

# Benefits 2020



**Open Enrollment for 2020 benefits is November 6–20.**  
**Benefits will be effective January 1, 2020.**

Your Personalized Enrollment Worksheet shows your benefit options and costs for 2020.

## **For Management and A&T employees:**

Available in your Mercer BenefitsCentral<sup>SM</sup> account starting **November 6**.

## **For Union-represented employees and employees on leave:**

Mailed to your home. If you don't receive it by **November 6**, call the PG&E Benefits Service Center: **1-866-271-8144**.

Also available in your Mercer BenefitsCentral account starting November 6.



# Benefits 2020: Welcome!

## Open Enrollment for 2020 benefits is November 6–20.

This is your opportunity to make changes to your benefits for 2020.

### Benefits you can elect

#### You can elect or change these benefits during Open Enrollment:

- Health: Medical, dental, vision
- Flexible Spending Accounts (FSAs): Health Care and/or Dependent Care
- For Management, Administrative & Technical (A&T), PG&E Corporation and ESC-represented employees: Planned Unpaid Vacation (PUV) days

#### You can elect or change these benefits anytime:

- Supplemental Life, Dependent Life and Voluntary Accidental Death & Dismemberment (AD&D) insurance
- Commuter Transit Program
- For Management and A&T employees in San Francisco, Emeryville, Oakland and Berkeley: Paid Sick Leave Designee
- Eligible California Utility employees can opt in or out of the Voluntary Plan anytime during the year through Mercer BenefitsCentral, with changes effective according to a special schedule (visit [mypgbenefits.com](http://mypgbenefits.com) for details about the Voluntary Plan); PG&E Corporation employees are automatically covered by California's State Disability Insurance and Paid Family Leave Plan

## ▶ Start here

### Have questions about your benefits? Need help enrolling?

#### CALL

Call the PG&E Benefits Service Center at **1-866-271-8144** Monday–Friday, 7:30 a.m.–5 p.m. Pacific time



#### EMAIL

Log in to your Mercer BenefitsCentral account and send a secure message to a service representative

You'll get a reply within two business days



#### CHAT

Log in to your Mercer BenefitsCentral account and chat online with a service representative Monday–Friday, 7:30 a.m.–5 p.m. Pacific time



### Want details?

**This brochure and your Personalized Enrollment Worksheet (available in your Mercer BenefitsCentral account) have the information you'll need for Open Enrollment.**

- **Mercer BenefitsCentral**—information will be available to you when you enroll.
- [mypgbenefits.com](http://mypgbenefits.com)—find information about your benefits and download **Your Benefits Guide** under Resources > Open Enrollment Guides.
- [spd.mypgbenefits.com](http://spd.mypgbenefits.com)—review your **Summary of Benefits Handbook** for detailed information.

# What's new?



## Higher limit for Health Care Flexible Spending Account contributions

You can elect to contribute up to **\$2,700** of your before-tax pay for eligible 2020 health expenses. The most you could contribute for 2019 was \$2,650.




## Expanded vision benefits

Starting January 1, 2020, all Costco locations will be in the VSP network, and the Costco frame allowance will be \$80 every 24 months. Only some Costco optometrists will be in-network. Check with your Costco location to find out if VSP optometrists are available. In addition, standard progressive lenses will be covered in full every 12 months when you use a VSP provider.



## Cost increase for telemedicine appointments

Starting January 1, 2020, the cost of a telemedicine appointment through LiveHealth Online will be \$5.90 for Anthem Health Account Plan (HAP) members and \$59 for Kaiser HAP members. You can use your Health Account to pay for these visits. Register at [livehealthonline.com](https://livehealthonline.com) or through the free LiveHealth Online app. 



## New wellness partners

Earlier this year, PG&E teamed up with Quest Diagnostics and Virgin Pulse to bring easy-to-access wellness services to employees eligible for the Health Account Plan (HAP).

### Health screenings and tobacco tests: Quest Diagnostics

Every January 1, PG&E credits your Health Account if you're enrolled in the HAP—plus, you can earn extra credits by taking a voluntary annual health screening and testing tobacco-free or completing the tobacco cessation program. Quest Diagnostics administers the health screenings and tobacco tests.

### New dates to earn 2020 credits

You have from **October 15, 2019, through August 31, 2020**, to complete the health screening and tobacco test or tobacco cessation program to earn 2020 Health Account credits.

**October 15 through December 13, 2019:**

Extra credits will be in your account January 1.

**December 14, 2019, through August 31, 2020:**

Extra credits will be in your account three to six weeks later.

### New way to register for a health screening and flu shot

Go to [my.questforhealth.com](https://my.questforhealth.com) to schedule your annual screening and flu shot. Flu shots are available only at onsite events.

- First, enter your registration key: **PG&E2020**
- Then, under **Confirm Your Eligibility**, enter your **LANID**.

After you register, you can schedule your screening:



#### At an onsite event

You can get a fingerstick screening.

Don't see an onsite event near you? Email [wellness@questdiagnostics.com](mailto:wellness@questdiagnostics.com) or call 1-866-271-8144, option 1 and then option 3.



#### At a Quest Diagnostics Patient Service Center (PSC)

You can get a traditional blood draw screening at a Quest Diagnostics PSC if you're unable to take your screening at an onsite event or doctor's office. After you log in, enter your ZIP code to find a location near you.



#### At your doctor's office

You can download a **Physician Results Form** at [my.questforhealth.com](https://my.questforhealth.com). Print the form and take it to your doctor to complete and return to Quest Diagnostics.



## Do you qualify for extra \$500 credit

If your base rate of pay is or less as of January 1, 2020, PG&E will automatically give you an extra \$500 Health Account credit for 2020. **You don't need to do anything** to get this credit. If you get a raise later in the year, you can keep the extra \$500 credit.

## Health & Wellness portal, tobacco cessation program and health coaching: Virgin Pulse

Virgin Pulse administers the Health & Wellness portal, tobacco cessation program and health coaching services. These services are available to employees eligible for the Health Account Plan (HAP).

To access these services, you'll first need to register with Virgin Pulse: [join.virginpulse.com/pgewellness](https://join.virginpulse.com/pgewellness).

 Virgin Pulse app

### Ready to schedule an appointment?

After you register with Virgin Pulse, contact a health coach or tobacco cessation specialist to schedule your first appointment: **1-866-271-8144, option 1** and then **option 4**.



### Log in securely

Each time you log in to the Health & Wellness portal, you'll need your username, password—and a temporary security code that will be sent to your email address or mobile phone number. This multi-factor authentication will help keep your information secure.

**Be sure your mobile phone number is up to date in your member profile.**

## What you need to do



### You'll need to make an election if you:

Want to **enroll in or waive health coverage** for 2020\*

Want to **switch medical plans or add or drop dependents** from coverage

Want to **participate in** the Health Care or Dependent Care Flexible Spending Account (**FSA**) for 2020

Are a Management, A&T, PG&E Corporation or ESC-represented employee, and you want to **elect Planned Unpaid Vacation (PUV) days** for 2020

\*If you waive medical coverage, you'll forfeit unused Health Account credits—but you'll have until March 31, 2020, to file Health Account claims and verify eligible expenses incurred while you were enrolled in the Health Account Plan (HAP).

## If you take no action

**Currently enrolled?** You and your currently enrolled eligible dependents will have the same coverage you have now:



You'll be responsible for making any required contributions as listed on your 2020 Personalized Enrollment Worksheet. 2020 rates are also available at [mypgbenefits.com](https://mypgbenefits.com).

**Enrolled but want to waive coverage?** You'll need to elect that option during Open Enrollment.

**Not enrolled?** If you don't enroll, you'll have no coverage for 2020.

# How to enroll

You can enroll for 2020 benefits November 6–20.

## Log in to your Mercer BenefitsCentral account:

From *PG&E@Work for Me*:

Click **About Me > My Benefits > Mercer BenefitsCentral** and you'll be automatically logged in to your Mercer BenefitsCentral account.



From your computer or mobile device:

Go to [myggebenefits.com](http://myggebenefits.com) > Select **Log in** under **Manage Your Benefits**.

You have until 11:59 p.m. Pacific time on November 20 to enroll online.

OR

## Call the PG&E Benefits Service Center:

**1-866-271-8144** Monday–Friday, 7:30 a.m.–5 p.m. Pacific time

You have until 5 p.m. Pacific time on November 20 to enroll by phone.



**Log in securely:** Each time you log in to your Mercer BenefitsCentral account outside of *PG&E@Work for Me*, you'll need your user ID, password—and a temporary numeric code that will be sent to your email address or mobile phone number. This multi-factor authentication will help keep your information secure.

**Need help?** Call the PG&E Benefits Service Center: **1-866-271-8144**.

# Enrolling dependents

**As a PG&E employee, you have an opportunity to enroll your eligible dependents in PG&E-sponsored health coverage.**

You'll need to provide your dependent's name, birth date and Social Security number when you enroll. Generally, you can enroll dependents online or by phone.

**If you want to add or drop a Medicare-eligible dependent,** you need to call the PG&E Benefits Service Center. You can't do this online.



**Please check your Personalized Enrollment Worksheet to confirm the dependents you want to cover are listed as covered ("Y").**

You'll see a Y, N or P by each dependent's name:

**Y** Covered

**N** Not Covered

**P** Pending Verification

**If the dependent you want to cover is:**

**N** Not Covered    **P** Pending Verification    Not listed on your worksheet

**You'll need to provide verification documents to the PG&E Benefits Service Center.**

## PROVIDING DEPENDENT VERIFICATION

**If you're enrolling online,** the orange message box on the homepage will tell you that a dependent needs to be verified. Once you click the *Your Dependent(s) Information Requires Review* box, you'll be able to see:

- Which dependent needs verification
- What documents you need to submit

You can upload, mail or fax the required documents.

**If you're enrolling by phone,** the PG&E Benefits Service Center representative will help you with the verification process. You'll still need to submit appropriate verification documentation.



# Reminders



## Health Care and Dependent Care Flexible Spending Accounts (FSAs):

Your 2019 FSA elections won't carry over to 2020. **You must enroll.**



**Planned Unpaid Vacation (PUV):** Your 2019 PUV days and your current PUV election won't carry over to 2020. **You must enroll.**

PUV days may be elected by Management, A&T, PG&E Corporation and ESC-represented employees. PUV days are not available for other employees.



## Don't lose your benefits: Confirm your beneficiaries today

Have you had a change in life status? Did you get married or divorced? Have a baby or adopt a child? Be sure to elect or update your **pre-retirement pension, 401(k)** and **Life and Accident insurance** beneficiaries.

**These are all separate elections.** Your beneficiary elections for one benefit won't carry over to another benefit.

**Did you know?** Any vested benefit you have under the PG&E Retirement Plan will be forfeited if:

- You die before you start taking your pension benefit, and
- You're single or in a domestic partnership, and
- You haven't elected your pre-retirement pension beneficiary.

Visit [mypgbenefits.com](http://mypgbenefits.com) > **Financial Health** to learn how to elect or update your beneficiaries today.



## Age 13 cutoff for Dependent Care FSA:

The Dependent Care FSA helps you pay for qualifying child and elder care expenses while you work. The IRS generally limits use of the account for children under age 13—but you can also use the account for older children and adults who are physically or mentally incapable of self-care.

### EXAMPLE: Summer camp

For children under age 13



OK

For children age 13 or older



Not allowed unless the child is physically or mentally incapable of self-care

# Check your confirmation statement

In early December, you'll get a confirmation statement showing the benefits you'll have for 2020.

### You'll get a paper confirmation statement if you:

- Enroll over the phone
- Enroll online and you don't have an email address on file with the PG&E Benefits Service Center
- Do nothing—make no changes and simply default to the same health coverage for 2020

### You'll get an online confirmation statement if you:

- Enroll online and have an email address on file with the PG&E Benefits Service Center

The PG&E Benefits Service Center will send you an email in early December notifying you when your confirmation statement is ready to print. You'll need to log in to your Mercer BenefitsCentral account if you want to print it.



**IMPORTANT:** You have until **December 31, 2019**, to call the PG&E Benefits Service Center to correct any errors for 2020. No changes will be accepted after that.

## We do not discriminate.

Pacific Gas and Electric Company does not discriminate on the basis of race, color, national origin, sex, age, or disability in its health programs and activities.

**Spanish** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-271-8144 (TTY: 1-800-424-0253).

**Chinese** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-271-8144 (TTY: 1-800-424-0253)。



PG&E Benefits Service Center  
P.O. Box 622  
Des Moines, IA 50306-0622

## Summary of Material Modifications (October 2019)

This *Benefits 2020* brochure is for Management and Administrative & Technical (A&T) employees, PG&E Corporation employees, and for employees represented by the IBEW, ESC and SEIU. It is designed, in part, to make you aware of important changes that have been made to The Pacific Gas and Electric Company Health Care Plan for Active Employees (the "Health Care Plan").

Your 2020 enrollment materials are not an exhaustive explanation of the Health Care Plan, The Pacific Gas and Electric Company Health Care Flexible Spending Account Plan, and The Pacific Gas and Electric Company Dependent Care Flexible Spending Account Plan, or The Pacific Gas and Electric Company Group Life Insurance Plan (collectively, "the Plans"). Additional information about the Plans is contained in the documents entitled *The Pacific Gas and Electric Company Health Care Plan for Active Employees*, *The Pacific Gas and Electric Company Health Care Flexible Spending Account Plan*, *The Pacific Gas and Electric Company Dependent Care Flexible Spending Account* and *The Pacific Gas and Electric Company Group Life Insurance Plan*. Those documents, the *Summary of Benefits Handbook* and any summaries of material modifications (SMMs), including enrollment guides designated as SMMs, collectively constitute the respective official plan documents. You can find them at [mypgbenefits.com](http://mypgbenefits.com) > **Resources** > **Summary of Benefits Handbooks**.

The Employee Benefit Committee of PG&E Corporation is the Plan Administrator of the Plans and has the discretionary authority to interpret and construe the terms of the official plan documents, to resolve any conflicts or discrepancies between the documents that comprise the official plan documents and to establish rules that are necessary for the administration of the Plans.

Unless otherwise noted, references to PG&E in this brochure and in other open enrollment materials mean Pacific Gas and Electric Company. Pacific Gas and Electric Company, PG&E Corporation and their affiliates are referred to collectively as "Participating Employers."

Pacific Gas and Electric Company has the right to amend or terminate the Plans at any time and for any reason, subject to notice provisions if such notice is required under applicable collective bargaining agreements. Generally, an amendment to or termination of the Plans will apply prospectively and will affect your rights and obligations under the Plans prospectively.