2026 Benefits
Enrollment Guide

Benefits enrollment information for FirstEnergy plans

Retiree L180 retired before 1996 Closed No Advocate

FirstEnergy®

In This Guide:

This enrollment guide provides a summary of your 2026 benefit plan options along with the directions to make your benefit elections during the upcoming open enrollment period which is November 3-17 at 5 p.m. EST.

Open Enrollment Period

This year the benefits open enrollment period will begin Monday, November 3 and end at 5 p.m. EST on Monday, November 17.

Open Enrollment Information

The FirstEnergy plan(s) you are currently enrolled in will continue into 2026. No action is required if you do not need to make any changes to your current benefits. You do not need to call the HR Help Desk if you would like to remain in the plan(s) you are currently enrolled in. The 2026 premiums/contributions will be deducted from your monthly pension check or will be reflected on your monthly WageWorks statement.

Note: *This guide is intended only as a general summary. It is not a contract or guarantee of any kind. The benefits and programs described are not vested and are subject to modification or termination by the company at any time without advance notice.*

Dependent Eligibility

You can enroll your eligible dependents for coverage. Your dependents include:

- Legal spouse or domestic partner. You will be required to pay applicable income taxes if you add a domestic partner to your benefits.
- Your children up to age 26, including adopted children, foster children, stepchildren and children for which you have legal custody.
- Your unmarried children age 26 and older who are incapable of self-support due to a physical or mental disability. Proof of incapacitation must be provided to Anthem before the child becomes ineligible at age 26. If your dependent is incapable of self-support, contact Anthem to complete the necessary forms.

Add a Dependent to Benefits

If you need to add a dependent to your benefit plans, click on the Help Center icon in Empower and type in **Add a Dependent** for step-by-step directions. You will need to add the name, date of birth and social security number into **People to Cover.** Then you will need to upload the required documentation proving the dependent is eligible as a Document Record. Marriage certificates are required for spouses. Birth certificates are required for children.

Remove a Dependent from Benefits

If you need to remove a dependent from your benefits, uncheck the box beside their name when you make your benefit elections.

Your Benefits Options

FirstEnergy offers you a choice of the following healthcare benefits. Rates for these plans can be found in Empower during the open enrollment period.

- Medical and prescription drug
- Vision

Open Enrollment Steps

Your 2025 benefits elections will carry over to 2026. If you do not need to make any changes, you do not need to call the HR Help Desk and you do not need to log into Empower.

Step 1: Review Your Benefits Enrollment Guide

The rates for the 2026 plans can be found in the Empower system in Step 2.

Step 2: Make Your Benefit Elections During Open Enrollment

Nov. 3-17 at 5 p.m. EST

Log into Empower during the open enrollment period to make any benefit changes needed for 2025. You can log into Empower:

1. By scanning the QR code below with the camera app on a mobile device
2. By visiting www.FERetirees.com/resources then click the blue EMPOWER LOGIN button

Contact the HR Help Desk at 1-800-543-4654 if you need assistance logging into Empower.

Once you are in the Empower system, click the **Benefits** tile under the Me tab, then Click **Enroll Now.** For assistance with step-by-step directions regarding how to enroll, click on the Help Center icon (see below) inside the Empower system then type **Make and Submit Your Benefits Elections.** This will walk you step-by-step through the enrollment process in Empower.

Step 3: View/Save/Print Your Benefits Confirmation Statement

You can view, save and print a benefits confirmation statement by clicking on the Help Center icon in Empower (see below) and typing **Review Benefits Enrollments**. Push down the CTRL and S key at the same time to save this information. Push down the CTRL and the P key to print this information.

QR CODE TO LOG INTO EMPOWER

Empower Retiree

HELP CENTER IN EMPOWER

MEDICAL—2026 Changes for the Anthem/Caremark Base PPO Plan

Your 2025 benefits elections will carry over to 2026. If you do not need to make any changes, you do not need to call the HR Help Desk and you do not need to log into Empower.

Beginning in 2026, our medical plan will be updated to ensure it remains competitive and continues to provide strong support for employee health and well-being.

- Eliminating member cost share for telehealth visits
- Implementing a 90-visit combined limit per year for occupational, physical and speech therapy visits
- Implementing a 30-visit limit per year for chiropractic manipulations
- Implementing a $30,000 limit for bone marrow transplant donor search fee
- Eliminating out-of-network coverage for bone marrow transplant donor search fees
- Eliminating coverage for temporomandibular joint (TMJ) appliances
- Limiting coverage for glasses/contacts after cataract surgery to one occurrence per surgery
- Implementing a 30-day limit per year for inpatient medical rehabilitation
- Increasing the home health care visit limit from 100 to 120 visits per year
- Implementing a requirement to use Blue Distinction network for bariatric surgery
- Increasing the skilled nursing facility limit from 60-day to 120-day limit per year
- Implementing the Blue Distinction Orthopedic MSK Program that will provide better plan design coverage for utilizing Center of Excellence providers for knee and hip replacements as well as certain spinal procedures

Anthem Network Change for New Jersey, Washington DC, Maryland and North Virginia - Effective Jan. 1, 2026, FirstEnergy will be transitioning from the Anthem Blue Card PPO Network to the Horizon Managed Care Network in New Jersey and BlueChoice Advantage Open Access in Washington DC, Maryland and North Virginia. This means that employees who utilize providers within these areas will receive a high level of benefits and greater cost savings.

Impacted employees and their covered dependents will receive new medical ID cards reflecting the new network before the end of December. To locate or verify if your provider is in the new network, visit Anthem.com or open the Sydney Health app, click Find Care and enter the appropriate network name or prefix below. Employees can also contact Anthem at 1-866-236-4365 with any network questions.

States	Network Name	Prefix
New Jersey	Horizon Managed Care Network	104
Washington DC Maryland North Virginia	BlueChoice Advantage Open Access	110
All other states	BlueCard PPO	901

Rx—2026 Changes for the Anthem/Caremark Base PPO Plan

Beginning in 2026, our prescription plan will be updated to ensure it remains competitive and continues to provide strong support for employee health and well-being. The goal is to continue to offer a robust, clinically appropriate, pharmacy benefit while carefully evaluating and responding to changes in the pharmacy landscape.

- Implementing a prior authorization for all weight loss medications, including GLP-1 medications approved as weight loss treatment (e.g. Wegovy, Saxenda)
- Implementing utilization management to ensure GLP-1 medications approved as diabetes treatment are reserved for diabetic patients (e.g. Ozempic, Mounjaro)
- Implementing quantity limits, step therapy, and/or prior authorization for continuous glucose monitors, disposable insulin pumps, select dermatologic treatments, Auvi-Q (an allergic reaction treatment), and other select medications that have clinically appropriate therapeutic alternatives

Medical

Anthem Blue Cross Blue Shield (Anthem) is the carrier for all FirstEnergy medical plans.

- Value PPO
- Base PPO
- Medicare Preferred PPO

In-network preventive care is covered at 100% – with no requirement to satisfy a deductible. However, if a diagnosis is detected during a preventive exam, the services would be subject to deductible and coinsurance. A list of in-network preventive care can be found at www.anthem.com/preventive-care.

PPO Medical Plans

In the PPO medical plans, you are required ot satisfy your annual deductible before the plan begins paying 70% or 80% of your eligible in-network expenses, depending on the plan you elect. For two person or family coverage, the deductible can be satisfied by any combination of family members, but an individual would never need to satisfy more than the individual deductible or out-of-pocket amount.

Anthem

1-866-236-4365

www.anthem.com

Sydney app

Medicare Eligibility

Any retiree or dependent of a retiree who becomes eligible for Medicare must enroll in Medicare Parts A and B. In addition, your pre-Medicare medical coverage that is in effect will automatically be converted to secondary coverage beginning with the first of the month of the covered individual's Medicare eligibility. Medicare will become your primary coverage unless you enroll in a Medicare Preferred PPO plan when you become Medicare eligible.

You must notify the company if you or any dependent becomes Medicare eligible during the year. In addition, it is important to enroll in Medicare Parts A and B when you become eligible. The FirstEnergy Health Care Plan will coordinate benefits as if you have both Part A and Part B Medicare regardless of whether you elect both Part A and B. Make certain that you provide your Medicare effective date and Medicare Identification number to the Human Resources Service Center and to your health care provider when you or any of your dependents becomes Medicare eligible.

Medical Plan Comparison

	Value PPO	Base PPO
In-Network Care	**You pay:**	**You pay:**
Annual Deductible	$500 individual $1,000 family	$750 individual $1,500 family
Coinsurance	30% after deductible met	20% after deductible met
Out-of-Pocket Maximum (includes deductible and coinsurance)	$3,500 individual $6,500 family	$3,500 individual $7,000 family
Preventive/Wellness Care (not subject to deductible)	100% covered	100% covered
Emergency Room Visit	30% after deductible met; $250 copay if not true emergency	20% after deductible met; $250 copay if not true emergency
Inpatient & Outpatient Care	30% after deductible met	20% after deductible met
Out-of-Network Care*	**You pay:**	**You pay:**
Annual Deductible	$1,500 individual $3,000 family	$1,500 individual $3,000 family
Coinsurance	40% after deductible met	40% after deductible met
Out-of-Pocket Maximum (includes deductible and coinsurance)	$6,500 individual $12,500 family	$6,500 individual $12,500 family
Preventive/Wellness Care (not subject to deductible)	Not covered	Not covered

**All out-of-network care is subject to usual and customary limitations.*

Medical continued

Medicare Preferred PPO

You will receive the highest level of benefits for care received in network. If you were receive care out of network, certain services will have a lower level of benefits. Please review the chart on the following page for details. If you are eligible and enrolled in Medicare, you should consider the Medicare-Preferred Base PPO plan.

- You will have a low fixed copayment or coinsurance for a broad level of coverage.
- Your out-of-pocket costs may be less than if you enroll in the Base PPO plan or in the original Medicare plan and buy a Medigap policy.
- If your doctors and medical facilities accept Medicare, you may continue receiving care from them.
- You have access to check providers who participate in the Medicare-Preferred PPO by contacting Anthem at 1-866-845-8608, Monday through Friday from 8:00 a.m. to 9:00 p.m. (EST).

In addition, because Anthem will be the sole payer, you will not experience primary/ secondary payer issues. There is only one payer, so you will not have to worry about submitting your claims to Medicare as primary and FirstEnergy's PPO plan as secondary.

When you join the Medicare Preferred PPO plan, you must use your Anthem Medicare Preferred PPO ID card which you will receive at the end of December – not your Medicare card. Anthem will pay the physician/hospital directly for the eligible covered charges.

If you are enrolled and wish to remain in the Medicare Preferred PPO (LPPO) plan, you don't need to do anything.

Who is Eligible for this Coverage?

The Medicare Preferred PPO is offered to retirees who remain eligible for coverage through FirstEnergy are eligible for and enrolled in Medicare Part A and B. Generally, this means that retirees and spouses who are 65 years of age or older and some younger people with certain disabilities are eligible to enroll in the Base PPO.

Anthem Medicare Preferred PPO

1-866-845-8608

www.anthem.com

Anthem BlueCross and BlueShield app

Additional Advantages

The Medicare Preferred PPO contains wellness programs for retirees at no additional cost, including:

- SilverSneakers – Gain access to fitness clubs and wellness coaching
- Senior Link – Get answers and support on elder care related issues
- First Impressions Welcome Center – Customer Service Line
- 24-Hour Nurseline – Speak with nurses whenever you have a question, no matter the time of day

Important Information

Medicare-eligible retirees cannot be enrolled in Medicare Part D if they elect any plan through FirstEnergy.

Individuals electing the Medicare Preferred PPO through FirstEnergy cannot participate in another Medicare Advantage or Medigap plan.

If you have questions regarding the Medicare-Preferred PPO, you can call 1-866-845-8608. Hearing impaired TTY/TDD users can call 711.

*The Anthem Medicare-Preferred PPO plan is a PPO plan with a Medicare contract.

Medicare Preferred PPO Plan		
Plan Feature	In-Network	Out-of-Network
Annual Deductible	$200 combined in and out-of-network	$200 combined in and out-of-network
Out-of-Pocket Maximum	$5,000 per individual (combined in- and out-of-network)	$5,000 per individual (combined in- and out-of-network)
Lifetime Maximum	No limit	No limit
Inpatient Hospital Care	$750 copay per admission, after deductible $2,250 maximum out-of-pocket per year combined with inpatient mental health	30% coinsurance per admission after deductible $2,750 maximum out-of-pocket per year combined with inpatient mental health
Emergency Room	$75 copay; no copay if admitted within 72 hours	$75 copay; no copay if admitted within 72 hours
Inpatient Mental Health/Substance Abuse Services	$750 copay per admission, after deductible $2,250 maximum out-of-pocket per year combined with inpatient mental health	30% coinsurance per admission after deductible $2,750 maximum out-of-pocket per year combined with inpatient mental health
Skilled Nursing Facility	$0 copay day 1-20 $25 copay days 21-100 per benefit period after deductible	30% coinsurance day 1-100 after deductible
Hospital (must use Medicare-certified hospice)	Benefits provided by original Medicare	Benefits provided by original Medicare
Outpatient Hospital or Surgical Center	$200 copay after deductible	30% coinsurance after deductible
Urgent Care Visit	$35 copay; no copay if admitted within 72 hours	$35 copay; no copay if admitted within 72 hours
Emergency-Ambulance	$100 copay per one-way trip	$100 copay per one-way trip
Physical, Occupational and Speech Therapy	$35 copay after deductible	30% coinsurance after deductible
Chiropractic Visit	$20 copay	30% coinsurance
Durable Medical Equipment	10% coinsurance after deductible	10% coinsurance after deductible
Home Health Care	No copay after deductible	30% coinsurance after deductible
Primary Care Office Visit	$20 copay after deductible	30% coinsurance after deductible
Specialist Office Visit	$35 copay after deductible	30% coinsurance after deductible

Medicare Preferred PPO Plan		
Plan Feature	**In-Network**	**Out-of-Network**
Diagnostic X-Rays and Lab	$35 copay for x-rays and simple diagnostic test. No copay for lab tests, after deductible	30% coinsurance for x-rays and simple diagnostic tests. No copay for lab tests, after deductible
Complex Diagnostic Tests and Radiology	$100 copay after deductible	30% coinsurance after deductible
Outpatient Mental Health/ Substance Abuse	$35 copay per visit	30% coinsurance
Annual Wellness Visit (1 exam every 12 months)	No copay	30% coinsurance No deductible
Cervical and vaginal cancer Screening	No copay	30% coinsurance
Breast Cancer Screening (One mammogram every 12 months)	No copay	30% coinsurance No deductible
Colorectal cancer screening and colorectal services	No copay	30% coinsurance No deductible
Video Doctor Visits/LiveHealth Online	$0 copay No deductible	$0 copay No deductible

Prescription Drug

FirstEnergy's medical plans include prescription drug coverage through CVS/Caremark. Your prescription drug expenses are subject to the deductible, coinsurance and out-of-pocket maximums of the prescription drug plan.

All FirstEnergy prescription drug plans have a generic drug rule. If you choose a non-preferred brand-name drug and there is a generic available, you will pay the brand coinsurance and the difference in cost between the generic and brand-name drug. If a generic is not available, you will pay just the brand coinsurance. In addition, no coverage is provided for prescriptions when an over-the-counter medication is available.

Maintenance Choice Program

If you use maintenance prescription drugs, you have the option of obtaining up to a 90-day supply of maintenance drugs through your local CVS pharmacy at the same coinsurance charged for mail order prescriptions.

CVS/Caremark

 1-888-202-1654

 www.caremark.com

 CVS Caremark app

Comparing FirstEnergy and Medicare Part D

For more information on the prescription drug coverage offered through Medicare, Medicare Part D, you can refer to the Medicare website at www.medicare.gov. If you are a Medicare beneficiary, you also may call Medicare toll-free at 1-800-MEDICARE (800-633-4227).

Select One Rx Plan

You are only permitted to be enrolled in one prescription plan—either Medicare Part D prescription plan or a FirstEnergy prescription plan (which you will be enrolled in if you enroll in a FirstEnergy medical plan).

	Rx
Retail (up to 30-day supply with one refill)	**You pay:**
Annual deductible (Individual/Family)	$100 / $200
Generic	30% ($5 min)
Preferred Brand (Primary) (if no generic is available)	30% ($15 min)
Non-Preferred Brand	30% ($30 min)
Maximum per Rx	$100 per Rx
Mail Order (up to 90-day supply with three refills)	**You pay:**
Annual deductible (Individual/Family)	None
Generic	20% ($12.50 min)
Preferred Brand (Primary) (if no generic is available)	25% ($37.50 min)
Non-Preferred Brand	25% ($75 min)
Maximum per Rx	$200 per Rx
Specialty (up to a 30-day supply) Must use Caremark Specialty Pharmacy	**You pay:**
Annual Deductible (Individual/Family)	$100/$200
Generic	20% ($4.16 min)
Preferred	$25% ($12.50 min)
Non-Preferred	25% (25.00 min)
Maximum per Rx	$66.66 per Rx
Annual Out-of-Pocket Maximum	**You pay:**
In-Network (Individual/Family)	$3,000 / $6,000
Out-of-Network (Individual/Family)	No limit

In addition to coinsurance, participant also is responsible for the difference between the discounted brand price and the average discounted generic price if the participant does not choose to fill prescription with available generic.

Vision

You automatically receive Basic Vision coverage, provided by VSP, if you enroll in a FirstEnergy medical plan. The Basic Vision plan is offered at no cost to you. Family members enrolled in your medical plan also will receive Basic Vision.

You can find participating providers by calling VSP or visiting its website.

VSP

1-800-877-7195

www.vsp.com

VSP.com mobile site

Basic Vision		
Plan Feature	**In-Network**	**Out-of-Network**
Eye Exam per calendar year	$50 copay With purchase of complete pair of glasses	Not covered
Prescription Lenses per calendar year	Single – $40 copay Bifocal – $60 copay Trifocal – $75 copay Lenticular – $75 copay With purchase of complete pair of glasses	Not covered
Frames per calendar year	25% discount With purchase of complete pair of glasses	Not covered
Contacts- exam, fitting & materials) per calendar year	15% discount on exam; no discount on materials	Not covered

Benefits Resources

Human Resources Help Desk (HRHD)

1-800-543-4654

While Human Resources Help Desk (HRHD) representatives can't tell you which benefit options to elect, they can answer benefit-related questions. Contact the HRHD at 1-800-543-4654. After business hours or during high-volume calling periods, you may leave a message on the voicemail and an HR representative will call you back. Please do not leave multiple messages.

Additional Resources

- Retiree website: www.feretirees.com
- Pension questions: pension@firstenergycorp.com

Legal Notices

To view the benefit legal notices, go to the Help Desk tab inside Empower. Then type legal notices in the search box in My Knowledge to view all legal notices.

Benefit Changes due to Life Events

Contact the HR Help Desk if you have a life event mid year that requires a benefit changes. You can change your coverage or dependents after enrollment if you experience a life event such as:

- Marriage
- Divorce
- Birth or adoption
- Death
- Spouse/domestic partner's change in coverage eligibility

If any of these events occur, contact the Human Resources Help Desk **within 31 days of the event.**