

# Benefits 2018



**Open Enrollment for 2018 benefits is November 7-21.  
Benefits will be effective January 1, 2018.**

**Your Personalized Enrollment Worksheet shows your benefit options and costs for 2018.**

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

Available in your Mercer BenefitsCentral<sup>SM</sup> account starting **November 7**.

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

Mailed to your home. If you don't receive it by **November 7**, call the PG&E Benefits Service Center: **1-866-271-8144**.

Also available in your Mercer BenefitsCentral account starting November 7.

## **Benefits you can elect**

### **You can elect these benefits during Open Enrollment:**

- Health: Medical, dental, vision
- Flexible Spending Account (FSA)—Health Care and/or Dependent Care
- For Management, A&T and ESC-represented employees: Planned Unpaid Vacation (PUV) days
- Opt-out option for the Voluntary Plan in order to remain with State Plan coverage effective January 1, 2018

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

- Life and accident insurance
- Commuter Transit Program
- For Management and A&T employees in San Francisco, Emeryville, Oakland and Berkeley: Paid Sick Leave Designee
- You 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)

# What's new?



## Less to read

This trifold and your Personalized Enrollment Worksheet (available in your Mercer BenefitsCentral account) have the information you'll need for Open Enrollment. Want more details?

- **Mercer BenefitsCentral** —information will be available when you enroll.
- **mypgebenefits.com** —find information about your benefits, and download  **Your Benefits Guide**  under  **Resources > Open Enrollment Guides** . Printed copies will be available in January through the PG&E Benefits Service Center.
- **spd.mypgebenefits.com** —review your  **Summary of Benefits Handbook**  for detailed information.

## Covering dependents? Check your Personalized Enrollment Worksheet

PG&E recently conducted a dependent verification process to make sure dependents enrolled in a PG&E-sponsored health plan are eligible for the coverage. Your Personalized Enrollment Worksheet shows whether your dependents are covered. If the dependent you want to cover is:

**N** Not Covered  
Not listed on your worksheet

**P** Pending Verification

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

To add a dependent now or in the future, you will need to provide verification documents to the PG&E Benefits Service Center to confirm your new dependent's eligibility. See  **Enrolling dependents**  for details.

## Higher limit for Health Care Flexible Spending Account contributions

You can elect to contribute up to \$2,600 of your before-tax pay for eligible 2018 health expenses. The most you could contribute for 2017 was \$2,550.

## Anthem members: New Anthem ID card in January

You'll get a new Anthem ID card at the beginning of the year, showing a new phone number for Beacon Health Options. There are no changes to your ID number or plan information—just the new phone number for Beacon Health Options.

## New Voluntary Plan

Eligible California Utility employees will automatically be covered under PG&E's Voluntary Disability and Paid Family Leave Benefit Plan (the "Voluntary Plan") effective January 1, 2018.

**The Voluntary Plan provides better benefits** and is offered in place of California State Disability Insurance (SDI) and Paid Family Leave plan (the "State Plan"). The Voluntary Plan's better benefits include: **1** 60% of your salary replaced—with no weekly cap; **2** eight weeks of Paid Family Leave versus the state's six weeks; **3** streamlined application and pay process, including pay through PG&E's payroll cycle; and **4** available to all eligible employees—regardless of tenure, and at no additional cost.

See inside—**Voluntary Plan: If you take no action**—for details about your options during Open Enrollment.

## New name—mental health and substance use disorder (MHSUD)

PG&E has adopted the industry standard name for MHSUD benefits and no longer uses the term "mental health and substance abuse" (MHSA). Only the term used to describe MHSUD benefits is changing; there are no changes to the benefits themselves.

## Management and A&T employees: Berkeley added to Paid Sick Leave Designation

If you're headquartered in San Francisco, Emeryville, Oakland or Berkeley, you can use up to 72 hours per calendar year of incidental sick time to care for a family member. **If you don't have a spouse or registered domestic partner**, you can use this time to care for a "designated person" that you have registered with PG&E.

Complete and submit a Sick Leave Designation Form, available at  **mypgebenefits.com > Time Off and Accommodations > Vacation, Holidays, Sick Time and Other Time Off** .

# What you need to do



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

Want to **enroll in** or **waive health coverage** for 2018\*

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 2018

Are a Management, A&T, PG&E Corporation or ESC-represented employee, and you want to elect **Planned Unpaid Vacation (PUV) days** for 2018

Are an eligible California Utility employee and you want to opt out of the **Voluntary Plan** for 2018 (see below)\*\*

\*If you waive medical coverage, you'll forfeit unused Health Account credits—but you'll have until March 31, 2018, to file Health Account claims and verify eligible expenses incurred while you were enrolled in the Health Account Plan (HAP).

## If you don't enroll

**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 2018 Personalized Enrollment Worksheet. 2018 rates are also available at [mypgbenefits.com](http://mypgbenefits.com).



**Watch out:** Your 2017 Flexible Spending Account (FSA) elections won't carry over to 2018. You'll need to enroll.

If you're a Management, A&T, PG&E Corporation or ESC-represented employee, and you want to elect Planned Unpaid Vacation (PUV) days for 2018, you'll need to enroll. Your 2017 PUV days won't carry over to 2018.

**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 2018.

### MAKE SURE YOU HAVE MINIMUM ESSENTIAL COVERAGE

**Planning to opt out of PG&E-sponsored medical coverage?** Make sure you have other medical coverage for 2018 that meets the federal government's minimum essential coverage requirements. **If you don't, you could be subject to a tax penalty.**

## Voluntary Plan: If you take no action

**If you're an eligible California Utility employee, no action is needed to have Voluntary Plan coverage:**



Eligible California Utility employees will be covered by the Voluntary Plan effective January 1, 2018—with better benefits than the State Plan.

**Note:** If you're on an unpaid leave as of December 31, 2017, coverage under the Voluntary Plan will become effective when you return to work.

**\*\*Want to opt out of the Voluntary Plan?** You can opt out of the Voluntary Plan, prior to its effective date, during Open Enrollment through Mercer BenefitsCentral. Unable to access Mercer BenefitsCentral? Call the PG&E Benefits Service Center to request a paper form. Anyone who opts out of the Voluntary Plan is required by state law to continue participating in the State Plan, which includes paying State Plan contributions and submitting claims for benefits through the state.

Visit [mypgbenefits.com](http://mypgbenefits.com) for details about the Voluntary Plan and about changes to other PG&E short-term disability and paid family leave benefits.

**PG&E Corporation employees** will continue to be covered by the California State Disability Insurance (SDI) and Paid Family Leave plan (the "State Plan"). You don't need to enroll for this coverage.

# How to enroll

You can enroll for 2018 benefits November 7–21.

## 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 21 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 21 to enroll by phone.



# 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.

# Change your mind? Make a mistake?

## That's not a problem.

With Mercer BenefitsCentral, you can enroll or change your elections as often as you like until the Open Enrollment deadline.

## Check your confirmation statement

In early December, you'll get a confirmation statement showing the benefits you'll have for 2018.

### 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 coverage for 2018

### 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 29, 2017**, to call the PG&E Benefits Service Center to correct any errors for 2018. No changes will be accepted after that.

## Earning Health Account credits

Every January 1, PG&E credits your Health Account if you're enrolled in the Health Account Plan (HAP)—plus, you can earn extra credits for taking an annual health screening and testing tobacco-free or completing the tobacco cessation program.

### Earning 2018 credits

You can take your annual health screening and test tobacco-free or complete Provant's tobacco cessation program to earn 2018 credits **October 2, 2017, through September 30, 2018**.

If you take your screening and test tobacco-free, or you complete Provant's tobacco cessation program:

- **October or November 2017:** Your extra credits for 2018 will be in your account January 1, 2018.
- **December 1, 2017–September 30, 2018:** Your extra credits for 2018 will be in your account four to six weeks later.

# Benefits 2018

## Open Enrollment for 2018 benefits is November 7–21

 **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



### Summary of Material Modifications (October 2017)

This *Benefits 2018* trifold is for Management and Administrative & Technical (A&T) 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 2018 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 (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*, and *The Pacific Gas and Electric Company Dependent Care Flexible Spending Account 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.

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 trifold 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.

### 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 9754  
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