2027 Benefits
Enrollment Guide

Benefits enrollment information for FirstEnergy plans



Retiree L102 Retired after 2012 Open 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 for certain Local 102 retirees. It is not a contract or guarantee of any kind. The benefits and programs described are not vested and are subject to modification*

Your Benefits Options

FirstEnergy offers the Basic and Plus Dental Plans through Delta Dental. Contact your union office for information regarding medical and prescription drug coverage.

Dependent Eligibility

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

- Legal spouse or domestic partner.
- 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 Delta Dental before the child becomes ineligible at age 26. If your dependent is incapable of self-support, contact Delta Dental to complete the necessary forms.

Domestic Partners

You will be responsible for payment of applicable income taxes as a result of FirstEnergy providing health care benefits to your domestic partner. To add a domestic partner to your benefits, contact the Human Resources Help Desk at 1-800-543-4654.

Changing Coverage or Dependents after Enrollment

You can change your coverage or dependents after enrollment if you experience a qualifying 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.**

Open Enrollment Steps

Your 2026 benefits elections will carry over to 2027. 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 2027 plans can be found in the Empower system in Step 2.

Step 2: Make Your Benefit Elections During Open Enrollment

Nov. 2—16

Log into Empower during the open enrollment period to make any benefit changes needed for 2027. 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





Dental

You are eligible for the Basic and Plus Plans, administered through Delta Dental. You will be responsible for the full cost of coverage. You are required to satisfy your annual deductible before the plan begins paying coinsurance for your expenses. Deductibles and coinsurance do not apply to in-network diagnostic and preventive services.

Delta Dental offers two networks that you can use: PPO and Premier. You will receive the best discount if you use PPO dentists. You can search for in-network dentists by calling Delta Dental or visiting its website.

Delta Dental

1-800-524-0149

www.deltadentaloh.com

Delta Dental mobile app

	Basic Plan		Plus Plan	
Plan Feature	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Annual Deductible (Individual/Family)	$100 / $300	$200 / $600	$50/$150	$100/300
Calendar Year Maximum Benefit (excludes orthodontics)	$1,000 per person	$1,000 per person	$2,000 per person	$2,000 per person
Orthodontics (up to age 19)	Not covered	Not covered	50% $1,500 life-time max	50% $1,500 lifetime max
Diagnostic & Preventive Services (Coinsurance Only - Annual deductible does not apply)				
Dental Exam (Twice per calendar year)	You pay 0%	You pay 20%	You pay 0%	You pay 20%
Oral Prophylaxis (Twice per calendar year)				
Bitewing X-rays (Once per calendar year)				
Full-Mouth X-rays (Once every 60 months)				
Basic Restorative Services (Coinsurance after deductible)				
Amalgam Fillings (under local anesthesia)	You pay 50%	You pay 70%	You pay 20%	You pay 40%
Resin Fillings (under local anesthesia)				
Denture Reline and Repair				
Major Restorative Services (Coinsurance after deductible)				
Crowns*, Caps, Implants	You pay 75%	Not Covered	You pay 50%	You pay 70%
Fixed Bridgework				
Full or Partial Dentures				

* Porcelain crowns are not covered on posterior teeth.

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.**

