



Benefits 2019: Welcome!

Open Enrollment for 2019 benefits is November 5–19.

This is your opportunity to make changes to your benefits for 2019.

Benefits you can elect

You can elect or change these benefits during Open Enrollment:

- Health: Medical, dental, vision
- Flexible Spending Account (FSA): Health Care and/or Dependent Care
- Supplemental Life Insurance: You have a special, one-time opportunity to enroll in or apply for an increase to your coverage without having to answer a long questionnaire (see inside for details)
- 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:

- Life and accident 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 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—find information about your benefits and download **Your Benefits Guide** under Resources > Open Enrollment Guides.
- spd.mypgbenefits.com—review your **Summary of Benefits Handbook** for detailed information.

What's new?



Special MetLife “EnrollSmart” opportunity for Supplemental Life Insurance

Current coverage	EnrollSmart opportunity:	
	No medical questions	6 medical questions*
No coverage to 2x pay	3x pay	>3x pay
3x pay	4x pay	>4x pay
4x pay	5x pay	>5x pay
5x pay	6x pay	N/A

From **November 5–19**, you have a one-time opportunity to enroll in or apply for an increase to your Supplemental Life Insurance coverage without having to answer a long medical questionnaire. If approved by MetLife, your elections will be effective January 1, 2019.

After **November 19**, the current rules will apply. You'll need to answer a long

medical questionnaire to be considered for coverage of more than 2x your pay, and you'll have stricter limits for coverage increases. MetLife will mail details to your home.

*Depending on your answers to the six medical questions and based on MetLife's underwriting rules, MetLife may ask you to complete a long medical questionnaire to better evaluate your request for coverage.

Management and A&T employees: Lower maximum coverage amount for Voluntary Accidental Death & Dismemberment (AD&D) insurance

Starting January 1, 2019, the maximum amount for Voluntary Accidental Death & Dismemberment (AD&D) coverage for Management and A&T employees and their spouses will be lower.

There are no changes to maximums for Union-represented employees or for their spouses or children (\$1 million for employees, \$500,000 for spouses and \$150,000 for children).

Management and A&T employees
New maximum: \$2 million (changing from \$4 million)
Employees currently enrolled for more than \$2 million in coverage will be allowed to keep that amount (they'll be "grandfathered").

Spouses and children of Management and A&T employees
New spouse maximum: \$1 million (changing from \$2 million) New child maximum: \$300,000 (changing from \$600,000)
Spouses and children currently enrolled for more than the new maximum coverage amounts will be allowed to keep their current amounts (they'll be "grandfathered").

Higher limit for Health Care Flexible Spending Account contributions

You can elect to contribute up to **\$2,650** of your before-tax pay for eligible 2019 health expenses. The most you could contribute for 2018 was \$2,600.

Onsite telemedicine kiosks discontinued

Some work locations had onsite telemedicine kiosks. As of October 1, 2018, those kiosks were discontinued because few employees used them. However, virtual telemedicine visits continue to be available through the LiveHealth Online mobile app or website: livehealthonline.com.

Anthem members: Anthem case management program replacing Optum cancer resources

Starting January 1, 2019, Anthem's case management program will replace Optum cancer resources. A nurse specially trained to support oncology patients will be available by phone to answer your questions, explain next steps, connect you with resources to support you and enroll you in outreach support from the American Cancer Society if you choose.

Are you currently undergoing treatment for cancer? If you have questions about benefits or resources, contact Anthem for referral to a case manager: **1-800-964-0530**.

What you need to do



You'll need to make an election if you:

Want to **enroll in** or **waive health coverage** for 2019*

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 2019

Are a Management, A&T, PG&E Corporation or ESC-represented employee, and you want to **elect Planned Unpaid Vacation (PUV) days** for 2019

Want to **enroll in** or **apply for** an increase to **Supplemental Life Insurance** during MetLife's EnrollSmart period

*If you waive medical coverage, you'll forfeit unused Health Account credits—but you'll have until March 31, 2019, 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 2019 Personalized Enrollment Worksheet. 2019 rates are also available at mygebenefits.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 2019.

Reminders



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

Your 2018 FSA elections won't carry over to 2019. **You must enroll.**



Planned Unpaid Vacation (PUV): Your 2018 PUV days and your current PUV election won't carry over to 2019. **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 mygebenefits.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



For children age 13 or older

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

How to enroll

You can enroll for 2019 benefits November 5–19.

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 mygebenefits.com > **Select Log in** under **Manage Your Benefits**

You have until **11:59 p.m. Pacific time on November 19** 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 19** 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.

Check your confirmation statement

In early December, you'll get a confirmation statement showing the benefits you'll have for 2019.

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 2019

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 28, 2018**, to call the PG&E Benefits Service Center to correct any errors for 2019. 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.

If you earn \$27.75 per hour or less as of January 1, 2019, PG&E will provide an additional \$500 in Health Account credits for 2019. If you get a raise later in the year, you can still keep the extra Health Account credits.

Earning 2019 credits

You can take your annual health screening and test tobacco-free or complete Provant's tobacco cessation program to earn 2019 credits **October 1, 2018, through September 30, 2019.**

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

- **October or November 2018:** Your extra credits for 2019 will be in your account January 1, 2019.
- **December 1, 2018–September 30, 2019:** Your extra credits for 2019 will be in your account four to six weeks later.

Summary of Material Modifications (October 2018)

This *Benefits 2019* 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 2019 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 Plan*, 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 > Resources.

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.

Benefits 2019



Open Enrollment for 2019 benefits is November 5–19.
Benefits will be effective January 1, 2019.

Your Personalized Enrollment Worksheet shows your benefit options and costs for 2019.

For Management and A&T employees:

Available in your Mercer BenefitsCentralSM account starting **November 5**.

For Union-represented employees and employees on leave:

Mailed to your home. If you don't receive it by **November 5**, call the PG&E Benefits Service Center: **1-866-271-8144**.

Also available in your Mercer BenefitsCentral account starting November 5.

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
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Des Moines, IA 50306-0622