2027 Benefits
Enrollment Guide

Benefits enrollment information for FirstEnergy plans



Retiree TE Group 8A 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

Note: *This guide is intended only as a general summary for retirees. 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.*

Medical

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

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

1-866-236-4365

www.anthem.com

Sydney app

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.

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 Help Desk and to your health care provider when you or any of your dependents become Medicare eligible.



Health Care Coverage

You cannot change your medical/ prescription plans, but you may choose to waive coverage. You will continue to enjoy health care coverage at no cost to you. There are no plan design changes for 2026.

You can't enroll in Medicare Part D and the company Rx plan at the same time. If you enroll in Medicare Part D, your prescription drug coverage through FirstEnergy will end.

Contact Anthem at 866-236-4365 with any questions about your medical coverage and CVS Caremark at 888-202-1654 with any Rx questions.

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.**

