

REVIEW THE FOLLOWING IMPORTANT ANNUAL ENROLLMENT INFORMATION

Annual Enrollment is your opportunity to change benefit elections, enroll in new benefits, and add or remove dependents from coverage as needed. Go to the *EIX Benefits Connection* website, eixbenefits.com, between **Oct. 21 and Nov. 1** to review the available resources and to enroll on the **Annual Enrollment** tile located on the homepage.

This letter summarizes our plan changes for 2025. You should also review other important information online (such as Your Benefits Enrollment Guide) for more details.

DO I NEED TO TAKE ACTION?

In general, you only need to take action during Annual Enrollment if you want to change plans or elect new coverage for you and your eligible dependents. If you do not take any action, your current coverage will continue next year. However, you are strongly encouraged to review your benefit coverages, monthly premiums, copays, and other out-of-pocket expenses to ensure you are enrolled in the plans most appropriate for you in 2025.

Your Covered Dependents

To be sure that your covered dependents are still eligible for coverage, see our *Dependent Eligibility Guidelines* on eixbenefits.com under **Library > Plan Information > About Your Benefits**.

During your review, take a moment to review your current beneficiary designations (and their addresses) to ensure these are up to date.

It's also a good opportunity to review the Social Security number (SSN) on file for your dependents and update if necessary. You are required by federal law to provide the names and SSNs for all dependents over the age of one who are enrolled in an Edison health plan.

- Log in to eixbenefits.com.
- Click on your name in the upper right-hand corner of the page to view your profile.
- Select the **Dependents** tab and review the information displayed.
- If your dependent's Social Security number is blank or incorrect, click on the **Change** button, enter the correct Social Security number and click on **Save**.

NOW AVAILABLE: Dedicated Customer Service Team for Aetna Medicare Advantage Plan (MAP) Participants

We work with all of our providers to continuously improve their customer service to our participants. In connection with these efforts, Aetna recently established a dedicated team for Edison HMO MAP and PPO MAP participants.

If you are currently enrolled in the Aetna HMO MAP or PPO MAP and have questions or need assistance, you can reach the new dedicated team at (833) 943-5114 (TTY: 711). Representatives are available to assist Monday through Friday, from 5 a.m. to 6 p.m. PT.

If you are considering enrolling in the Aetna HMO MAP or PPO MAP, please call the Aetna pre-enrollment line at (800) 307-4830. Representatives are available to assist Monday through Friday, from 5 a.m. to 6 p.m. PT.

BENEFIT CHANGES EFFECTIVE JAN. 1, 2025

Availability to Enroll in the Aetna HMO Medicare Advantage Plan (MAP)

For 2024, the Aetna HMO MAP was available for enrollment in certain ZIP codes in California and outside of California. Availability of the Aetna HMO MAP will be further limited effective Jan. 1, 2025. It will no longer be offered to new enrollees outside of California. However, current Aetna HMO MAP enrollees outside of California will be able to retain their coverage. The Aetna HMO MAP will continue to be available to current and new enrollees in certain ZIP codes in California. For ZIP codes where the Aetna HMO MAP is no longer being offered to new enrollees, if it was the lowest-cost plan option for 2024, then the other plan options will have their premiums reduced for 2025.

Prescription Drug Formulary Update for Pre-Medicare Plans

As announced during last year's Annual Enrollment, Express Scripts transitioned to a closed formulary for pre-Medicare plans in January 2024. The closed formulary list is periodically reviewed by an independent panel of doctors and pharmacists and updated if the panel finds that multiple medications to treat the same condition are equally safe. Express Scripts will update the closed formulary effective Jan. 1, 2025. If you are taking a medication that will no longer be part of the formulary, ESI will notify you in the fall and will provide a list of preferred alternative drugs.

2025 Monthly Premiums

- Since most of our employees and retirees are in California, CalPERS (with its ~1.5 million health plan participants, including over 300K Medicare retirees) serves as a key indicator for our health care cost inflation. In July 2024, CalPERS announced overall premium increases for 2025 of 22.25% for Medicare plans premiums and closer to 9% for non-Medicare plans.
- Edison's overall premium increase for 2025 will be much less than CalPERS; our overall medical plan premium increases will be less than 8%. Your premium change for 2025 will depend on factors such as your retiree cost group, the medical plans available, and associated costs in your home ZIP code. Premiums will even decrease for certain Medicare retirees (in ZIP codes where the Aetna HMO MAP is no longer being offered to new enrollees, if it was the lowest-cost plan option for 2024).
- For most Edison retirees, 2025 premiums will be close to or lower than the 2023 premiums for comparable plans.
- Premiums for the Delta Dental plan will increase slightly (less than 0.2%).
- Premiums for the Cigna Dental Care (DHMO) plan will increase by 4.5%.
- Premiums for the vision plan will decrease by 4.2%.

ENROLLMENT RESOURCES

Some of the following resources are available now on eixbenefits.com, at **Library > Plan Information > About Your Benefits > Health & Welfare**. Starting Oct. 21, all of our tools and resources will be available online on the **Annual Enrollment** tile on the homepage.

Important Enrollment Materials

In addition to the information provided here, we offer a variety of resources to help educate you about our benefits, the enrollment process, and other important details. The following materials and more are available on the *EIX Benefits Connection* website, eixbenefits.com:

- **2025 Your Benefits Enrollment Guide:** A summary of our health and welfare benefits, the enrollment process and other helpful information. This guide contains important information about your rights under the Edison benefit plans and should be read and retained for future reference. Click on **Library > Plan Information > About Your Benefits > Health & Welfare > 2025 Annual Enrollment Guide**.
- **2025 Health Plans Comparison:** An overview of our medical, prescription drug, dental, and vision plans, including side-by-side comparisons of coverage details, such as deductibles, copays and coinsurance. Click on **Library > Plan Information > About Your Benefits > Health & Welfare > 2025 Health Plans Comparison**.

- **Dependent Eligibility Guidelines:** An overview of eligible dependents and what documentation must be provided when adding a new dependent or re-enrolling a previously covered dependent. Click on **Library > Plan Information > About Your Benefits > Dependent Eligibility Guidelines**.
- **Summary of Benefits and Coverage (SBC):** Each provides a standard summary of benefit coverage levels for the medical and prescription drug plans we offer. Click on **Library > Plan Information > Plan Details**.
- **You, Edison and Medicare:** Provides an overview of Medicare and Edison's retiree health care plans. Click on **Library > Plan Information > Medicare Information > You, Edison and Medicare**.
- **Your Benefits Handbook:** Provides details about each of our benefit plans and programs, and serves as our Summary Plan Description (SPD). Click on **Library > Plan Information > Your Benefits Handbooks**.

Tools and Calculators

We offer simple online tools to help you make informed election decisions. The following are available through the *EIX Benefits Connection* website, eixbenefits.com:

- **Compare Plans and Costs:** A health plan evaluator tool that can help you choose the medical option that best meets your needs by estimating your total out-of-pocket health care expenses. Click on **Work/Life Events > Annual Enrollment > Compare Your Health Plans and Costs**.

CONFIRMATION STATEMENT

A final Confirmation Statement will be sent to your mailing address on file after Annual Enrollment ends. It will include instructions on how to make corrections to your coverage in the event there are any discrepancies.

MAKING CHANGES TO YOUR COVERAGE OUTSIDE OF ANNUAL ENROLLMENT

You can only make changes outside of Annual Enrollment if you experience a qualified life event, such as birth, marriage, etc. You have 30 days from the date of a qualified life event to report it to the *EIX Benefits Connection* and make eligible changes (60 days for birth/adoption events only). Changes typically take effect the date of the event, except for moves.

EIX Benefits Connection — Registration Reminder

EIX Benefits Connection currently uses multi-factor authentication in order to further protect your personal information online. With multi-factor authentication, you are required to confirm your identity using two or more pieces of information before you can gain access to the *EIX Benefits Connection* website.

When multi-factor authentication was implemented, all *EIX Benefits Connection* users were prompted to re-register new login credentials. If you have not yet completed your registration, we encourage you to begin the process now.

To re-register on the *EIX Benefits Connection* website:

- 1 Log into eixbenefits.com.
- 2 Select **Register as a First-time User**.
- 3 Follow the prompts to request a registration key (sent by U.S. mail or emailed to your corporate Edison email address).
- 4 Once you receive your registration key, log back on to eixbenefits.com and follow the online instructions to create your User ID and Passcode. You will also be able to create security questions and authorize your device for future access.
- 5 Registration keys are only valid for a limited time, so you are highly encouraged to log on to eixbenefits.com to re-register a User ID and Passcode as soon as you receive it.

The registration process outlined above only applies to the eixbenefits.com website; it does not apply to the *EIX Benefits Connection* Interactive Voice Response System (IVR). If you call in to the IVR, you can continue to use your current login information.

Enroll on the Go: Complete Annual Enrollment on Your Mobile Device

Remember, you can conveniently access *EIX Benefits Connection* from your mobile device with the Life@Work app. The Life@Work app has the same great features as the *EIX Benefits Connection* website, including the ability to make your Annual Enrollment elections.

Note: You must have a username and password registered on eixbenefits.com before you can register on the app.

To get started:

- **Download** the **Life@Work** app from the App Store or Google Play.
- **Log in** with your Edison email address or with company code **SCE03**.
- **Verify** your device via email or mobile number.
- Once your device has been registered, **create an Access PIN**.
- You can then **set permissions** for biometric authentication or notifications.
- During Annual Enrollment, click on the **Benefits Website** tab on the app Home screen, then click on the Annual Enrollment tile to make your elections.

If You Have Questions

Starting Oct. 21, *EIX Benefits Connection* representatives will be available to assist you with your questions about Annual Enrollment. There are three ways you can contact them:

- Using the website's **Chat Online** feature to communicate in real-time with a representative,
- Using the website's **Contact Us** feature to send an online inquiry to a representative, or
- **By phone** at (866) 693-4947. Please be aware that there may be extended wait times during Annual Enrollment. Representatives are available Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific time, except holidays.

IMPORTANT QUESTIONS AND ANSWERS

Availability to Enroll in the Aetna HMO Medicare Advantage Plan (MAP)

1. I live outside of California and am currently enrolled in the Aetna HMO MAP. Will I get to keep my coverage?

If you are currently enrolled in the Aetna HMO MAP, you can continue your coverage. However, the plan will no longer be available to new enrollees who live outside of California. If you decide to change plans during Annual Enrollment, you will not be allowed to elect HMO MAP coverage in the future.

Medicare-eligible retirees who live outside of California will still be able to elect the Aetna PPO MAP or the Aetna PPO Medicare Coordinated Plan, both of which are available nationwide.