

Your Annual Enrollment Update

For Oncor Retirees and LTD Participants | Health, Wellness & Tools for You

Annual Benefits Enrollment

A Word from Debbie Dennis and Angela Guillory

During the upcoming Annual Enrollment period, you have the opportunity to enroll for benefits for 2019. Please review the materials in this enrollment kit, read this newsletter to learn about benefit changes and new programs, and make choices that fit your needs for next year.

You will be able to access a new Retiree and LTD Benefits Site at oncorbenefits.com/ret. Copies of communication materials are available on this site. We encourage you to check it periodically for updates.

This enrollment kit contains:

- > Your **Personal Worksheet** showing your 2019 options
- > A **Physician Results Form** to take to your doctor when you get your Annual Physical with Biometric Screening. You and/or your spouse only use this form if you are not eligible for Medicare
- > Information on how to download the **On the Go app**
- > **Legally required notices** providing information on programs and notices required by federal law
- > Your **2019 Retiree Circle of Resources** showing information on how to contact benefit providers and other information sources available to you

If you do not want to make any changes, you don't need to do anything – except confirm your updated monthly premium payment with Chard Snyder if you have auto draft set up. See page 3 for contact information.



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



Angela Guillory
Vice President,
HR and Corporate Affairs

Annual Enrollment

October 22
through
November 2,
2018

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Updates for 2019

For Both Non-Medicare Eligible and Medicare Eligible Participants

NEW! Retiree and LTD Benefits Site

Visit oncorbenefits.com/ret to explore our new benefits site.

- > Information about Oncor medical options and incentives, and Tools
- > Countdown Clock and Important Dates sections to alert you when an upcoming event is about to occur
- > QuickLinks to additional information

This site replaces <http://oncorretirees.a.guidespark.com>.



Vision Plan Enhancements ... No Rate Increase

Oncor's vision benefits are offered through UnitedHealthcare (UHC) Vision. While you can use any provider you choose, you must use a UHC network provider to receive the maximum level of benefits.

Starting January 1, 2019, the Oncor in-network Vision Plan benefits are increasing – and there is no rate increase! This chart highlights the enhanced vision benefits.

Children age 12 and under have a new benefit. If the diopter change is greater than 0.5, the child's benefits include an additional eye exam and an additional pair of eye glasses. Copays apply to the exam and materials.

	Through December 31, 2018	Starting January 1, 2019
Retail frame allowance	Up to \$130 allowance per year	Up to \$150 allowance per year
Elective contact lens allowance	You pay \$0 for four boxes of disposables from the provider's covered-in-full selection. If you choose contacts not included in the covered-in-full selection, such as bifocal contacts, you pay anything over \$105 .	You pay \$0 for six boxes of disposables from the provider's covered-in-full selection. If you choose contacts not included in the covered-in-full selection, such as bifocal contacts, you pay anything over \$150 .
Benefit frequency	Once per 366 days from the last date of service	Once per calendar year

For More Information

www.myuhcvision.com

1.800.638.3120



Update for Medicare Eligible Participants Only

The only change you will see in your 2019 benefits is in your premiums. If you do not want to make changes for 2019, you do not need to do anything – except confirm your updated monthly premium payment with Chard Snyder if you currently have it set up on auto draft.

To Reach Chard Snyder:

Log onto: www.chard-snyder.com

Email: cobra_retiree@chard-snyder.com

Call **1.888.993.4646** (Cincinnati area: **513.573.4646**)

Fax: **1.513.459.9947**

New Programs for Non-Medicare Eligible BCBSTX Participants

Health Advocacy Solutions

In another step to consolidate our providers and make it easier for you to know who to call when you need assistance, Blue Cross and Blue Shield of Texas (BCBSTX) will provide additional Health Advocacy Solutions to Non-Medicare eligible participants in 2019. You will receive a new BCBSTX ID card in late December with a customer service number. The health advocacy customer service representatives are ready to assist you by:

- > Answering claims and benefit questions
- > Resolving billing issues
- > Providing educational resources and discussing your options when you receive a diagnosis
- > Finding quality, in-network providers
- > Giving you a cost estimate for health care services or procedures
- > Telling you how you can earn cash rewards for choosing lower-cost, quality providers
- > Giving information on appropriate and cost-effective medication usage
- > Ordering member ID cards
- > Directing you to other Oncor programs available to you
- > Assisting with pre-authorization of claims

Livongo Makes Living with Diabetes Easier

This service provides access to supplies at no cost to you. It includes a free blood glucose meter, data-driven personalized insight, 24/7 coaching (including tips when blood sugar levels are out of range), and unlimited strips delivered on demand.

For More Information

(starting October 1, 2018)

www.welcome.livongo.com/oncor

Registration Code: **ONCOR**

1.800.945.4355



Updates for 2019 *continued*

Health Reimbursement Account (HRA): New Administrator

Starting January 1, 2019, ConnectYourCare (CYC) will begin administering your HRA, replacing Blue Cross and Blue Shield (BlueEdge HCASM).

CYC's advantages include:

- > You will receive an HRA debit card.
- > You will have access to a Call Center with representatives to help you 24 hours a day, seven days a week.
- > CYC provides advanced technology to you through the participant portal and mobile technology.
- > You can use CYC's instant camera upload feature to eliminate the hassle of receipts!

Transition of HRA to CYC

Here is the transition schedule:

- > **Through December 31, 2018**, you may submit HRA claims to BlueEdge HCASM.
- > **Starting January 1, 2019:**
 - » A blackout period begins and HRA balances are not available.
 - » You may submit HRA claims to CYC.
- > **On or about February 8, 2019**, HRA funds transfer to CYC, and any pending claims will be processed after the transfer is complete.

Note: If you are Medicare eligible, you already have an account with CYC and your balance will remain there. The blackout period will not apply to you. No new card will be issued.

For More Information

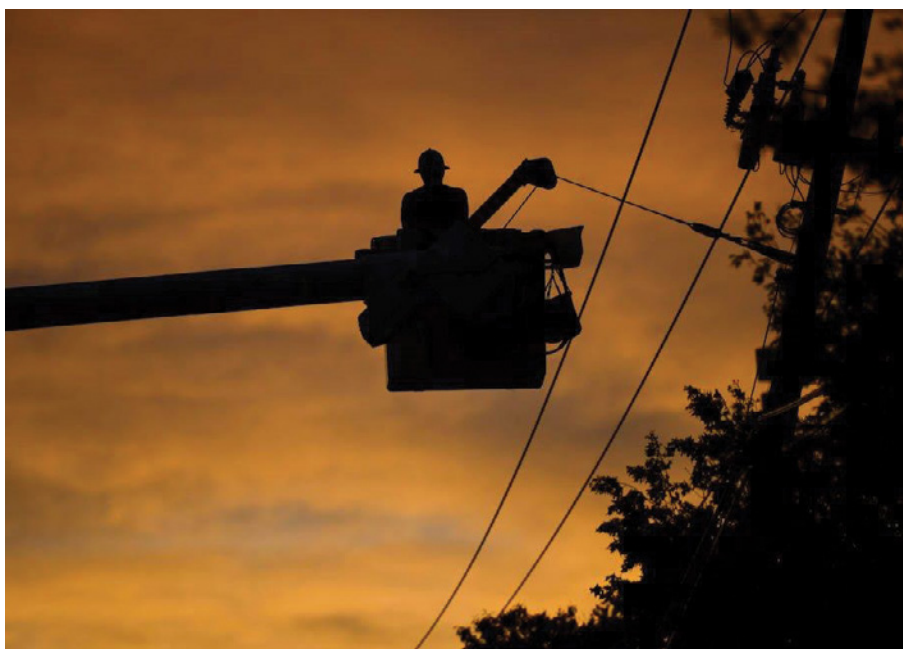
www.ConnectYourCare.com

1.877.292.4040

HRA Deductible and Out-of-Pocket Maximums

In 2018, Oncor began a two-year phase-in to adjust the deductibles and out-of-pocket maximums for the HRA Option. This adjustment more closely aligns our benefits with industry benchmarks. Here is the information for 2019:

HRA In-Network	2019
Deductible	
Single	\$1,500
Family	\$3,000
Out-of-Pocket Maximum	
Single	\$4,300
Family	\$8,600



Wellness for Non-Medicare Eligible Participants

2019 Incentive Payment Process and Schedule for Non-Medicare Eligible Participants

Health Reimbursement Account and Health Savings Account: Changes in Incentive Payment Process

If You Are a Pre-65 Retiree and Not Eligible for Medicare

Beginning on January 1, 2019, the way incentives are paid for the HRA and HSA Options is changing. This change is being made to allow us to continue to offer equitable incentives to all of our Non-Medicare Eligible Retirees.

Be sure you complete the incentives by the deadlines shown in the schedule on page 6.

Currently, the incentives you earned have been deposited into your HRA or HSA. Beginning in 2019, you will be paid for any incentives earned in the form of a paper check from Oncor instead of a contribution to your HRA or HSA.

The incentive is subject to applicable income taxes and can be used for any expenses, not limited to health care expenses.

How to Earn Your Incentives

Take a *Physician Results Form* with you when you or your covered spouse has your annual physical with biometric screening at your physician's office. You and your doctor must then fax the completed form to the number shown on the form to receive your incentive.

Biometric results are validated by Cover-Tek. If you have less than three health risk factors, you meet the requirements for the Healthy Incentive. If you have three or more health risk factors, you may earn the Healthy Incentive by completing a health coaching program.

To confirm that the completed forms have been received and/or check your health risk factors, you can call Cover-Tek at **1.817.329.6900**, or contact Evive Health at questions@evivehealth.com or **1.800.475.8205**.

How Do You Get a *Physician Results Form*?

A *Physician Results Form*:

- > Is included in this envelope.
- > Can be downloaded from the benefits site at oncorbenefits.com/ret.
- > Can be obtained by calling Cover-Tek at **1.817.329.6900**.



Incentive Schedule

Annual Physical Incentive

If you have your annual physical with Biometric Screening...	Then, you will receive your 2019 Annual Physical Incentive with Biometric Screening...
By August 31, 2018	In January 2019
Between September 1 and December 31, 2018	In April 2019

NOTE: If your spouse is also covered under a BCBSTX option, he or she must also follow this schedule in order to receive incentives.

Healthy Incentive

If you have a biometric screening with your annual physical and your <i>Physician Results Form</i> has been accepted as complete by Cover-Tek...	Then, you will receive your 2019 Healthy Incentive...
Prior to August 31, 2018 , and you: <ul style="list-style-type: none"> > Met the required results OR > Completed a Health Coaching Program by August 31, 2018* 	In January 2019
Between September 1 and December 31, 2018 , and you: <ul style="list-style-type: none"> > Met the required results OR > Completed a Health Coaching Program by December 31, 2018* 	In April 2019

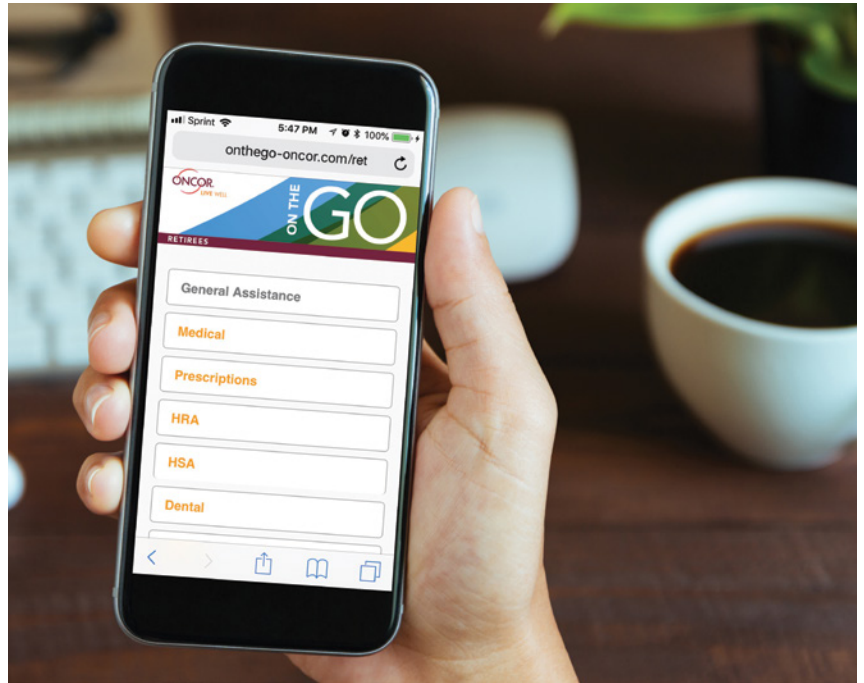
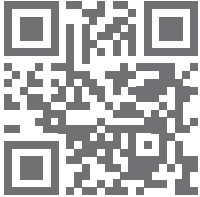
* If you are unable to participate in a coaching program due to medical reasons as certified by your doctor, Oncor will consider a reasonable alternative recommended by your doctor.

Any action you take in 2018 counts toward your 2019 medical option incentive. And, any action you take in 2019 will count toward your 2020 medical option incentives.

Tools and Resources

Oncor On the Go mobile app

Reach Oncor service providers by phone or online with this easy-to-use app, available at onthego-oncor.com/ret.



Evive Health

Email Evive Health at questions@evivehealth.com or call **1.800.475.8205** for incentive questions.

ePeople Service Center

Representatives are available to answer your questions about your benefits Monday through Friday from 7:30 a.m. to 6:00 p.m. Central time by calling **1.888.812.5465**. They can provide a hard copy of any documents posted on the benefits site at oncorbenefits.com/ret.

If you want a hard copy of an electronic document, free of charge:

- > Call the ePeople Service Center at **1.888.812.5465**.
- > Visit www.connect2epeople.com/retirees to access the **Retiree Benefits Handbook** and other documents. Log in and select the HR Toolkit link in the upper right corner of the homepage. You will receive a prompt to enter an additional user name and password:

User name: EXTARINSO\EXT_ONC_RET

Password: ONC; 3456

Options and programs described in this communication, as well as other communication materials, are intended only to be summaries of certain provisions of Oncor's employee benefit plan(s) (the "Plan"). This *Your Annual Enrollment Update for Oncor Retirees and LTD Participants* 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.

