2027 Benefits
Enrollment Guide

Benefits enrollment information for FirstEnergy plans



Retiree L459 retired between 96-04 Closed 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.*

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 Anthem before the child becomes ineligible at age 26. If your dependent is incapable of self-support, contact Anthem 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.

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.

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



Medicare Eligibility

Any retiree or dependent of a retiree who becomes eligible for Medicare must enroll in Medicare Parts A and B. You must notify the company if you or any dependent becomes Medicare eligible during the year.

The non-Medicare individual(s) may continue coverage with FirstEnergy; however, the Medicare-eligible individual(s) will no longer be eligible for a group health care plan with FirstEnergy. FirstEnergy has engaged Via Benefits, a third party, to provide one-on-one assistance to assist Medicare-eligible participants in finding and enrolling in individual supplemental Medicare coverage.

FirstEnergy will notify Via Benefits to mail an informational packet prior to you or your dependent(s) becoming Medicare eligible. It is important that you work with Via Benefits to obtain coverage once you become Medicare eligible. **Enrolling in a plan through Via Benefits is required in order to receive the company subsidy, if you are eligible for a subsidy. Contact Via Benefits at 855-535-7156 or www.viabenefits.com/firstenergy.**

Retiree Access-Only Rule

Eligible retirees and their dependents who qualify for company-subsidized medical and prescription drug benefits – and who decline coverage – may elect access-only coverage in the future. This means that if you do not elect medical and prescription drug coverage during this open enrollment period, You will be required to pay the full cost of the coverage for you and your eligible dependents if you need to enroll in FirstEnergy coverage anytime during the 2026 plan year and beyond.

Your Benefits Options

FirstEnergy offers you a choice of healthcare benefits, including:

- Medical and prescription drug
- Vision





Medical

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

- Consumer HDHP
- Base 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.

Consumer HDHP

The Consumer HDHP is a high-deductible health plan (HDHP) that combines medical and prescription drug expenses into one plan. The plan has a lower premium in exchange for a higher deductible.

With the exception of preventive care, the negotiated rate for eligible expenses are your responsibility to pay until you reach your deductible. Once you have met your combined medical and prescription drug annual deductible, 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

☎ 1-866-236-4365

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.

Medical Plan Comparison

	Consumer HDHP	Base PPO
In-Network Care	**You pay:**	**You pay:**
Annual Deductible	$3,500 individual $7,000 family	$750 individual $1,500 family
Coinsurance	20% after deductible met	20% after deductible met
Out-of-Pocket Maximum (includes deductible and coinsurance)	$5,500 individual $11,000 family	$3,500 individual $7,000 family
Preventive/Wellness Care (not subject to deductible)	100% covered	100% covered
Emergency Room Visit	20% after deductible met; $250 copay if not true emergency	20% after deductible met; $250 copay if not true emergency
Inpatient & Outpatient Care	20% after deductible met	20% after deductible met
Out-of-Network Care*	**You pay:**	**You pay:**
Annual Deductible	$7,000 individual $14,000 family	$1,500 individual $3,000 family
Coinsurance	40% after deductible met	40% after deductible met
Out-of-Pocket Maximum (includes deductible and coinsurance)	$10,000 individual $20,000 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.*

Prescription Drug

FirstEnergy's medical plans include prescription drug coverage through CVS/Caremark. If you enroll in the Consumer 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

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	Base Rx
Retail (up to 30-day supply with one refill)	**You pay:**	**You pay:**
Annual deductible (Individual/Family)	$3,500 / $7,000 (combined deductible)	$100 / $200
Generic	20%	30% ($5 min)
Preferred Brand (Primary) (if no generic is available)	20%	30% ($15 min)
Non-Preferred Brand	20%	30% ($30 min)
Maximum per Rx	No maximum	$100 per Rx
Mail Order (up to 90-day supply with three refills)	**You pay:**	**You pay:**
Annual deductible (Individual/Family)	$3,500 / $7,000 (combined deductible)	None
Generic	20%	20% ($12.50 min)
Preferred Brand (Primary) (if no generic is available)	20%	25% ($37.50 min)
Non-Preferred Brand	20%	25% ($75 min)
Maximum per Rx	No maximum	$200 per Rx
Specialty (up to a 30-day supply) Must use Caremark Specialty Pharmacy	**You Pay:**	**You pay:**
Annual Deductible (Individual/Family)	$3,500/$7,000 (combined deductible)	$100/$200
Generic	20%	20% ($4.16 min)
Preferred	20%	25% ($12.50 min)
Non-Preferred	20%	25% ($25.00 min)
Maximum per Rx	No Maximum	$66.66 per Rx
Annual Out-of-Pocket Maximum	**You pay:**	**You pay:**
In-Network (Individual/Family)	$5,500 / $11,000	$3,000 / $6,000
Out-of-Network (Individual/Family)	$10,000 / $20,000	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
Frame 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.**

