

Your 2021 Benefits Connection



Plug in to Your 2021 Benefits

So far, 2020 has been a challenging year. Throughout this unprecedented experience, Oncor's employees have been terrific. Thank you for your flexibility, your resilience, and your commitment to serving our customers and your work colleagues.

In this newsletter, we are sharing updates about your benefits. For 2021, we are adding enhancements and new options that we believe will add value for you and your family.

- New family support programs include Emergency Backup Care Support and adoption benefits.
- The HSA and HRA Medical Options are adding a program for chronic joint and back pain.
- Voluntary benefit options through Aetna, including an Accident Option, a Critical Illness Option, and a Hospital Indemnity Option, can supplement (not replace) your Oncor benefits.
- You can elect or increase Optional Life Insurance for you and/or your spouse – with a shortened Statement of Health (SOH) requirement.
- You will enroll through UltiPro, our new Oncor HR Service Center.
- Although we will not have on-site meetings this fall, you can schedule a personal video call with a Benefits Counselor to help you enroll. This Benefits Information Packet has details.

Stay Safe and Live Well!



Debbie Dennis
Senior Vice President,
Chief Customer Officer and Chief HR Officer



Angela Guillory
Senior Vice President,
Human Resources and Corporate Affairs



High**LIGHTS** of What's Coming in 2021

Family Support Benefits

- page 3 Emergency Backup Care Support** provides care in emergency situations for children, adults, and pets when you need to work.
- page 4 Adoption Benefits** provide financial resources to help pay for expenses related to adopting a child.

Enhancements to the HSA and HRA Medical Options

- page 5 Hinge Health** offers free access to digital programs for chronic back or joint pain.
- page 5 Gender Transition** benefits apply to those with a diagnosis of gender dysphoria.
- page 5 Infertility Treatment** provides coverage for various treatments and services related to infertility.

Voluntary Benefits

- page 6** Three new Aetna voluntary benefit options – **an Accident Option, a Critical Illness Option, and a Hospital Indemnity Option** – can supplement (not replace) your medical coverage. You can use the benefits any way you want, such as helping pay out-of-pocket medical costs or personal expenses.

HSA Change for Employees 65+

- page 7** If you will turn age 65 at any time during 2021 and you are enrolled in the HSA Medical Option, Oncor will pay your **incentives as a cash payment** instead of an HSA contribution.

Live Well Program

- page 8** Although the incentive amounts will stay the same, there will be new **Live Well** and **Amp It Up Challenges**.

Optional Life Insurance

- page 10** The 25% and 50% tiers of **Optional Spouse Life Insurance** will no longer be available. During this Annual Enrollment period, you can add coverage for the first time or apply for certain amounts of increased coverage for yourself or your spouse by completing a shortened Statement of Health (SOH).

New Enrollment Process

- page 12** You will use the new UltiPro system to enroll for your 2021 benefits. Although Oncor will not hold on-site meetings, you can have a personal video conference with an experienced **Benefits Counselor**.

Family Support Benefits

Emergency Backup Care Support

This new solution can help you with care arrangements anywhere and at any time, those that are planned and those that are emergencies. This resource includes care for children, adults, and pets when you need to work. You will have great flexibility to choose care through nationally recognized care services with a low copay – or reimbursement of a certain amount if you prefer to use other licensed providers, friends, or family to provide care.

This program is offered through LifeCare, a partner of Oncor’s Magellan Employee Assistance Program (EAP). Here’s how it works:

- If you access a credentialed provider through the program, you pay a \$10 copay per visit. The providers include:
 - Over 2,100 brand-name child care centers, most with National Association for the Education of Young Children (NAEYC) accreditation, and
 - More than 900 in-home care agencies representing thousands of caregivers.
- If you choose to use other licensed providers, friends, or family to provide care, you can receive reimbursement of up to \$75 per day.

The Backup Care Connection providers include Childcare Network, BrightStar, Homewatch CareGivers, KinderCare, Sunshine House, and other nationally-recognized care services.

You can access this service 24 hours a day, 7 days a week through the EAP by visiting MagellanAscend.com or calling **1.800.327.6608**. You may access up to five visits a year.

When you log on, you must create an account by clicking:

- **Back up care connection**, then
- **Create an account.**





Family Support Benefits *continued*

Your *Oncor Benefit Handbook Summary Plan Description* contains more details about the FSAs, including expenses that are eligible and those that are not eligible for reimbursement.

As an extra resource, our EAP program through Magellan will research your dependent care options for free, PLUS Magellan offers child care discounts.

Flexible Spending Accounts (FSAs)

You can choose to participate in one or both FSAs. You may elect to contribute to:

- A Health Care FSA (HCFSA) from \$120 up to \$2,750 in 2021 on a pre-tax basis – **unless** you are enrolled in the HSA Medical Option.
- A Dependent Care FSA (DCFSA) from \$120 up to \$5,000* on a pre-tax basis in 2021 to pay for dependent day care expenses, including child and certain adult care required so you and your spouse can work. If you contribute to your DCFSA and use the emergency backup care benefit, any amount over \$5,000 will be taxed.

* \$2,500 if you are married and file separate income tax returns

Adoption Benefits

Oncor is adding adoption resources to our benefits program. You can receive a benefit of up to \$5,000 per adopted child. You will receive more information and eligibility requirements soon.



Enhancements to the HSA and HRA Medical Options

Hinge Health

Hinge Health offers **free access** to a 12-week digital program designed for chronic back, knee, hip, neck, or shoulder pain, available to you and your covered family members age 18+. This exercise therapy program can be done anywhere, at any time. The program includes:

- **15-minute personalized exercise therapy sessions** to improve strength and mobility,
- **Unlimited one-on-one health coaching** to provide motivation and support via text, email, or phone, and
- **Interactive education** to teach you how to manage your specific condition, treatment options, and more.

To register for this program, visit hingehealth.com/oncor to provide your personal information. Once enrolled, you will receive a Hinge Health Welcome Kit with a free tablet computer and wearable activity sensors that give you live feedback during exercises.

The program is designed to help you avoid more invasive treatment and surgery, where possible. And, you do not pay any additional cost to participate in this program. **A win-win!**

Gender Transition

A diagnosis of gender dysphoria is required for eligibility for these benefits. You can receive counseling services, gender transformation surgery, and other services covered based on medical necessity.

Infertility Treatment

Coverage for infertility treatment includes approved testing and/or surgical and non-surgical intervention, including in vitro fertilization (IVF), artificial insemination (AI), intracytoplasmic sperm injection (ICSI), egg freezing, and surgical procedures to repair problems with reproductive organs or correct issues that may have an effect on other assisted reproduction technology treatments. This provision offers benefits up to a lifetime limit of \$15,000 medical and \$5,000 prescription drug expenses.

hingehealth.com/oncor

1.855.902.2777

Note: Airrosti Rehab Centers remain available for those suffering **acute** musculoskeletal injuries and pain while Hinge Health focuses on **chronic** pain.

As of January 1, 2021, Blue Cross and Blue Shield of Texas (BCBSTX) health options include Gender Transition and Infertility Treatment benefits.

Contact a BCBSTX Health Advocate at **1.877.213.6898** for more details.



Voluntary Benefit Options Available to All Employees

These three new voluntary benefit options provided through Aetna are designed to supplement your medical benefits. They **will not replace** your medical benefits through Oncor's health care program.

Oncor's medical benefits pay providers for services and treatments you receive. As a supplement to our medical benefits, you may choose to enroll in one or more of the Aetna voluntary benefit options. These options:

- Pay benefits directly to you.
- Provide extra cash you can spend as you want, such as for medical deductibles or copays, for your mortgage or rent, or for groceries or utility bills – any way you see fit.



The three voluntary benefit options are:

Accident Option

This option pays benefits when you get treatment for an accidental injury. You can receive payment for a long list of injuries from minor to serious.

Critical Illness Option

This option pays benefits when a doctor diagnoses you with a covered serious illness or condition, such as heart attack, stroke, and more.

Hospital Indemnity Option

This option pays benefits when you have a hospital stay for an illness, injury, surgery, or having a baby. The option pays a lump-sum benefit for admission and a daily benefit for a covered hospital stay.

Each voluntary benefit option includes a health screening benefit of \$75 for each covered person. Enrollment is guaranteed. You do not have to answer any health questions.

Health Savings Account (HSA)

If you are a participant in the HSA Medical Option, you can contribute to a Health Savings Account (HSA) on a pre-tax basis. The annual contribution limits for 2021 are:

If you elect single medical coverage, total contributions* can be up to **\$3,600**.

If you elect family medical coverage, total contributions* can be up to **\$7,200**.

If you are age 55 or older, you can contribute an additional **\$1,000**.

* Total contributions include your contributions and Oncor's contributions, including incentives to your HSA.

Visit netbenefits.com to:

- Open your account to receive Oncor's automatic contribution and incentives if this is the first time you have elected the HSA Option.
- Elect your payroll contribution amount. If you do not make any changes, your 2020 HSA contribution elections will roll over to 2021.



If You Will Reach Age 65 in 2021 ... A Special Notice

If you are an active employee enrolled in the HSA Medical Option and you are already age 65 or will reach age 65 in 2021, you will receive all Oncor HSA contributions (automatic funding and incentives) as taxable cash into your paycheck. This means that even if you will reach age 65 on December 15, 2021, you will receive all of your incentives paid as cash. You may make pre-tax contributions to your personal HSA, up to annual IRS limits.



Incentives

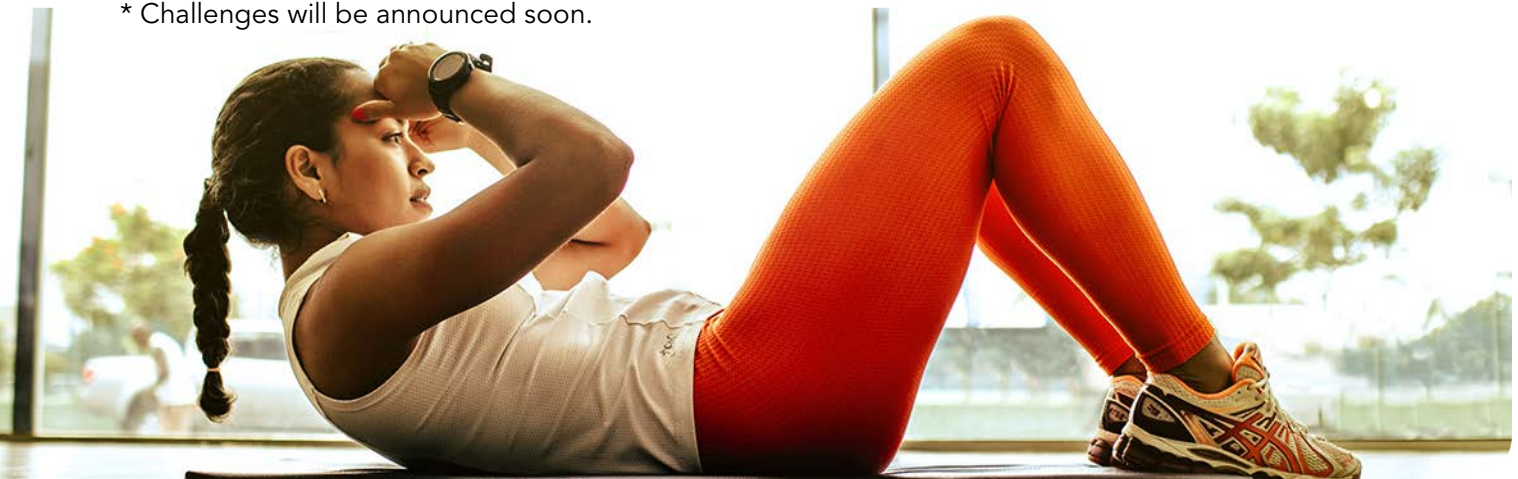
This chart highlights the Live Well Incentives for 2021.

Note:

- Those participants in the HSA Medical Option who are 65 or will reach age 65 in 2021 will receive their incentives as taxable cash in their paychecks.
- Scott & White Health Plan participants will receive – in their paychecks – the Amp It Up Incentive upon completing the challenges and/or the Live Well Personal Challenge Incentive upon completing the Live Well challenges.

2021 INCENTIVE OPPORTUNITIES	Who Can Do It	What You Get
Annual Physical with Biometric Screening Incentive	HSA and HRA Participants	<ul style="list-style-type: none"> → \$100 for You → \$50 for Your Spouse
Healthy Incentive (Biometric Results or Health Coaching)	HSA and HRA Participants	<ul style="list-style-type: none"> → \$500 for You → \$250 for Your Spouse
Live Well Incentives* → Four Live Well Incentives: \$100 each	All Employees	\$400 for You in Your HSA, HRA, or Paycheck When You Complete All Live Well Challenges
Amp It Up Incentives* → Four Amp It Up Incentives: \$250 each	HSA and HRA Participants	\$1,000 for You in Your HSA or HRA When You Complete All Amp It Up Challenges
Automatic Oncor Medical Contributions	HSA and HRA Participants	<ul style="list-style-type: none"> → \$250 for You → \$500 If You Elect Coverage for: <ul style="list-style-type: none"> • You + Spouse • You + Child(ren) • You + Family

* Challenges will be announced soon.



Incentives *continued*

Incentive Schedule

Take a *Physician Results Form* to your doctor's office when you have your annual physical with biometric screening. To receive your incentive, you or your doctor must submit the completed form by fax to **1.817.416.2300** or by email to southlake@cover-tek.com.

Cover-Tek validates your biometric results, and you meet the Healthy Incentive requirements if you:

- Have less than three health risk factors, OR
- Complete a health coaching program if you have three or more health risk factors. If you are unable to participate in a coaching program due to medical reasons as certified by your doctor, Oncor will consider a reasonable alternative recommended by your doctor.

For more information, review the ***Live Well/Incentive Opportunities*** posted on the Oncor Intranet, the Navigate Live Well site at oncorlivewell.com, and on oncorbenefits.com/ee.

Incentive and Funding Timing

If you complete your annual physical with biometric screening and/or Healthy Incentive in 2021, you will receive incentive funding in 2022. If you are unable to participate in a coaching program due to medical reasons as certified by your doctor, Oncor will consider a reasonable alternative recommended by your doctor.

Any action you take in 2021 counts toward your 2022 medical option incentive. This does not apply to the Live Well and Amp It Up Incentive Programs.

Need a *Physician Results Form*?

- Check this envelope.
- Download a form from oncorbenefits.com/ee, the Oncor Intranet at *Live Well/Benefits*, or the Navigate Live Well site at oncorlivewell.com.
- Call Cover-Tek at 1.817.329.6900 and request a form.

2021 Incentive Opportunities

There are no changes in the incentive amounts for 2021. Details of the four new 2021 Amp It Up Challenges and requirements for the four Live Well incentives will be coming soon! You will receive more information about these opportunities shortly. Details will also be available on oncorlivewell.com.



Life Insurance Program

During the Annual Enrollment period, you can increase your current Optional Life Insurance coverage without providing a Statement of Health (SOH) unless you want to:

- Increase your coverage by more than one times your annual base pay, or
- Increase your coverage from four times to five times your annual base pay, or
- Enroll for the first time if you are not currently enrolled for Optional Life Insurance.

In any of these events, a shortened SOH – only five questions – is required.

The same process applies to coverage for your spouse. No health questions are required for dependent child(ren) coverage.

MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife’s underwriting rules, and other information you authorize them to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

You must be enrolled in Optional Life Insurance for yourself in order to cover your dependent spouse or your dependent child(ren) for Optional Life Insurance. Coverage options are shown in this chart.

OPTIONAL LIFE INSURANCE	Coverage Choices
Employee	1 to 7 times your base annual pay rounded to the next higher \$1,000 to a maximum of \$2 million
Spouse	1 to 7 times your base annual pay rounded to the next higher \$1,000 to a maximum of your Optional Life Insurance coverage or \$250,000, whichever is lower
Dependent Child(ren)	<ul style="list-style-type: none"> → \$10,000 → \$15,000 → \$20,000

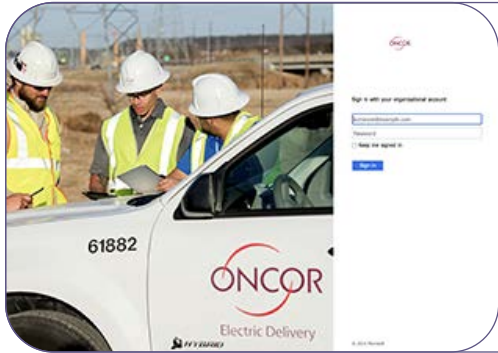
If You Currently ...

have Optional Spouse Life Insurance in the amount of 25% or 50% of your annual base pay, you must elect a new amount from one to seven times your annual base pay. If you do not make an election, your spouse’s Optional Life Insurance coverage will end December 31, 2020.

MetLife Advantages

When you enroll in Optional Life Insurance, you can access MetLife Advantages, a comprehensive suite of valuable services for support, planning, and protection at no cost to you. Services include will preparation, estate resolution, funeral assistance, funeral discount and planning, and more.

Tools and Resources ... At Your Fingertips



Oncor HR Service Center

oncor.ultipro.com

1.888.565.8803

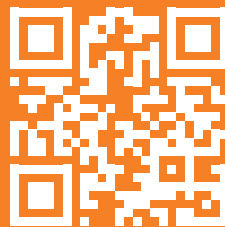
Representatives are available to answer your questions about your benefits Monday through Friday from 7:30 a.m. to 5:30 p.m. CST.

Oncor Intranet Live Well/ Benefits/Annual Enrollment

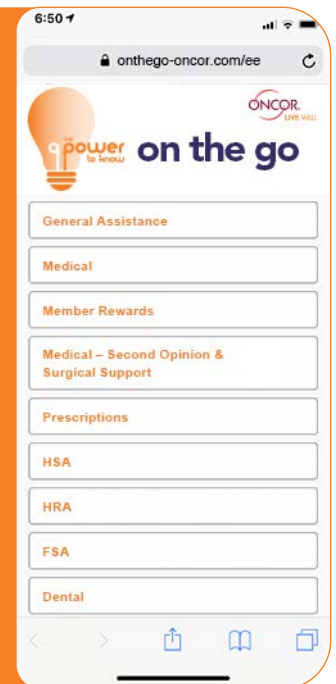
Find the *2020 Guide to Benefits*, links to Intranet articles related to Annual Enrollment, and benefits information.

Oncor On the Go onthego-oncor.com/ee

Access the Oncor On the Go mobile app to reach Oncor service providers by phone or online.



QR code: onthego-oncor.com/ee

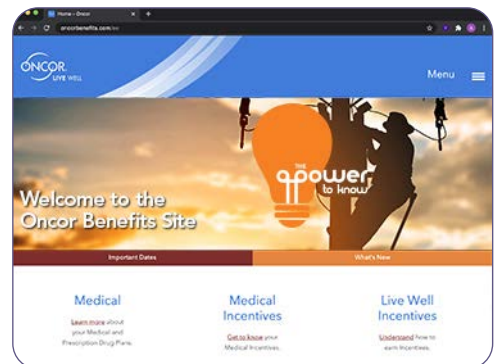


Benefits Site oncorbenefits.com/ee

You will find:

- Information about **Oncor medical options, incentives, and tools**,
- **Countdown Clock** and **Important Dates** sections that alert you when an upcoming event is about to occur,
- **What's New** where you can find internal Oncor benefits news articles posted throughout the year, and
- **QuickLinks** to additional information.

You can also find all your benefit resources on the Oncor Intranet under *Live Well/Benefits*.



Oncor Benefits Site
oncorbenefits.com/ee



Enrolling for 2021 on oncor.ultipro.com

Before Enrollment

1 Review Your 2021 Options

Read this newsletter to learn about updates for 2021 and what you need to do.

2 Review Your Current Benefit Elections and Health Care Needs

Do you need to make any changes to your current 2020 benefit elections? You can check your current elections at oncor.ultipro.com or call **1.888.565.8803**. See directions to access the Benefits section of the site in the next column.

3 Review the New Benefit Options and Account Maximums

Read the information provided to you, so you can make an informed decision about 2021 benefits.

4 Schedule an Appointment with a Benefits Counselor

If you have questions about your benefits and/or need help enrolling, Benefits Counselors can help. They can:

- Educate you about important 2021 benefit changes and new offerings,
- Answer your personal benefits-related questions,
- Guide you toward sound choices for yourself and your family, and
- Assist you in making benefit decisions and enrolling.

Virtual enrollment sessions are available weekdays from 7 a.m. to 7 p.m. CST during the Annual Enrollment period – October 19 through October 30, 2020. Schedule your one-on-one virtual enrollment session now at benefitsgo.com/oncorbenefitswebscheduler.

During Enrollment

WHEN YOU ARE READY TO ENROLL

1 Go to oncor.ultipro.com.

- Open the **Menu** tab.
- Click the **Myself** tab.
- Select **Manage My Benefits** from the **Benefits** menu.

2 You will be directed to your Benefits homepage. Select the **Get Started** button in the middle of the page. From here you can review your profile. (See the box “During Enrollment: Making Changes on the Site” to the right to understand the additional actions you can take from the profile page.)

3 If your profile is up-to-date, click **Next: Shop for Benefits** where you will make your option selections.

- Select the **Shop Plans** icon on the right side of each type of coverage offered.
- Click **Edit Family Covered** to add dependents or edit family member information.
- Click **Decline Benefits** to decline coverage.

4 Click **Add Beneficiaries** once you have elected/declined coverage for each of the benefits. Follow the instructions on the site to complete this step.

5 Click **Review and Checkout** button at the bottom of the page to review your benefits.

6 Click **Checkout** if your selections are accurately reflected.

7 Click **Send by Email** for a copy of your benefits confirmation statement. You may also download or print your confirmation statement.

During Enrollment: Making Changes on the Site

FROM THE PROFILE PAGE, YOU CAN ...

- Go to **Next: Review My Family** and select the **Add Family Member** button to add your dependent information.
 - Go to the benefit sections and add each new dependent to the coverage you want them to have. Each dependent must be named under each benefit option, even if you have Family coverage already.
- Note:** You must complete the Dependent Verification process before your dependent's coverage can begin. You can provide Dependent Verification information to the Oncor HR Service Center through oncor.ultipro.com or fax to **1.714.795.5049**.

After Enrollment

- 1 **Check Your Confirmation Statement.**
- 2 **Review the options noted and your list of dependents** to ensure the information is correct.
- 3 **If you find an error or need assistance printing your confirmation statement,** immediately contact the Oncor HR Service Center at **1.888.565.8803**.

Note: You are encouraged to enroll through oncor.ultipro.com. You may also call the Oncor HR Service Center at **1.888.565.8803**.

If You Do Not Make Changes During Annual Enrollment

If you do not take action, most options will carry over to 2021 with the same coverage levels in which you currently participate. However, an election is required to:

- Opt-out of Oncor medical coverage as explained on [page 14](#),
- Opt-out of Oncor dental coverage,
- Participate in 2021 in:
 - **A Voluntary Benefit Option** – Accident Option, Critical Illness Option, and/or Hospital Indemnity Option,*
 - **A Health Care Flexible Spending Account (HCFSA)** – available if you do not participate in the HSA Medical Option,
 - **A Dependent Care Flexible Spending Account (DCFSA),** or
 - **Vacation purchase.**

* To participate, you must enroll in one or more of the voluntary benefit options. If you do not enroll, you will default to **no voluntary benefit coverage**.

Note: If you currently have Optional Spouse Life Insurance in the amount of 25% or 50% of your annual base pay, see [page 10](#) for details.

If You Are Enrolled in a Health Savings Account (HSA):

Go to netbenefits.com to elect your payroll contribution amount. If you do not make a change, your 2020 HSA contribution amount will roll over to 2021. Changes can be made to your HSA contribution elections throughout the year.



Oncor Monthly Employee Contributions for 2021

Surcharges

Working Spouse Surcharge

If your spouse is eligible for medical coverage through his/her employer (other than Oncor) and you enroll your spouse in an Oncor medical option, **you will be charged an extra \$75 a month** for your Oncor-sponsored coverage.

If your spouse loses access to his/her employer-sponsored plan, remember to notify the Oncor HR Service Center right away so the \$75 monthly spouse surcharge can be discontinued. Retroactive reimbursements cannot be made.

Tobacco Surcharge

If you and/or your spouse covered by an Oncor medical option use tobacco, you pay a tobacco surcharge of **\$200 per year per person (\$8.34 per person per paycheck)**. Refer to the Tobacco Surcharge brochure in this packet for details.

Note: It is important to log on to oncor.ultipro.com and confirm that your tobacco user status is shown correctly.

If You Waive Oncor Medical Coverage

To receive opt-out of medical coverage credits (dollars) – equal to \$100 a month – for waiving medical coverage, you must attest that you and all of your federal tax dependents have other coverage. This coverage must:

- Be outside of Oncor,
- Meet the minimum essential coverage requirements of federal law, and
- Not be individual coverage.

The Oncor medical options do not offer opt-out of medical coverage credits for waiving Oncor medical coverage if you are:

- Eligible for Medicare or
- An Oncor employee and covered by Oncor benefits through another family member who is also an Oncor employee.

If You Waive Oncor Dental Coverage

If you opt-out of dental coverage, you can receive \$10 a month in credits (dollars).





Options and programs described in this communication, as well as other communication materials, are intended only to be summaries of certain provisions of the programs. This *Your 2021 Benefits Connection* newsletter updates and modifies certain provisions of the Plan and, as such, constitutes a summary of material modifications under ERISA.

The programs are governed by formal plan documents and, in the event of a discrepancy, the formal plan documents will prevail. Oncor reserves the right to amend and/or terminate all of its benefit programs, in whole or in part, from time to time.

Participation in benefit programs under the terms of the plan document for employees in collective bargaining units is subject to the applicable collective bargaining agreement.