

# 2026 Benefits

## Enrollment Guide

*Benefits enrollment  
information for  
FirstEnergy plans*



Retiree L29 Closed No Advocate

***FirstEnergy***<sup>®</sup>

## 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 until age 65. 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 for Local 29 retirees. It is not a contract or guarantee of any kind. The benefits and programs described are not vested and subject to modification or termination by the company at any time without notice.

## Dependent Eligibility

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

- Legal spouse or domestic partner. You will be responsible for paying applicable income taxes if you add a domestic partner to 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 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.

## 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](http://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



#### HELP CENTER IN EMPOWER



## MEDICAL—2026 Changes for the Anthem/Caremark Plans

---

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](https://www.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

## Rx—2026 Changes for the Anthem/Caremark Plans

---

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.

- Consumer HDHP
- Enhanced HDHP
- Base PPO

The differences between the medical options are:

- The premiums you pay
- The annual deductible amounts
- The way the deductibles work
- The annual out-of-pocket maximum amounts


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](http://www.anthem.com/preventive-care).

### High Deductible Health Plans


The Consumer HDHP and Enhanced HDHP are high-deductible health plans (HDHPs) that combine medical and prescription drug expenses into one plan. These plans have lower premiums in exchange for a higher deductible.

How you meet the family deductible is different for the Consumer HDHP compared to the Enhanced HDHP. If you are enrolled in the Consumer HDHP with two-person or family coverage, a covered individual will not pay more than the individual deductible and individual out-of-pocket amounts. If you are enrolled in the Enhanced Plan for two-person or family coverage, the full family deductible must be met before the plan pays 80% coinsurance for any covered individual. However, the individual out-of-pocket maximum will apply even if you are enrolled for two-person or family coverage.

## Anthem

 1-866-236-4365

 [www.anthem.com](http://www.anthem.com)

 Sydney app

### Base PPO Plan

In the Base PPO plan, you are required to satisfy your annual deductible before the plan begins paying 80% of your eligible in-network expenses.

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's Network

If you use physicians and medical facilities that are in the Anthem network, you will pay much less compared to accessing out-of-network care. You can find out which doctors and medical facilities are in Anthem's network at [www.anthem.com](http://www.anthem.com).

## Medical Plan Comparison

	Consumer HDHP	Enhanced HDHP	Base PPO
In-Network Care	You pay:	You pay:	You pay:
<b>Annual Deductible</b>	\$3,300 individual \$6,600 family	\$1,700 individual \$3,400 family	\$750 individual \$1,500 family
<b>Coinsurance</b>	20% after deductible met	20% after deductible met	20% after deductible met
<b>Out-of-Pocket Maximum</b> (includes deductible and co-insurance)	\$5,500 individual \$11,000 family	\$4,500 individual \$9,000 family	\$3,500 individual \$7,000 family
<b>Preventive/Wellness Care</b> (not subject to deductible)	100% covered	100% covered	100% covered
<b>Emergency Room Visit</b>	20% after deductible met; \$250 copay if not true emergency	20% after deductible met; \$250 copay if not true emergency	20% after deductible met; \$250 copay if not true emergency
<b>Inpatient &amp; Outpatient Care</b>	20% after deductible met	20% after deductible met	20% after deductible met
Out-of-Network Care*	You pay:	You pay:	You pay:
<b>Annual Deductible</b>	\$6,600 individual \$13,200 family	\$3,400 individual \$6,800 family	\$1,500 individual \$3,000 family
<b>Coinsurance</b>	40% after deductible met	40% after deductible met	40% after deductible met
<b>Out-of-Pocket Maximum</b> (includes deductible and co-insurance)	\$10,000 individual \$20,000 family	\$8,500 individual \$17,000 family	\$6,500 individual \$12,500 family
<b>Preventive/Wellness Care</b> (not subject to deductible)	Not covered	Not covered	Not covered

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




## Prescription Drug


FirstEnergy's medical plans include prescription drug coverage through CVS/Caremark. If you enroll in the Consumer HDHP or Enhanced HDHP, the prescription drug deductible, coinsurance and out-of-pocket maximum are combined with the medical plan. Prescription drug charges are applied to the combined deductible before benefits are paid. If you elect the Base PPO medical plan, 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.

### CVS/Caremark

 1-888-202-1654

 [www.caremark.com](http://www.caremark.com)

 CVS Caremark app

### 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.



## Prescription Drug Comparison

	Consumer HDHP	Enhanced HDHP
<b>Retail</b> (up to 30-day supply with one refill)	<b>You pay:</b>	<b>You pay:</b>
<b>Annual deductible</b> (Individual/Family)	\$3,300 / \$6,600 (combined deductible)	\$1,700/\$3,400 (combined deductible)
<b>Generic</b>	20%	20%
<b>Preferred Brand (Primary)</b> (if no generic is available)	20%	20%
<b>Non-Preferred Brand</b>	20%	20%
<b>Maximum per Rx</b>	No maximum	No maximum
<b>Mail Order</b> (up to 90-day supply with three refills)	<b>You pay:</b>	<b>You pay:</b>
<b>Annual deductible</b> (Individual/Family)	\$3,300 / \$6,600 (combined deductible)	\$1,700/\$3,400 (combined deductible)
<b>Generic</b>	20%	20%
<b>Preferred Brand (Primary)</b> (if no generic is available)	20%	20%
<b>Non-Preferred Brand</b>	20%	20%
<b>Maximum per Rx</b>	No maximum	No maximum
<b>Specialty</b> (up to a 30-day supply) Must use Caremark Specialty Pharmacy	<b>You Pay:</b>	<b>You pay:</b>
<b>Annual Deductible</b> (Individual/Family)	\$3,300/\$6,600 (combined deductible)	\$1,700/\$3,400 (combined deductible)
<b>Generic</b>	20%	20%
<b>Preferred</b>	20%	20%
<b>Non-Preferred</b>	20%	20%
<b>Maximum per Rx</b>	No Maximum	No maximum
<b>Annual Out-of-Pocket Maximum</b>	<b>You pay:</b>	<b>You pay:</b>
<b>In-Network</b> (Individual/Family)	\$5,500 / \$11,000	\$4,500/\$9,000
<b>Out-of-Network</b> (Individual/Family)	\$10,000 / \$20,000	\$8,500/\$17,000
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.		

## Prescription Drug Comparison

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

## 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.

## 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.**





