

PG&E Employees Represented by the IBEW, ESC and SEIU

Open Enrollment for 2010 Benefits is November 6 – 19, 2009

What's new for 2010?

- **New PG&E Medical Plan Chooser** — PG&E now offers a fast, easy way to compare PG&E-sponsored medical plan options to help you find the coverage that's best for you and your family. Log on to *PG&E@Work For Me* > Open Enrollment tab to access the link to the Chooser.
- **Updates to mental health, alcohol and drug care benefits** — The mental health, alcohol and drug care benefits for the Anthem Blue Cross and HMO plans have been improved as required by federal legislation. See the Medical Plan Comparison Chart provided in your 2010 Open Enrollment materials packet for details.
- **No more grace period for Health Care Reimbursement Account (HCRA)** — If you elect to participate in the HCRA in 2010, you may be reimbursed for eligible expenses incurred through **December 31, 2010**. Expenses you incur in 2011 cannot be reimbursed from your 2010 HCRA.
- **ESC-represented employees eligible for Delta Dental PPO dentists** — Effective January 1, 2010, ESC-represented employees will have access to Delta Dental PPO dentists. Dental benefits are highest when you use PPO dentists. Be sure to read your *2010 Benefits Enrollment Guide* for more information. (Employees represented by the IBEW and SEIU already have this option.)
- **Expanded dental benefits** — The Dental Plan will now cover sedation in addition to general anesthesia not just for oral surgery, but also for select endodontic (root canal) and periodontal (gum) surgeries. Panorex films will be covered even if you receive a full-mouth X-ray (Panorex and full-mouth X-rays are limited to once every five years). These services will be covered at 85 percent.
- **Broader eligibility provisions** — Effective January 1, 2010, common-law spouses recognized in other states will qualify as eligible dependents.
- **Change in transplant travel benefit** — Effective January 1, 2010, meals will no longer be covered by the transplant travel benefit for the Anthem Blue Cross-administered plans. This change is the result of Internal Revenue Service regulations.
- **Provider and service area updates** — All medical plans make ongoing changes to providers and service areas. Be sure to verify your plan's service area and provider availability for 2010.

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WHAT YOU NEED TO DO

- **Review** your *Enrollment Worksheet, Guide, Supplement* and *Medical Plan Comparison Chart*.
- **Compare plans using** the Medical Plan Chooser to make sure you have the medical coverage that best fits your needs.
- **Decide** if you want to change your coverage or enrolled dependents, or if you want to participate in a Flexible Spending Account for 2010.

If you would like additional information on 2010 Open Enrollment, please refer to the Frequently Asked Questions that are posted on the HR intranet site or contact the HR Service Center at 415-973-4357 or 1-800-788-2363.

Do you need to enroll?

<p>Yes</p>	<p>If you want to:</p> <ul style="list-style-type: none"> • Change medical, dental or vision coverage • Add or drop dependents • Participate in the Health Care Reimbursement Account (HCRA) or Dependent Care Reimbursement Account (DCRA) for 2010 	<p>Enroll:</p> <ul style="list-style-type: none"> • Online at <i>PG&E@Work For Me</i> (all employees) • By calling the HR Service Center at 415-973-4357 or 800-788-2363 (employees represented by the IBEW and SEIU only).
<p>No</p>	<p>If you:</p> <ul style="list-style-type: none"> • Want to keep the same medical, dental and vision coverage you have now • Are making no change to your enrolled dependents • Don't want to participate in the HCRA or DCRA for 2010 	<p>Do nothing.</p>