave or vacation hours immediately upon employment, based on the number of hours charged on the timesheet (up to 40 hours per week). Accrual rates of personal leave for regular full-time employees are shown in the chart at right.

Regular part-time employees accumulate personal leave based on the regular hours they normally charge. Years of service for regular part-time employees is calculated the same as it is for regular full-time employees.

Carryover of earned personal leave will be automatic and limited to a maximum of 320 hours. Once the maximum accrual has been reached, no further accruals may be earned by staff members until such time as personal leave is taken.

Note: During each pay period, the payroll system subtracts personal leave used during the pay period before adding personal leave accruals. If the leave balance exceeds the maximum number of hours, personal leave will be lost.

Vacation time and other time off must be scheduled in advance with your supervisor. Advanced personal leave can be authorized up to 80 hours with the approval of the cost center head. Personal leave accrual balance is paid out upon termination of regular employment at the last rate of pay. Those re-employed by the Institute will accumulate personal leave based on accumulated years of service.

Personal Leave Accumulation Rates	
Years of Service	Hours Accrued Biweekly
Less than 11	4.62 (15 days per year)
11 but < 13	5.24 (17 days per year)
13 but < 15	5.54 (18 days per year)
15 and greater	6.16 (20 days per year)

Parental Leave

For a birth or adoption date of Oct. 1, 2022 or later, of an employee's child (ren), regular full-time and regular part-time employees will be granted four weeks (160 hours) of parental leave, or prorated based on scheduled work hours for regular part-time employees.

Medical & Bereavement Leave (M&BL)

The Institute offers medical leave to cover time off for personal illness, injury, and for medical, dental and vision appointments. In these circumstances, employees use accrued Medical and Bereavement Leave. Regular full-time employees receive 3.08 hours of M&BL each pay period (10 days per year). Regular part-time employees accrue M&BL based on regular hours actually paid. Unused leave from this account has no maximum accrual cap. New Regular Full Time employees are advanced 40 hours of M&BL.

The Institute Medical Clinic assists employees returning to work when a personal illness or injury has caused an absence of five or more days.

Immediate Family Hospital & Bereavement Leave

Time off from work also can be charged to your M&BL account for certain extraordinary conditions not involving you personally. In the event of a serious illness or injury requiring hospital admission of a spouse, domestic partner, dependent child, or and individual for whom an employee has power of attorney (POA) or medical power of attorney (MPOA), employees can charge up to three days (24 hours) from their M&BL account for Immediate Family Hospital Leave. Bereavement leave of up to three days (24 hours) for funerals may also be charged from an employee's M&BL account when an eligible family member dies.



2023 Holidays

The Institute provides eight designated paid holidays, plus three floating holidays (24 hours) each year for regular full-time staff.

Holiday Scheduling

When a holiday falls on a Saturday, the preceding Friday is observed; when it falls on a Sunday, the following Monday is observed. Each fall, Human Resources posts a calendar on the SwRI I2net providing the dates for observed holidays for the following year.

Floating Holidays

Three days of floating holiday time can be taken in whole-day increments or on an hourly basis at the employee's discretion. However, floating holiday time must be used within the calendar pay year or it will be forfeited. Floating holiday time off should be scheduled with your supervisor in the same manner as personal leave. Employees who start work at SwRI after June 30 will receive 12 hours of floating holiday pay.

Holiday Pay for Regular Part-time Staff

For regular part-time employees scheduled to work less than 40 hours per week, holiday pay is paid on a prorated basis based on the anticipated work schedule. For example, if an employee is scheduled to work 20 hours per week, then the employee would receive four hours of pay on an observed holiday. Floating holidays are also prorated for part-time staff.

2023 Holiday Schedule	
Holiday	Dates Observed
New Year's Day	Monday, January 2
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Thanksgiving Day	Thursday, November 23
Day after Thanksgiving	Friday, November 24
Christmas Eve	Friday, December 22
Christmas Day	Monday, December 25

Military Leave & Jury Duty

The Institute provides support to staff members called to serve in the military or for jury duty.

Military Leave

According to the provisions of the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, SwRI grants leave to staff members serving in the U.S. Armed Forces, the Armed Forces Reserves, the National Guard or the Air National Guard for military duty and training. Upon receipt of their military pay stub, regular employees may request the difference between military gross pay (pay and allowances) and their regular Institute base pay for up to 15 working days annually, if their Institute pay is higher than their military pay.

Jury Duty

The Institute recognizes the importance of civic responsibility and pays regular employees their full salary during jury duty. You may retain jury duty fees paid by the court to offset related parking, lunch or transportation expenses. Employees shall keep the court-issued proof of attendance and provide a copy to Payroll immediately upon returning to work.



Family & Medical Leave Act (FMLA)

Under the Family and Medical Leave Act, SwRI provides time off from work for an employee's own serious health condition, for the birth or adoption of a child or to care for a parent, spouse or child with a serious health condition or for military family leave.

Eligibility

To be eligible for FMLA leave at SwRI, you must have worked for the Institute 12 months and at least 1,250 hours during the 12-month period prior to your leave. At SwRI work sites outside of Texas, state FMLA regulations may supersede federal regulations if it is more beneficial to the employee.

FMLA Leave

Eligible employees may take up to 12 weeks (480 hours) of unpaid FMLA leave per calendar pay year and, in certain military family leave cases, up to 26 weeks in a 12-month period. Accumulated M&BL, Parental Leave (if applicable), Personal Leave and Floating Holiday pay may be used dependent on the reason for the leave (birth, adoption or foster care of child; own personal serious health condition, or applicable care for a family member with a serious health condition, or military family leave). If paid leave accruals are available, eligible employees who elect to take time off unpaid should charge a sufficient number of paid leave hours to cover the cost of their employee benefits during each biweekly pay period.

Benefits of FMLA

- Employees off work for an extended period up to 12 weeks return to work at the same or equivalent position
- FMLA time off is job-protected leave
- During FMLA unpaid leave, you are entitled to your benefits, but you are responsible to pay your portion of insurance costs

Qualifying Reasons for FMLA

- Birth of a son or daughter, or adoption or placement of a child for foster care (only in the first 12 months after birth or placement)
- Care for a spouse, child or parent with a serious health condition
- An employee's own serious health condition
- Military family leave

Advance Notice

If possible, the employee should provide 30 days advance notice for FMLA. When advance notice is not possible, notice should be provided as soon as feasible.

Retirement

Retirement



- Retirement Program
- Retiree Medical Care Options
- Social Security & Medicare Benefits



Retirement Program

SwRI values you and your family. Accordingly, the Institute wants to help you plan for future income through retirement savings. SwRI has a very generous retirement program to help you save for retirement. Participation is automatic upon employment as a regular employee.

The SwRI retirement program was initiated in June 1959, and is currently administered by TIAA, which administers retirement plans for nonprofit educational and research institutions like SwRI. In keeping with its strong nonprofit heritage, TIAA offers low fees, a long-term approach to investing and a full line of financial products and services provided by consultants who never receive commissions. To learn more about TIAA, visit www.tiaa.org.

Retirement Goal

The purpose of the SwRI retirement plan is to provide an income source during retirement. It is important to review, plan and coordinate your retirement income needs and objectives with your other assets, such as Social Security benefits, personal savings, other pension plans and individual retirement accounts (IRAs). For most individuals, attaining retirement goals will require personal savings and employee voluntary contributions in addition to the Institute's contributions. It is never too late to start investing in your future, but the earlier you invest the more time your money has to grow.

Plan Enrollment

If you are a regular full-time or regular part-time employee and are 18 years of age or older, you are automatically enrolled in the Southwest Research Institute retirement plan. SwRI will make a biweekly contribution, and the employee also will have the opportunity to contribute. Temporary employees and employees under age 18 may also participate; however, no SwRI contribution is provided.

Contributions

Plan contributions come from two sources, the employee and SwRI. Employees may elect to voluntarily contribute, on a biweekly basis, a pre-tax or after-tax (Roth) contribution by executing a salary reduction agreement through the i2Net's Employee Self Service.

Employees may elect a fixed amount or percentage at or below their annual IRS maximum exclusion allowance amount. You can make changes to your employee contribution any pay period, but they must be completed the Wednesday before the payroll closes.

SwRI makes saving for retirement easier by offering an automatic enrollment feature. If you do not complete an online salary reduction agreement, you will automatically be enrolled into the retirement plan starting with your first paycheck. This means that amounts will be taken from your pay and contributed to your retirement plan account. Under the automatic feature, pre-tax contributions will be 5 percent of your biweekly base pay. You can choose a different amount; you may choose to contribute more, less or nothing.

In addition to the amount taken from your salary, SwRI will make a defined contribution for regular employees of 9 percent on base earnings up to the Social Security wage base and 11 percent on base earnings above the Social Security wage base.

Vesting Period for SwRI Contributions

The contributions from the Institute will begin on your first paycheck but you will not own those contributions immediately. As you reach those full years of service, you will then take ownership of that percentage of the Institute's contributions. Vesting schedule is as follows:

- 20 percent vested at two years of service
- 40 percent vested at three years of service
- 60 percent vested at four years of service
- 80 percent vested at five years of service
- 100 percent vested at six years of service

If your employment terminates prior to 100 percent vesting, the unvested portion of the account is returned to SwRI.

Investment Strategy

You control your retirement account investment strategy. All employee contributions, plus the SwRI contributions, are applied as premiums under individual contracts issued by TIAA. You may elect to invest in an array of investment options across a broad range of categories within the Southwest Research Institute retirement plan. TIAA's investing philosophy is to make money grow consistently over time, while minimizing risks. TIAA believes that wise diversification, careful research, a long-term perspective and close attention to costs offer the best opportunity for growth. The TIAA Traditional Fund is the only investment option available in the plan with a guaranteed return. The TIAA Traditional Fund guarantees that the contributions made to your accounts will never decrease in value. This fund does have liquidity issues, meaning there are restrictions around distributing money to you when you want a distribution at retirement; or if you want to transfer money in this fund to another type of investment option. For additional information on investment options and rates of return for the plan, please visit the TIAA/SwRI Micro site at www.tiaa.org/swri.

Distributions

Generally, plan contributions and earnings are only available upon retirement or separation from service. However, employee voluntary contributions may be accessed per the plan document and IRS regulations for the following circumstances:

- Qualified loans
- Hardship withdrawal
- In-service age based distribution (59½ or older)

Once you retire from the Institute, you decide when and how you want your benefits to be paid. The plan offers many distribution options, including:

- Lifetime retirement income
- Systematic withdrawals
- Lump sum
- Small sum distribution
- Transfer payout annuity (TPA to cash)
- Interest only
- Fixed-period annuities
- Required Minimum Distribution
- Single sum death benefit
- Forced distribution
- Rollover

As a reminder, TIAA administers SwRI's retirement plan and thus any retirement plan beneficiary designations must be made directly with TIAA. Log-in to your TIAA account at tiaa.org to review and update your beneficiary(ies).

Retirement Planning Resources

TIAA offers a variety of online financial education seminars, interactive retirement planning tools and calculators to help you achieve your retirement goals. Visit the TIAA and/or the SwRI Micro site for these resources:

www.tiaa.org/tools *and/or* www.tiaa.org/VE

- Retirement planning tools
- IRAs
- Taxes
- Savings and investing
- Budgeting

You can also arrange to meet one-on-one with a TIAA investment professional to assess your financial situation by calling (800) 732-8353. You can also schedule online at tiaa.org/schedulenow.



Retiree Medical Care Options

Subsidized medical care options are offered to those former employees who meet the following requirements: have attained age 58, were employed for 10 consecutive years, and whose hire date was prior to January 1, 2000. Employees originally hired prior to January 1, 2000 and with a break in service from Institute employment should contact the Employee Benefits Office to determine eligibility for subsidized medical care.

Eligible retirees and/or their spouses who are under age 65 may participate in one of two Exclusive Provider Organization (EPO) plans offered through United Healthcare, the Texas Premier Choice Plan or Texas Premier High-Deductible Health Plan (HDHP). Retirees and/or their spouses who are 65 and older may enroll in one of the two plans offered: a Medigap “F” plan through The Hartford, or a Medicare Advantage plan through UnitedHealthcare. The Institute may add or drop medical care options for any plan year based on the plan’s participation and premium cost.

In order to enroll in one of the Institute plans available to eligible retirees and their spouses who are 65 and older, all persons must enroll and pay any required premiums in Medicare Part A and B. Enrollment in Medicare Part A and B is accomplished through the Social Security Administration and should be started at least three months prior to your retirement date. If you are already retired, you should enroll in Medicare Part A and B at least three months prior to the month in which you turn 65. Eligible retirees and spouses age 65 and older **MUST NOT** enroll in an individually offered Medicare Part D Prescription Drug Program because the Institute’s medical options provide a Medicare Part D pharmacy benefit.

As a retiree, you may enroll yourself and eligible dependents including your spouse and children under age 26. New dependents cannot be added after your employment status has changed to “retiree.” Retiree premiums for these programs change annually and are subsidized at a fixed amount by the Institute. Premiums must be paid by monthly direct debit from the retiree’s checking account or by an annual payment. If required premiums are not paid within the 31-day grace period of the due date, the retiree is subject to permanent discontinuation of retiree medical care coverage. Each year, retirees have an opportunity to review and make change in their medical care options.

Certain retirees and their spouses may be eligible for benefits in the TRICARE program. This program is provided by the Department of Defense to eligible military retirees. Premiums for the TRICARE program are the retiree’s responsibility.

Social Security & Medicare Benefits

Social Security and Medicare benefits are part of your retirement. The Social Security Administration (SSA) manages these programs, which are funded by two separate taxes. Social Security tax is 6.2 percent and Medicare tax is 1.45 percent, for a combined 7.65 percent. Both the Institute and you pay equal FICA (Federal Insurance Contribution Act) taxes until reaching the Social Security wage base, which is indexed to change each year. The Medicare tax is paid on all wages, regardless of level.

Social Security benefits include retirement income, survivor income, disability payments, lump-sum death benefits and Medicare. Your full Social Security income benefits are available upon attaining your full retirement age as defined by the SSA. The earliest you can retire as an otherwise qualified, nondisabled employee and receive Social Security benefits is age 62, but you will receive a reduced benefit. You

do not have to apply for Social Security benefits at age 62. The SSA provides additional information on Social Security benefits at <https://www.socialsecurity.gov>. Employees considering retirement may want to schedule an appointment with a Social Security representative. Many Institute retirees like to continue to work after retirement. If you have reached full retirement age, there is no earnings test and no offset of Social Security benefits regardless of the amount earned.

Medicare is a federal health insurance program for people age 65 and over, and certain disabled people. It includes three parts:

Part A – Hospital Insurance • Part B – Medical Insurance • Part D – Prescription Drug Program

If you reach Medicare eligibility age but are still an active employee, you must contact Social Security to notify them of your current employment status. The interaction of Medicare and the Institute's retiree health programs for retirees over the age of 65 is described above in the section titled "Retiree Medical Options."

Wellness & Work-life

Wellness & Work-life



- Fitness Center
- Wellness Evaluations
- Work-life/Lunch-and-Learn Seminars
- SwRI Medical Clinic
- Physician Service
- Eligibility Matrix for Wellness Evaluations, EAP, & SwRI Medical Clinic
- SwRI Community Outreach

SwRI Wellness initiatives encompass a broad array of programs encouraging health, fitness, and a balanced, rewarding lifestyle. These include annual Wellness Evaluations and comprehensive education seminars and health fairs for SwRI employees, spouses and retirees. Members may utilize a number of health and wellness services to help manage their health.

SwRI Fitness Center

The SwRI Fitness Center (SwRI FC) is a state-of-the-art facility encompassing more than 25,000 square feet with an array of amenities designed for employees to get an invigorating workout in a welcoming and relaxing atmosphere on SwRI grounds.

The Fitness Center is open from 6 a.m. to 8 p.m. Monday through Thursday, and 6 a.m. to 7 p.m. on Fridays. Membership is at no cost to employees, retirees and their spouses.

In addition to quality cardio and strength equipment, the fitness center offers:

- Multiple group exercise studios
- Indoor gymnasium
- Indoor cycling studio
- Locker rooms with towel service
- Connection with Walking, Running, Hiking, and Cycling Groups
- Wi-Fi access
- Micro Market

Membership is required for entry into the facility. During the registration process, a release waiver will be electronically signed and will be renewed each year. The Motivation Alliance App also provides access to personalized tracking logs including cardio and weight training as well as body measurements for weight management.

The SwRI FC Staff members are degreed professionals with specialty certifications who will design free, personalized workouts to help members reach their health, fitness, and wellness goals. The staff also hosts a variety of group exercise classes and special events to motivate participants.

Wellness Evaluations

To promote good health, SwRI offers on-site Wellness Evaluations at no cost for employees/spouses enrolled in an Institute Medical Plan. This includes blood tests to help identify medical risk factors and educational information regarding healthy lifestyle choices. Some of the advantages of the program include:

- BMI and vital signs (blood pressure, weight and height)
- 14 panel metabolic screening
- A list of lifestyle modifications recommended for reducing risk factors identified; recommendations for any further evaluation
- Full report of exam results to share with participants' primary care physician
- Wellness Screening Benefit offered for those who participate in wellness evaluations and are enrolled in Accidental Injury and/or Critical Illness Plan.

Global posts and flyers announce the wellness evaluation locations.

Work-life/Lunch-and-Learn Seminars

SwRI seminars and special events provide information to help balance life in a healthy way. The SwRI Health Improvement Program, United Health Care and Alliance Work Partners (EAP) offer learning sessions throughout the year. Events include health fairs and wellness seminars on topics ranging from elder care, identity theft protection, managing a multi-generational workforce, stress and time management as well as financial management fundamentals, to include budgeting and saving for retirement.



SwRI Medical Clinic

From hearing tests to bee stings and on-the-job injuries, the SwRI Medical Clinic offers you a wide range of services from 7:30 a.m. to 5 p.m., Monday through Friday at SwRI headquarters in San Antonio. Onsite physicians and a full-time team of registered nurses provide medical attention and treatment.

Work-Related Services

- Pre-employment, pre-access and random drug screen collection
- Work-related illnesses and injuries
- Tetanus shots
- Emergency response
- Education, counseling and referrals
- Return-to-work assistance — both work-related and personal
- Medical surveillance (hearing tests, pulmonary function tests, and vision screenings)
- Foreign business travel — consult with on-site physician for preventative prescription medication

Employee Services

- Care of injuries and accidents
- Liaison with doctors
- Flu vaccines
- Blood pressure checks and print-out of results
- Ear lavage (ear wax removal)
- Allergy injections (with doctor's orders and serum)
- Other injections per doctor's orders
- Blood draws per doctor's orders
- Employee Assistance Program (EAP) referrals
- Over-the-counter medications for:
 - Cold and sore throat symptoms
 - Nausea and diarrhea
 - Indigestion
 - Burns and abrasions
 - Mild pain and more
- Health-related information for personal foreign travel including:
 - Destination health concerns
 - Immunizations and referrals
 - Prescriptions
 - Over-the-counter medications(SwRI business travelers to foreign destinations can see a physician for necessary preventive medication.)
- Assistance for nursing mothers and private room with a nursing pump and accessories.

Physician Service

SwRI medical clinic services include part-time onsite physicians from Williams Health Care, PLLC, to treat minor illnesses and injuries. The physician is available to all regular SwRI employees, including those who are not enrolled in a SwRI medical plan but have other external medical insurance. There is no co-payment for the service, and the external insurance will not be billed. The physician service is not intended to address major/chronic illnesses or injuries.

Services

- Provide direct care including examination, diagnosis and treatment of injuries and illness
- Provide consultation on healthcare needs
- Assist with health and wellness program

Records for all care, treatment and examination of SwRI employees are the property of Williams HealthCare, PLLC, which ensures the confidentiality of all health records generated by, or held by, Williams HealthCare staff and SwRI Medical Clinic staff.

Physician Hours

The physician hours will be scheduled Monday thru Thursday from 8 a.m. – 5 p.m. and Friday from 8 a.m. – noon during the normal business day for a maximum of 32 hours per week. Physician hours will also be posted on the Medical Clinic intranet site.

Eligibility for Wellness Evaluations (WE), Employee Assistance Program (EAP), and SwRI Medical Clinic — January 1, 2023

		WELLNESS EVALUATIONS (WE)		*ELIGIBILITY FOR THE EAP	CLINIC SERVICE CATEGORIES			
		Paid by SwRI as Tax Free Benefit	Paid by recipient prior to service		Clinic - Work-related Services	Clinic Nurse Services - Flu shots, BP, Ear wax, Allergy shots, Blood draws, OTC meds	Clinic - Physician Services	First Aid On-Campus Emergency Response
1	Regular employees enrolled in a SwRI medical plan	XX		XX	XX	XX	XX	XX
2	Spouses of Regular employees in a SwRI medical plan	XX		XX				XX
3	Regular employees without SwRI medical plan							
3a	Tricare			XX	XX	XX	XX	XX
3b	External insurance			XX	XX	XX	XX	XX
3c	No insurance			XX	XX	XX		XX
4	Spouses of Regular Employees without SwRI Medical Plan							
4a	Tricare		XX	XX				XX
4b	External insurance		XX	XX				XX
4c	No insurance		XX	XX				XX
5	Temporary SwRI Employees							
5a	Students		XX	XX	XX	XX	XX	XX
5b	Technical Advisors		XX	XX	XX	XX		XX
5c	Other Temporary Employees		XX	XX	XX	XX		XX
6	Retirees (Non-TA)							
6a	Medicare Eligible		XX	**				XX
6b	Not Medicare Eligible		XX	**				XX
7	Spouses of Retirees							
7a	Medicare Eligible		XX	**				XX
7b	Not Medicare Eligible		XX	**				XX
8	Temporary Agency Workers				XX			XX
9	Terminated Staff Who have Continued Medical under COBRA			**				XX
10	Terminated Staff Who have Continued EAP under COBRA			**				XX
12	SwRI clients							XX

* All dependents & individuals in household are eligible

** Eligible for 6 months following separation to include dependents & individuals in household With COBRA benefit, separating employee receives an additional 12 months coverage

XX Eligible

SwRI Community Outreach

The coordination of outreach initiatives in middle schools, high schools and non-profit organizations provide employees the opportunity to be involved in the community. Outreach efforts motivate students and inform the community about the work performed at SwRI. Some events include:

SwRI Student Employment

Our Student program targets the continuum of learning from High School to Postdoctoral positions. At every stage, we provide students an opportunity to learn about STEM, learn about a potential career and create a conduit to regular Institute employment. Our conversion rate to regular employment has been as high as 44% in recent years and is growing substantially with current regular positions doubling in number over last year. SwRI uses the student program as part of its employment strategy and the creation of the future workforce.

SwRI University Programs

SwRI staff members across the Institute are very active in colleges and linkages with local and alma-mater schools. Staff members serve in the development of joint programs and as adjoint/adjunct professors in faculty positions. SwRI staff also serve on counsels assisting with curriculum design.

SwRI has also worked with local universities and continues to develop programs for the educational enrichment of our staff. Programs developed in the past and those that are ongoing include:

- MS in MOT – UTSA
- MSEE – UTSA - 2007; started again in 2019 and continues in 2023 via classroom instruction
- MBA – TX A&M U - San Antonio – started in 2009 and will continue in 2023 via classroom streaming
- UT – Austin – Executive Leadership Certification - started in 2016 and taught on-campus and Austin campus
- AS Engineering Technology
- Alamo Colleges - SwRI Electronics Program will begin in 2023

These linkages with the colleges through faculty and non-employee students prove beneficial in our continuing educational growth opportunities.

High School Programs

SwRI is directly involved in a number of initiatives to help stimulate students in exploring STEM careers. SwRI initiatives assist in workforce development as our communities understand future needs, especially in STEM occupations.

- *Young Engineers and Scientists (YES) Program*

SwRI has a presence in our communities and reach into high schools and middle schools to interest students in an education and career in the Sciences and Technology. YES, started over 20 years ago as an NSF grant with the collaboration of NEISD and SwRI.

- *San Antonio (SA) Boosting Engineering, Science, and Technology (BEST) Program*

We have staff members assisting/mentoring robotics teams and competitions across the city.

- *Subcommittee on the Education and Employment of the Disadvantaged (SEED) Program*

The SEED program is an American Chemical Society effort that brings students into a workplace to see a career Chemist in action.

- *Independent Study Mentorship (ISM) Program*

ISM is a continued effort to guide our YES participants after the summer session. ISM has mentored 75 students as a new extension to the YES.

- *SA-Bexar Science, Technology, Engineering, Mathematics (STEM)/ Science, Technology, Engineering, Arts, Mathematics (STEAM) Ecosystem (SABSSE)*

- *greater: SATX Regional Economic Partnership (SA WORX)*

The program places high school students into internships across the city.

- *San Antonio Independent School District Foundation*

The Foundation provides the inner-city school district with funding for programs that enhance student learning experiences..

Outreach Initiatives

We are very proud of the SwRI staff outreach initiatives that serve our community so well. Our staff members serve our community as volunteers and help promote SwRI in our local community. Our focus is always educational and the wonderful world of science, engineering, and technology. This is a short list of continuing and past efforts.

- Alamo STEM
- American Institute of Aeronautics and Astronautics (AIAA) Design Build Fly
- Animal Meals on Wheels
- CATS Schools
- Communities in Schools
- Community Bible Church
- Dreamhill Estates Education Resource Center
- First Robotics
- Friends of Government Canyon
- Friends of McAlister Park
- Girl Scouts of America
- Girls Inc.
- SA BEST Robotics
- SAISD
- SA Worx
- Sea Center of Texas
- Society of Automotive Engineering
- Society of Women Engineers
- Soldiers Angels
- St. Vincent de Paul Society
- Texas Diaper Bank
- U.S. National Chemistry Olympiad – American Chemical Society
- WEX Foundation
- Work Out Help Out

Additional Benefits

Additional Benefits



- Employee Development
- Library
- Employee Assistance Program (EAP)
- Family Care Program
- Research Recreation Association (RRA)
- Employee Purchase Program
- Dining Services
- On-Site Travel Office
- Credit Union
- Employee Service & Retirement Awards Plan
- Annual Gift Card

Employee Development

The Institute values continuing education and offers up to 100 percent tuition reimbursement for regular employees who wish to pursue higher education at an accredited university or college. Our education programs provide for personal growth and helps the organization to better serve clients while preparing the staff for new opportunities and in new technology areas..

Continuous Learning and Growth Opportunities

As part of SwRI Human Resources, the Employee Development Office helps staff members meet their overall goals and objectives through educational and training programs and services. Operating as an Institute-wide support service, Employee Development identifies the training needs of the staff, establishes training objectives and curricula, develops specialized programs and provides instructors and appropriate courses of instruction to foster the professional growth and career development of Institute employees at all levels.

The Institute offers classroom and online training in a variety of professional and technical areas including: Program Development and Project Management, Design of Experiments/Statistical Analysis of Data, Professional Engineer Continuing Education, Management Development, Human Resource Management Skills, Teamwork and Team Leadership, Secretarial and Administrative Skills, Compliance, Quality and Safety.

The Institute offers continued professional development support including:

- Reimbursement for non-college level training programs designed to increase management, technical and vocational skills
- Technical seminars and short courses
- Online training through the Internet and the SwRI Intranet
- Management development training
- Encourages membership and involvement in professional societies
- Continued professional development through writing for peer reviewed journals and presentation of technical insights at professional conferences
- Maintenance of employee continuing education transcripts

Library

The Tom Slick Library serves the Southwest Research Institute community with information resources and instruction that supports innovative, effective research. With its extensive print collection of notable early science and technical research and a dynamic, growing collection of current cutting-edge information resources, the library maintains and provides easy access to scholarly literature, standards, proceedings, books, and eBooks across research disciplines. The physical library is open and staffed Monday through Friday, 8am to 5pm but SwRI staff have a dedicated online discovery service available 24/7 to search, access, or request materials from the print and online collections. As a part of the Information Technology Center (ITC), the library enables authenticated online access to resources while on campus, remote with VPN, or remote with OpenAthens single sign-on. Through interlibrary services, the Tom Slick Library partners with a global network of libraries that allows fulfillment of obscure and non-subscription resources upon staff request. The library is also a TexShare member and can provide staff with TexShare cards that allow in-person borrowing of books from the many participating academic libraries throughout the state.

In addition to providing access to information resources, the library also provides services to include resource instruction, on-demand training videos, literature search assistance, and reference management support. Programming includes a book club with popular fiction and nonfiction works for staff to discuss and exhibits from the library's Rare Book collection. This special collection holds over 200 titles ranging from the 16th to the 20th century with publications from notables including Isaac Newton, Mary Somerville, Francis Bacon, and Galileo Galilei. The exhibits showcase how these foundational information resources have led to the advances in research currently performed at Southwest Research Institute.

Employee Assistance Program (EAP)

Alliance Work Partners, an employee assistance program under contract with the Institute, provides resources and services to help Institute employees and their eligible family and household members manage daily responsibilities, major events, work stresses, or any issues affecting quality of life.

Alliance Work Partners has access to a larger network of EAP providers across the nation. An Alliance Work Partners representative can be reached 24 hours a day, seven days a week at 1-800-343-3822.

EAP resources and services include:

LawAccess: Legal and Financial services provided by a lawyer or a financial professional specializing in your area of concern. Available by telephone and online.

HelpNet: Customized EAP website featuring resources, skill-building tools, online assessments, and referrals.

WorkLife: Resources and referrals for everyday needs. Available by telephone.

WellCoach: Personalized planning and 1-on-1 support, online or by telephone, to help you improve and maintain your health and well-being.

SafeRide: Reimbursement for emergency cab fare for eligible employees and dependents that opt to use a cab service instead of driving while impaired.

Short-term Counseling: 1 to 8 counseling sessions per problem, per person, per year. Includes assessment, referral, and crisis services. Any type of personal concern can be brought to the Alliance Work Partners staff with confidentiality, as required by law. All counseling will be provided by an Alliance Work Partners provider away from work to ensure privacy. Issues that can be brought to Alliance Work Partners include:

- Caring for an elderly parent
- Financial difficulties
- Work/Life balance
- Depression and anxiety
- Relationships or family conflicts
- Parent training and family communications
- Grief, death and dying counseling
- Healthy lifestyles
- Attention deficit hyperactivity disorder (ADHD) and conduct problems
- Alcohol abuse/substance abuse
- Stress management
- Workplace conflicts
- Emergencies
- Legal difficulties
- Domestic violence



Family Care Program

The Bright Horizons Family Care Program is available to all regular full-time and part-time employees. The benefits available in the Family Care Program can help you when you have work, family, and personal responsibilities competing for your time. Benefits are available nationwide, including to employees located at off-site locations.

Available Benefits

- **Bright Horizons Back-up Care:** Get help in finding a trained and background-checked in-home caregiver for your child or adult family member or find a welcoming child care center whenever your caregiving responsibilities could keep you from coming into work. Use the Bright Horizons Back-Up Care benefit if your child's school is closed, your regular babysitter is on vacation, your child is mildly ill and can't attend school or day care, or your parent or other relative is recovering from surgery. All regular employees receive 5 Back-Up Care days per year. Your cost for in-home care is \$6/hour. Your cost for in-center care is \$15/day for one child or \$25/day for two or more children.
- **Bright Horizons Elder Care:** When your parent or other loved ones get older and you need help with options for their care, get personalized support from a dedicated and experienced Care Coach. Use an online care platform to track information and communicate with your family member's care team. Schedule an on-site (in-home) assessment, get specialized referrals and access legal or financial resources.
- **Additional Family Supports:** Get help in finding ongoing child care, a babysitter for a night out, pet care, or housekeeping help through a free membership to an online database. Additional online elder care information is also available. If you need to find a regular child care center, find discounts at participating child care centers. Discounted tutoring and test prep services for your student(s) are also available.



Research Recreation Association (RRA)

When you join the SwRI staff, you also become a member of the Research Recreation Association (RRA). The RRA, which began in 1952, is a SwRI-supported, nonprofit, volunteer and employee-run association designed to provide you and your family with social, athletic and special interest activities. Through the RRA, employees have the opportunity to meet people with similar interests, pursue a favorite hobby, participate in athletic events and enjoy many other social activities.

RRA Board of Governors

An elected Board of Governors conducts the business of the RRA, attending monthly meetings to plan year-round special events. Serving as an RRA event coordinator or volunteer is a great way to meet co-workers and get involved.

Committees

Employees volunteer to be committee chairs to plan and carry out RRA events and activities. These committees are:

- Athletics
- Employee Engagement
- Health and Fitness
- Membership
- Outreach
- Publicity/Historical
- Recreation
- Social

Employees are invited to join an RRA committee or to volunteer for an activity or event.

Funding

There are no dues for RRA members — the organization is funded by company store sales and corporate donations. Through this funding intramural athletics, hobby clubs, social functions, discount tickets, civic activities and a host of other activities are available.

Intramural Sports

The Institute sporting areas include an indoor gymnasium, lighted softball and soccer fields, two sand volleyball courts, a jogging track and an outdoor basketball court. The RRA-organized intramural activities have a nominal participation fee. RRA intramural sports leagues are available for men and women.

Happy Times Newsletter

The HR staff publishes a monthly newsletter for all San Antonio-based employees and retirees. *Happy Times* features RRA news about clubs, merchandise, special events and new discounts. Employees may submit free classified ads at rra@swri.org. The new issue of *Happy Times* is available online (www.rra.swri.org) at the beginning of each month.

Clubs

The RRA provides seed money for special interest clubs. For information on current RRA-sponsored clubs, visit the RRA website for club contact information. Active clubs include Fishing Tournaments, Amateur Radio Club, ViewFinders (photography), Slick Talkers (Toastmasters), and SwRI Gardening Club.

Special Events

Throughout the year, the RRA supports a number of special events which provide great family entertainment. Regular events have included a Western dance, Cowboy breakfast, Corporate Cup Challenge, and the various Children's Festivals.

Community Events

You may participate in local events during the year that benefit the San Antonio community. Sponsored events have included Light the Night, Toys for Tots, animal rescue, clothing drives, blood drives, food bank drives and numerous volunteer events.

Community events are also encouraged at locations outside of San Antonio. A volunteer T-shirt is provided to any employee who participates in a community event. Contact the RRA Outreach Committee chairman for additional information.

Employee Discounts & Services

A wide assortment of discount tickets and services is available at the SwRI Fitness Center and RRA website, including movie, theater and theme park tickets as well as other special events such as the San Antonio Stock Show and Rodeo. The RRA Store & More is open 6 a.m. to 8 p.m. Monday through Thursday and 6 a.m. to 7 p.m. on Friday.

RRA vendor discounts are available, including group ticket sales on merchandise and tickets to sports events, the opera, the circus, theme parks and a variety of activities in the San Antonio area.

A variety of logo merchandise for men and women and other gift items are available at the RRA Store & More located within the SwRI Fitness Center.

Employee Purchase Program

Institute employees can take advantage of employee purchase programs for automobiles and trucks, computers and wireless agreements. These are self-administered programs, so employees are encouraged to investigate the details carefully.

Contact:

Irma Romero, Purchasing Department, (210) 522-3102

Dining Services

An on-site, full-service cafeteria at SwRI headquarters is open weekdays to employees and their guests, offering breakfast and lunch. Breakfast and lunch catering is available on the SwRI grounds and for lunches and special events held at the cafeteria. Also available at the Slick Café is a 24 hr Micro Market open to employees, offering freshly prepared salads, sandwiches, snacks, drinks and Starbucks coffee. Two private dining rooms and an executive dining room are available for meetings and special events. SwRI Dining Services also serves a variety of catered events such as the Annual Trustees Meeting, Institute retirement celebrations, service award ceremonies and United Way campaign events.

On-Site Travel Office

The travel office at SwRI headquarters in San Antonio offers full service to staff members for business travel needs. To ensure proper procurement, payment and reimbursement of travel-related services, employees must make all business travel arrangements through the SwRI Travel Department. Travel arrangements for new employees, relocating employees and people invited for employment interviews are made by our travel staff.

While on business or personal travel, employees are covered under a travel assistance program provided through an Institute group insurance program, which provides emergency help for employees traveling internationally as well as within the United States. The program provides medical or dental referral services as required, replacement assistance for prescription drugs that are lost or depleted while on travel, lost baggage recovery assistance, legal referral assistance and many more services. Brochures about the program and its services are available from the Employee Benefits Office, the Medical Clinic and can be found on the Travel Department intranet site.

Corporate credit cards are available to employees who travel frequently (the cost center head must designate the staff member as a “traveler”) to help expedite the payment of business-related travel expenses.

Credit Union

Conveniently located on the grounds of SwRI, the Southwest Research Center Federal Credit Union (SwRCFCU) offers banking and financial services to employees, retirees and their family members. A second facility is located near SwRI at 7215 Culebra Road in San Antonio. Both locations have ATM machines, and a wide array of financial products and services.

Established in 1956 by Institute employees, the credit union has grown to hold more than \$87 million in assets, with more than 10,000 members and is the 11th largest credit union in San Antonio. The credit union offers a variety of financial services including savings, checking and money market accounts, IRAs, Share Certificates, direct deposit, auto and signature loans, first mortgages, home equity loans, MasterCard® credit cards, safe deposit boxes, debit cards, electronic and mobile banking, mobile deposit, plus bill pay. Currently, the credit union is offering an auto buying service powered by Truecar, and a free savings account to all new employees during their first week of employment.



Employee Service & Retirement Awards Plan

Our retirement and service award plans honor employees for their service to the Institute, which significantly contributes to the success of our research and development programs and to SwRI’s renowned, respected reputation.

Service Recognition Awards

Service awards are given at one of two biannual sessions hosted by the Institute president at our San Antonio location recognizing employees for service in increments of five years. The June session honors those reaching five-year increment employment anniversaries between Jan. 1 and June 30, and the December session celebrates those between July 1 and Dec. 31. Vice presidents with staff located outside of San Antonio may schedule appropriate ceremonies to present awards to honorees at other locations. Regular employment does not have to be continuous. Time worked for the Institute under a status of student employee, temporary Institute employee, temporary agency employee or subcontractor will not be considered toward a service award.

SwRI provides a selection of gifts with the award value increasing at each level of service. Employees may also select the traditional gold Institute-logo service pin if they choose. Once an employee reaches 30 years of service or more, they are eligible for the following:

- 30 years of service: SwRI engraved wristwatch and gift
- 35 years of service: \$750 cash award
- 40 years of service: \$1,000 cash award
- 45 years of service: \$1,250 cash award
- 50 years of service: \$1,500 cash award
- 55 years of service: \$1,750 cash award

NOTE: All cash gifts are taxable income, but merchandise (non-cash) gifts, which may actually be of higher retail value, are not taxed.

Contact:

Andrea Camacho Morantes, Human Resources, (210) 522-5455
 Brittany Lopez, Human Resources, (210) 522-2270

Retirement Recognition

A retirement plaque or gift is given to regular employees who retire and are at least age 58 or older and have completed 10 continuous years of service prior to retirement. The awards are presented at a ceremony presided over by the SwRI president or other senior level official. Awards vary by length of service.

Current Retirement Awards

Years of Service	Award
≥10≤15	Choice of an engraved plaque, mesquite jewelry box or music box
>15≤30	Choice of an engraved plaque, mesquite jewelry box or music box; and engraved wrist watch
>30≤35	Choice of an engraved plaque, mesquite jewelry box or music box; or a cash award of \$750 (<i>less applicable taxes</i>).
>35≤40	Choice of an engraved plaque, mesquite jewelry box or music box; and a cash award of \$1,000 (<i>less applicable taxes</i>).
>40≤45	Choice of an engraved plaque, mesquite jewelry box or music box; and a cash award of \$1,250 (<i>less applicable taxes</i>).
>45≤50	Choice of an engraved plaque, mesquite jewelry box or music box; and a cash award of \$1,500 (<i>less applicable taxes</i>).
>50≤55	Choice of an engraved plaque, mesquite jewelry box or music box; and a cash award of \$1,750 (<i>less applicable taxes</i>).
>55≤60	Choice of an engraved plaque, mesquite jewelry box or music box; and a cash award of \$2,000 (<i>less applicable taxes</i>).

Annual Gift Card

SwRI employees receive a gift card every year in December to brighten the holiday season.

The Institute's greatest strength is you... ...your well-being is key.

The 2023 Employee Benefits Guide is not the official version of any policy statement that appears in the separate Operating Policies and Procedures, Summary Plan Descriptions and contracts that the Institute and individual employees have with benefit providers. If there is any disagreement between the 2023 Employee Benefits Guide and terms and conditions in the Summary Plan Descriptions, Operating Policies and Procedures and contracts with benefit providers, the latter will prevail. Nothing in this Benefits Guide affects or changes the at-will employment of SwRI staff. SwRI reserves the right to change or terminate the benefits described in this guide.



SOUTHWEST RESEARCH INSTITUTE