2027 Benefits
Enrollment Guide

Benefits enrollment information for FirstEnergy plans



Retiree CE Group AA Closed No Advocate

FirstEnergy®

In This Guide:

This enrollment guide provides a summary of your 2027 benefit plan options along with the directions to make your benefit elections during the upcoming open enrollment period which is November 2-16.

Open Enrollment Period

This year the benefits open enrollment period will begin Monday, November 2 and ends on Monday, November 16.

Open Enrollment Information

The FirstEnergy plan(s) you are currently enrolled in will continue into 2027. 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 2027 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.*

New for 2027

Important: Effective January 1, 2026, all existing retiree plans with Medical Mutual of Ohio will move to Anthem Blue Cross/Blue Shield (BCBS). We The plan designs (deductible, coinsurance, copayments, etc.) will remain the same, but you will receive a new ID card from Anthem prior to January 1. Please present your Anthem ID card to your providers starting in January. No action is required during open enrollment unless you want to change your plan for 2027. If you have questions or need to check if your provider is in-network with Anthem, contact Anthem at 1-866-236-4365.

Dependent Eligibility

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

- Legal spouse or domestic partner—you will be responsible for payment of applicable income taxes by adding 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 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.

Health Care Coverage

You cannot change medical or prescription plans, but you may choose to waive or elect no coverage. You will continue to enjoy health care coverage at no cost to you.

Prescription Drug

The prescription drug coverage will be provided through Caremark. You will continue to receive a 30-day supply at the retail pharmacy with a copay of $1 for generic and a copay of $5 for brand-name prescriptions. Through the mail service, you will receive a 90 -day supply with up to three refills for the same copay of $1 for generic and $5 for brand -name prescriptions.

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 automatically will 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 when you become Medicare eligible.

You must notify the company if you or any dependent becomes Medicare eligible. 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 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 become Medicare eligible.



Medical

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

- Anthem/Caremark 100/300 Option C
- Anthem/Caremark 100 Option B

Anthem

1-866-236-4365

www.anthem.com

Sydney app

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.

Anthem's Network

BlueCard PPO

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.

	Anthem/Caremark 100/300 Option C	Anthem/Caremark 100 Option B
Benefit Period Deductible – Single/Family (Three (3) Month Carryover)	$100 / $300	$100
Coinsurance	90%	90%
Coinsurance Out-of-Pocket Maximum (Excluding Deductible) – Single/ Family	$400 / $800	$400
Office Visits and Urgent Care Visits	90% after deductible	90% after deductible
Preventative Services, in accordance with state and federal law[1]	100%	100%
Routine Vision Exam (Age 21 and over)	90% after deductible	90% after deductible
Surgical Services	100% after deductible	100% after deductible
Physical/Chiropractic Therapy – First 12 Visits	100%	100%
Physical/Chiropractic Therapy – After 12th Visit	90% after deductible	90% after deductible
Outpatient and Inpatient Services	90% after deductible	90% after deductible

This document is a summarized listing of benefits. This is not a contract of insurance. The contract or certificate will contain the complete listing of covered services. Contact Anthem for plan details.

In certain instances, Anthem's payment may not equal the percentage listed above. However, the covered person's coinsurance will always be based on the lesser of the provider's billed charges or Anthem's negotiated rate with the provider.

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.**

