



2024 Benefits Guide

Updated May 2024



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IMPORTANT

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 2024 Benefits Guide updates and modifies certain provisions of the Plan and, as such, constitutes a summary of material modifications under the law. 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 any or all of its benefit programs, in whole or in part, from time to time.

AFFORDABLE CARE ACT (ACA) REPORTING

If you are enrolled in a BCBSTX Medical Option, you will receive an IRS Form 1095-C Employer-Provided Health Insurance Offer and Coverage in the early part of each year, which provides information about your eligibility for coverage and enrollment under the Oncor Plan during the previous year. This annual statement may be used to show you had health coverage and should be kept with your tax records.





Introduction

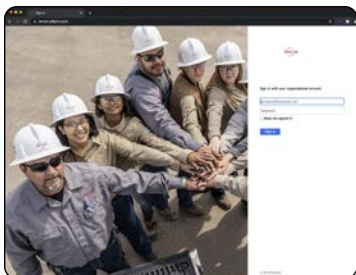
This 2024 Benefits Guide provides details about the benefits program Oncor offers to eligible employees and eligible family members. Refer to the Summary Plan Description for the Oncor Electric Delivery Company LLC Employee Welfare Benefit Plan and other documents on the **Oncor Intranet (Live Well > Benefits page)**, myhrconnection.oncor.com, or oncorbenefits.com/ee. You will find notices that are legally required by federal law posted at myhrconnection.oncor.com and oncorbenefits.com/ee.

RESOURCES TO HELP YOU CHOOSE, USE, AND MANAGE YOUR BENEFITS

Oncor Benefits Site

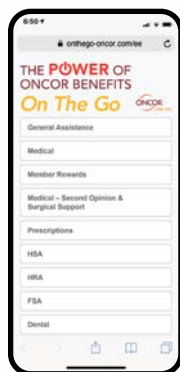
Visit myhrconnection.oncor.com to:

- Enroll in benefits
- Add beneficiaries
- Make benefit elections
- Update personal information
- Review payroll information



Oncor On the Go!

On the Go gives you 24/7 access to provider websites and phone numbers. Scan the QR code below or visit onthego-oncor.com/ee.

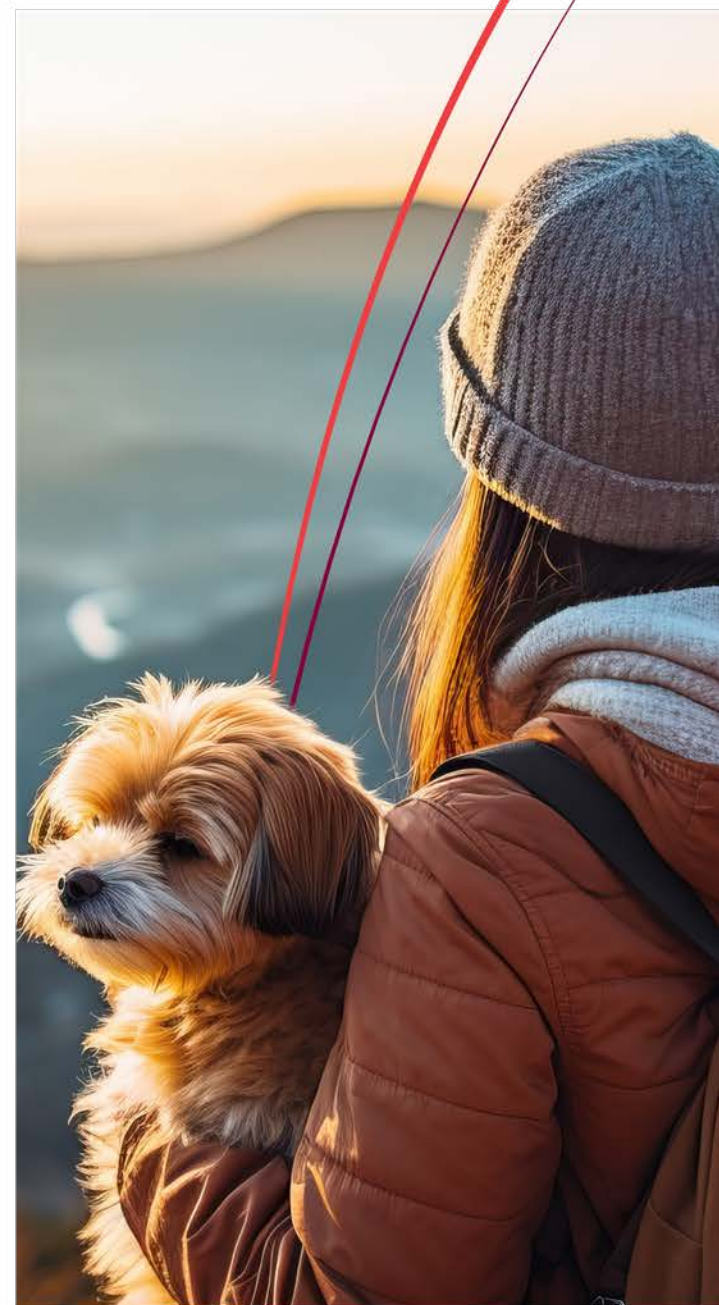


Your Resource Guide

View, download, or print an at-a-glance summary of all your benefits – go to **Live Well > Benefits > Health Care Resources** or oncorbenefits.com/ee.



Note that 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.





Eligibility

EMPLOYEES

You are eligible to participate in the Oncor Employee Welfare Benefit Plan (the “Plan”) if you are:

- A regular full-time employee, or
- A part-time employee regularly scheduled to work 20 or more hours per week, or
- An employee on an approved leave of absence.

Part-time employees are not eligible for Holiday Pay or Floating Holidays. Note: Vacation and Holiday eligibility for bargaining unit part-time employees is covered in the Labor Agreement.

CHANGE IN STATUS

If you move from full-time to an eligible part-time employment status, you may maintain some of the coverages you had as a full-time employee. When your status has changed, you will have the option to make changes due to this qualified life event. You will have 30 days from the date of the event to make any necessary changes to your coverages. If you choose not to make any changes, you have an opportunity to do so during the next Annual Enrollment period.





Eligibility

DEPENDENTS

Your eligible dependents include:

- Your legal spouse,
- Natural children (other than a child you birth as a surrogate for another individual),
- Legally adopted children (or children who have been placed with you for adoption),
- Stepchildren (as long as you are married to the children's parent),
- Foster children (as long as the children continue in the state foster care system and continue to be your foster children),
- Children for whom you have Legal Guardianship,
- Children you are required to cover under a Qualified Medical Child Support Order (QMCSO), and
- Grandchildren (if the children live with you and you claim the children as dependents on your federal income taxes).

Coverage for dependent children who are not disabled will automatically end on the last day of the month in which they reach age 26. Coverage can continue for a disabled dependent over age 26 who was covered under the Plan before age 26. You must complete the appropriate statement of disability forms for BCBSTX and MetLife, and submit directly to Oncor HR Advocacy at oncres1@oncor.com. Approval should be obtained prior to the dependent reaching age 26 to avoid any lapse in coverage.

Verify Dependent Eligibility

All enrolled dependents are subject to eligibility verification. You must provide dependent eligibility documents within **60 days** for birth, adoption, or the placement of a child, and within **30 days** for other dependents. Dependent coverage will pend until documentation has been submitted. It is your responsibility to notify the *Oncor Benefits Center* to remove your dependents from coverage when your dependents no longer meet the eligibility requirements.

If You and Any of Your Dependents Work for Oncor

- If you and your spouse both work for Oncor and your spouse is eligible for coverage as an employee, only one of you can cover your dependents.

One spouse can carry all family members under his or her coverage, or each spouse can be covered as an employee. But dependent children can be covered by only one spouse.
- If your dependent child/grandchild also works for the Company, he or she can be covered either as an employee or as a dependent, but not both.





Premiums

EMPLOYEE CONTRIBUTIONS

Your contributions will be deducted from your pay:

- On a pre-tax basis for medical, dental, vision, AD&D insurance, Health Savings Account (HSA) contributions, and Flexible Spending Account (FSA) contributions. This means your contributions are deducted from your pay before federal, state, and Social Security taxes are withheld. You never pay taxes on any of these contributions.
- On an after-tax basis for life insurance, voluntary benefits, and opt-out credits. This means your contributions are deducted from your pay after taxes are withheld.

If You Waive Oncor Medical Coverage

If you opt out of medical coverage, Oncor applies premium credits to your paycheck. You can receive \$50 a month if you are a full-time employee or \$25 a month if you are a part-time employee. You must attest that you and all of your federal tax dependents have other coverage which must:

- Be outside of Oncor,
- Meet the minimum essential coverage requirements of federal law, and
- Not be individual coverage, either on or off the federal or a state exchange.

The opt-out credits do not apply 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 \$5 a month in premiums if you are a full-time employee or \$2.50 a month in premiums if you are a part-time employee.

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 \$100 a month for your Oncor-sponsored coverage.

If your spouse loses access to his/her employer-sponsored plan, notify the *Oncor Benefits Center* right away so the \$100 monthly spouse surcharge can be discontinued. Retroactive reimbursements cannot be made.

In 2024, benefit premiums will be deducted from the first two paychecks each month. If a month has three paychecks, no deductions for premiums will be taken from the third paycheck.

When You Turn 65 As An Active Employee

It is your responsibility to make sure you comply with special rules dictated by federal law.

Medical Opt-Out

By federal law, active employees who are eligible for Medicare are not eligible for medical opt-out credits.

HSA Participation

See [page 14](#) for information on HSA participation.

Waiving Medicare Part B

You may waive Medicare Part B if you or your dependents are still covered by an Oncor medical option, because the Oncor option is the primary payer of your benefits. You will need to prove you had other medical coverage when you later enroll in Medicare so you do not incur a late enrollment charge.





Premiums

TOBACCO SURCHARGE

If you or your spouse use tobacco and are enrolled in an Oncor medical option, you will pay a monthly surcharge on your medical premiums unless you complete a Tobacco Cessation Program. The tobacco surcharge is \$50/person/month, which is \$600/person/year.

Tobacco Cessation Program

You and your spouse, if you are tobacco users, may complete one of the following Tobacco Cessation Programs – free of charge – to waive the tobacco surcharge.

- **Blue Cross and Blue Shield of Texas (BCBSTX)** (if enrolled in an Oncor medical option): Call **1.877.213.6898** or go to www.bcbstx.com.
- **Quit For Life® through the American Cancer Society:** Call **1.866.784.8454** or go to quitnow.net.
- **Tobacco Cessation Video Learning Course:** Go to [Oncor Live Well portal](#) or use the **Navigate app**. Call **1.888.596.6750** if you have questions about the Navigate course.

If you are unable to participate in one of the Tobacco Cessation Programs, you can use a reasonable alternative standard, including one recommended by your doctor, in order to waive the surcharge. Log in to the **Navigate** portal at oncorlivewell.com, call **1.888.596.6750**, or email info@oncorlivewell.com for more information.

If you submit a *Tobacco Cessation/Physician Affidavit*, the surcharge will stop as soon as administratively possible (up to three pay periods). The surcharge will not be retroactively refunded. The *Tobacco Cessation/Physician Affidavit* is available on the **Oncor Intranet** at **LiveWell > Benefits > Medical** or oncorbenefits.com/ee under the Menu, then **QuickLinks**.

Tobacco Status	Action
Tobacco-Free for the Past 24 Months	The surcharge does not apply. No action is required for the non-tobacco user person.
Is a Tobacco-Product User	Complete the <i>Tobacco Cessation/Physician Affidavit</i> and submit with appropriate documentation to Navigate at oncorlivewell.com and the surcharge will be waived.

Oncor considers the following as tobacco products (includes but not limited to):
Cigarettes, Cigars, e-Cigarettes/Vaping, Cigarillos, Pipes, Chewing Tobacco, Snuff, Dip, Loose Tobacco Smoked via Pipe or Hookah



How to Watch the Tobacco Cessation Video Course from Navigate

- Step 1** Go to oncorlivewell.com or download the Navigate app below.
- Step 2** Click on **JOIN NOW** (or enter your username and password if you have an account). If you are a new user, your unique ID is your 8-digit personnel number.
- Step 3** Click on **Challenges** in the top navigation bar.
- Step 4** Find **Tobacco Cessation Video Course** and click **Join**. You are now enrolled and can watch the videos.
- Step 5** After the video course is completed, take a screenshot of the completed status of your challenge. You will need to upload this when you are completing the tobacco affidavit.





Enrollment

Consider your needs and review your benefit options at myhrconnection.oncor.com where you can:

- Elect or opt out of Oncor medical, dental, and/or vision coverage,
- Enroll for or change your life insurance coverage, and/or
- Make elections for:
 - Accident, Critical Illness, Hospital Indemnity, and Identity Theft Protection
 - A Health Care Flexible Spending Account (HCFSA) – available if you do not participate in an HSA Medical Option, or
 - A Dependent Care Flexible Spending Account (DCFSA).

If you are electing an HSA medical option for the first time, you must open your personal account at netbenefits.fidelity.com/NBLogin in order to receive Oncor’s automatic contribution and incentives.

If you are enrolled in an HSA, your current contribution amount will roll over to 2024. Changes can be made to your HSA elections at any time.

To enroll, go to myhrconnection.oncor.com. (Myself > Manage My Benefits).

1. Review Information

Click **Get Started** and review your profile

Go to **Next: Review My Family** and select **Add Family Member**

Each dependent must be named under each benefit option, even if you have Family coverage already.

2. Make Elections

Click **Next: Shop for Benefits**.

- Select **Shop Plans** for each coverage
- Click **Edit Family Covered** to add or edit information
- Click **Decline Benefits** to decline coverage

Click **Add Beneficiaries** once you have elected/declined coverage for each of the benefits.

3. Confirm Coverage

Click **Review and Checkout**

Click **Checkout** if selections are accurately reflected

Click **Send by Email** for a copy of your confirmation statement. If you find an error, contact the *Oncor Benefits Center* at **1.833.253.4927**.



New Hires Must Enroll Within 30 Days

If you are hired by Oncor during 2024 and do not enroll within 30 days of your date of hire, you will have no benefit coverage for the remainder of the calendar year. You will not be able to enroll until the Annual Enrollment period unless you experience a qualified life event.





Enrollment

MAKING CHANGES DURING THE YEAR

The benefits you choose during Annual Enrollment are effective January 1 through December 31, unless you make a mid-year change as the result of a qualified status or life event that occurs during the year.

Qualified life events include:

- Your marriage, divorce, annulment, or legal separation,
- The birth, adoption, or placement for adoption of a child,
- The death of your spouse or a covered dependent child,
- Your gain or loss of legal guardianship of an eligible dependent,
- A child’s gain or loss of status as an eligible dependent,
- A change in the employment status for you, your spouse, or an eligible dependent resulting in gain or loss of coverage (e.g., from part-time to full-time or vice versa),
- Your or your covered dependent’s eligibility for Medicare or Medicaid,

- A court order requiring a change in coverage (such as a Qualified Medical Child Support Order) for an eligible dependent, and
- If new coverage becomes available for you, your spouse, or your covered dependent children and the cost is significantly different from Oncor’s.

To make a change as a result of a qualified life event, log in to myhrconnection.oncor.com and create a **Life Event** or call the *Oncor Benefits Center* at **1.833.253.4927** within **30 days** following the qualified life event (60 days for birth or adoption of a child, or in certain instances when you gain or lose Medicaid eligibility) and request the change. Any changes that you make to your benefits must be consistent with the event.





Health Care

Medical

MEDICAL OPTIONS AT A GLANCE	HSA Option 1 (\$1,600/\$3,200) ⁽¹⁾ (Medical + Rx)		HSA Option 2 (\$2,600/\$5,200) ⁽¹⁾ (Medical + Rx)		HRA Option (\$1,600/\$3,200) ⁽²⁾ (Medical Only)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible						
You Only/Family	\$1,600/\$3,200	\$3,200/\$6,400	\$2,600/\$5,200	\$5,200/\$10,400	\$1,600/\$3,200	\$3,200/\$6,400
Oncor Contributions⁽³⁾						
You Only/You + Family	\$250/\$500					
Total Incentives You May Earn						
You Only/You + Spouse	\$2,000/\$2,300					
Coinsurance Maximum						
You Only/Family	\$2,700/\$5,400	\$5,400/\$10,800	\$2,900/\$5,800	\$5,800/\$11,600	\$2,700/\$5,400	\$5,400/\$10,800
Out-of-Pocket Maximum						
You Only/Family	\$4,300/\$8,600	\$8,600/\$17,200	\$5,500/\$11,000	\$11,000/\$22,000	\$4,300/\$8,600	\$8,600/\$17,200
You Pay						
Preventive Care	\$0, no deductible					
Doctor Office Visits & Most Other Eligible Expenses Except Prescription Drugs	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible

(1) For "You Only" coverage, you must meet the individual deductible before the option starts paying benefits. However, an individual will be responsible for no more than \$4,300 if enrolled in the HSA Option 1 (\$1,600/\$3,200) or \$5,500 if enrolled in the HSA Option 2 (\$2,600/\$5,200), in out-of-pocket in-network expenses. For "You + Spouse," "You + Children," or "You + Family" coverage, you must meet the family deductible before the option starts paying benefits, even if only one family member has claims. However, an individual will be responsible for no more than \$4,300 if enrolled in the HSA Option 1 (\$1,600/\$3,200) or \$5,500 if enrolled in the HSA Option 2 (\$2,600/\$5,200), in out-of-pocket in-network expenses. The maximum out of pocket for family coverage is \$8,600 if enrolled in the HSA Option 1 (\$1,600/\$3,200) or \$11,000 if enrolled in the HSA Option 2 (\$2,600/\$5,200), for in-network expenses.

(2) Frozen to new participants as of January 1, 2022.

(3) The employer contribution is prorated based on the number of eligible full months remaining in the year upon enrollment in the HSA Medical options.





Medical

PREVENTIVE BENEFITS COVERED AT 100%*

Your medical benefits provide preventive care, covered at 100% with no deductible. This list outlines most preventive services, but you should contact BCBSTX for a full list of these benefits.

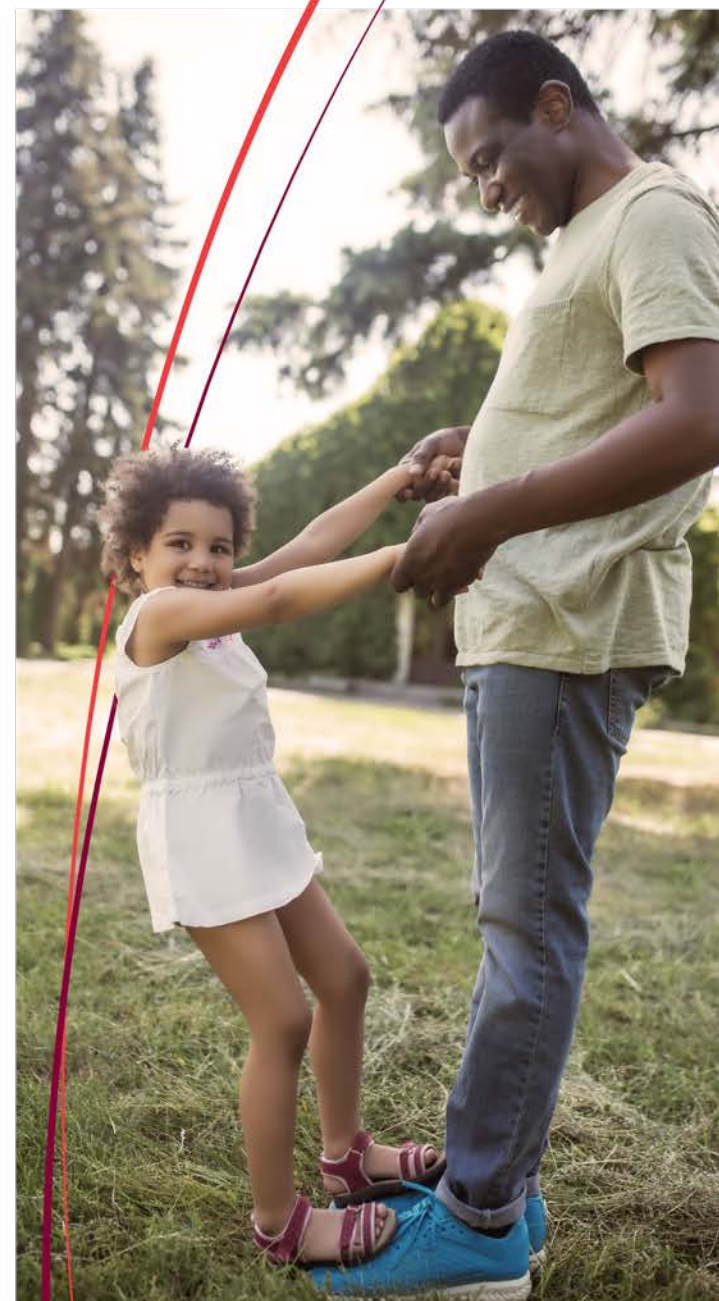
Adult Preventive Care*

- **Annual physical exam:** one preventive annual exam per calendar year
- **Cardiovascular screening**
- **Prostate cancer screening:** after age 40, including digital rectal exam and PSA – one per year
- **Well-woman exam**
- **Mammogram:** one per year
- **Immunizations** (includes immunizations for travel)
- **Female sterilization**
- **Colorectal cancer screening:** after age 50, including annual fecal occult blood testing, 5-year sigmoidoscopy, or 5-year colonoscopy – one colonoscopy or sigmoidoscopy is covered every five years.

* Preventive Care is covered at 100% with no deductible when using in-network providers and 100% of the non-contracting allowable amount with no deductible when using out-of-network providers.

Well-Baby/Well-Child Preventive Care*

- **Pediatric exams**
- **Immunizations,** including:
 - Immunizations for travel
 - Routine immunizations: diphtheria, Haemophilus influenza type B, hepatitis B, measles, mumps, pertussis, polio, rubella, tetanus, varicella, and any other immunization that is legally required for the child
- **Screening test for hearing** during the first 31 days following birth, and necessary diagnostic follow-up care related to the screening test until the child reaches age 2



Prescription Drug

PRESCRIPTION DRUG (RX) OPTIONS AT A GLANCE	HSA Option 1 (\$1,600/\$3,200)	HSA Option 2 (\$2,600/\$5,200)	HRA Option ⁽³⁾ (\$1,600/\$3,200)
	In-Network, YOU PAY		
Annual Rx Deductible			
You Only	Included in medical deductible		\$200
Family	Included in medical deductible		\$400
Coinsurance/Copay Maximum			
You Only	Included in medical out-of-pocket maximum		\$2,000 (excludes Rx deductible)
Family	Included in medical out-of-pocket maximum		\$4,000 (excludes Rx deductible)
Retail (up to a 30-day supply)			
Value/Preventive Generic	\$5 copay, no deductible		\$5 copay, no deductible
All Other Generic	20% after deductible		\$10 copay, no deductible
Preferred Brand Name ⁽¹⁾⁽²⁾	20%, up to \$75 max per Rx, after deductible		30%, up to \$100 max per Rx, after Rx deductible
Non-Preferred Brand Name ⁽¹⁾⁽²⁾	20%, up to \$120 max per Rx, after deductible		40%, up to \$120 max per Rx, after Rx deductible
Mail Order (up to 90-day supply)			
Value/Preventive Generic	\$10 copay, no deductible		\$10 copay, no deductible
All Other Generic	20% after deductible		\$20 copay, no deductible
Preferred Brand Name ⁽¹⁾⁽²⁾	20%, up to \$150 max per Rx, after deductible		30%, up to \$200 max per Rx, after Rx deductible
Non-Preferred Brand Name ⁽¹⁾⁽²⁾	20%, up to \$240 max per Rx, after deductible		40%, up to \$240 max per Rx, after Rx deductible
Lifetime Maximum Rx Benefit	Unlimited		

(1) If you are taking a brand name prescription with a generic equivalent and do not switch to the generic, you will pay the generic copay, plus the difference between the price of the generic and brand name drug.

(2) If a brand name drug (preferred or non-preferred) is less than the maximum copay, you pay the total cost of the prescription.

(3) HRA Option frozen to new participants



Prescription Drug

MAINTENANCE PRESCRIPTION PROGRAM

Maintenance drugs must be filled through the CVS mail order program or at a local CVS pharmacy. The option covers three 30-day fills of medications you take regularly at any pharmacy in the CVS network. After that, you can choose to have 90-day supplies of your long-term medications delivered by CVS Caremark Mail Service Pharmacy or pick them up

at any CVS Pharmacy (including those inside Target stores). After three fills, you can continue to receive 30-day supplies of long-term medications at any network pharmacy. You must first contact CVS at the number on your prescription card to opt out of 90-day refills.

Save Time and Money on Your Non-Specialty Retail Generic Prescriptions

Caremark offers a price comparison tool – Caremark® Cost Saver™ powered by GoodRx – to make sure you pay the lowest cost for non-specialty retail generic prescriptions. Just show your CVS Caremark member ID when you pick up prescriptions.

Here's how it works:



Prescription sent to pharmacy



Pharmacist submits claim using member's CVS Caremark ID

Drug price comparison occurs



Invisible to members



Why should you use it? It's about your wallet – and your time.



Claim returns with 'patient owes' amount of **\$16**



Member pays **\$16** that payment is applied to the deductible and no paper claims are necessary





HSA/HRA

HEALTH SAVINGS ACCOUNT (HSA)

Oncor makes automatic contributions to your account each year based on your coverage level. You can earn additional medical option incentive funding if you complete certain wellness activities. You can also make your own contributions to your HSA with pre-tax money via payroll deductions.

If you select one of the HSA Medical options, you must set up an individual account in your name to receive your Oncor contribution. The HSA is administered by Fidelity and is not sponsored by Oncor.

- If you have an existing HSA established at Fidelity, it can be used and there is no need to create a new one.
- If you are a new HSA participant, you must create your account online at www.fidelity.com/go/hsa/why-hsa in addition to setting up your user name and password. There are no fees for opening a Fidelity personal HSA.

Go to netbenefits.fidelity.com/NBLogin to get started.

Contribution Eligibility Reminders

You are **not** eligible to contribute if you are:

- Covered by other health coverage that is not a qualified high deductible health plan, or
- Enrolled in Medicare, Tricare, or tribal medical benefits, or covered under a spouse’s medical benefits.

Tax Advantages of an HSA

- **Triple tax advantage:** Contributions, purchases, and growth are not subject to federal and most state tax.
- **Investable:** You can invest some or all of your HSA funds ... in fact, the HSA is at the top of the list for tax-efficient investment options for your retirement. Interest and investment earnings that accrue in the account are not subject to federal and most state tax.
- **It’s always yours:** Your account balance rolls over from year to year, and is yours to keep even if you drop Oncor medical coverage, leave the Company, or retire.

Annual Contribution Limits for 2024	
You Only	\$4,150
You + Family	\$8,300
Aged 55 or Older	An additional \$1,000

Note that the automatic employer contribution is prorated based on the number of eligible full months remaining in the year upon enrollment.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

(Closed to New Participants)

Oncor makes automatic contributions to your HRA each year based on your coverage level. Only Oncor may contribute to your account. You can earn additional medical option incentive funding if you complete certain wellness activities. As long as you continue enrollment in an Oncor-sponsored option, your account balance rolls from year to year. The account balance does not earn interest.

Moving from the HRA Medical Option to an HSA Medical Option

If you move coverage from the HRA Medical Option to one of the HSA Medical Options for 2024, your HRA balance can still be used, but it will be limited to eligible dental and vision expenses until your HSA deductible has been met.

You can contact the HRA Administrator, Optum Financial, at www.optum.com or **1.877.292.4040** if you have any questions.





HSA

It is your responsibility to confirm eligibility in the option.

HSA AND MEDICARE IF YOU TURN 65 AS AN ACTIVE EMPLOYEE

Under IRS rules, you are not eligible to contribute to an HSA or participate in an HSA Medical Option if:

- You have other coverage, including Medicare, or
- You are receiving Veterans Affairs medical benefits, or
- You are covered under a spouse’s medical benefits, an HCFSA (even if it is your spouse’s HCFSA), or another employer’s plan.

Your dependents’ coverage under another health care plan will not prevent you from enrolling them in the HSA Medical Option as long as you are not covered under the dependent’s plan.

If you plan to continue working after turning 65 and are participating in the HSA Medical Option:

- Consider waiving Medicare Part A until you are actually ready to retire.
- Do not enroll in Medicare Part B.
- You may continue to make contributions to your HSA as long as you are not enrolled in Medicare.

- Any contributions that you make over the maximum may be considered taxable income and/or penalties may apply.
- You will not be penalized for delaying your Medicare Part A and Part B coverage, as long as you enroll within eight months of your retirement, or otherwise losing your coverage under the option.

Note: Enrollment to Medicare Part A is automatic; the Social Security office has rules of when Part A takes effect. For additional information, contact the Social Security Administration. If you do enroll in Medicare Part A or Part B while you are still working, your HSA contributions may be considered taxable by the IRS, and may result in penalties. For additional information, review [IRS Publication 969](#).

If you are enrolled in one of the HSA medical options, it is important for you to know that Medicare Part A will be effective retroactively to your 65th birthday or six months, whichever is less. Because HSA contributions are prohibited for Medicare recipients, contributions cannot be made in that window of time.

If any contributions are made into your HSA during that period, you have until April 15 to withdraw those contributions; otherwise, the funds may be subject to penalties.

Go to www.fidelity.com/go/hsa/why-hsa to complete the transaction or call Fidelity at **1.866.402.7610** for assistance. If you are in this situation, consult a tax specialist for any questions or concerns you may have.

A Special Notice If You Will Reach Age 65 in 2024

If you are an active employee enrolled in one of the HSA Medical Options and you are already age 65 or will reach age 65 in 2024, you will receive all Oncor HSA contributions (automatic funding and incentives) directly in your paycheck with

appropriate taxes withheld. Even if you will reach age 65 on December 15, 2024, you will receive all of your 2024 incentives paid in your paycheck. You may make pre-tax contributions to your personal HSA, up to annual IRS limits.





Dental

You may choose from two Aetna dental options, and you can receive care from any dentist you select. However, when you receive care from an Aetna network provider, you pay lower out-of-pocket costs and your annual maximum benefit will stretch further than if you use out-of-network providers. You can find network providers at www.aetna.com or **1.877.238.6200**.

PREVENTIVE CARE INCENTIVE

Each participant who receives a preventive visit during the calendar year will receive an increase of \$250 to their calendar year maximum the following benefit year. The incentive reward is capped at \$500 by year three. The annual maximum benefit includes services for basic and major care (does not apply to preventive). You can receive a maximum of up to \$2,500 for Dental Option A and \$1,500 for Dental Option B by participating in this incentive program. Orthodontia does have a separate lifetime maximum; however, the annual maximum applies to basic and major services and does not apply to preventive.

Discounts Through Oncor’s Dental Benefits

Aetna Dental teams up with Colgate to provide discounts to you. You can receive:

- \$35 off the retail price of \$99.95 for a kit that comes with a Colgate Smart Electric toothbrush – E1, a charger base, and an extra refill head.
- \$35 off the retail price of \$145 for teeth whitening discounts with one teeth-whitening device, charging case, and a 10-day supply of teeth-whitening serums.

You can access the discounts by logging into the Aetna member portal at www.aetna.com, then click on **Stay Healthy > Discounts > Oral Health Care**. Use the code “AETNA” before checking out. Prices are set by Colgate and are subject to change.

DENTAL COVERAGE	Aetna Dental Option A (Enhanced)	Aetna Dental Option B (Comprehensive)
Service	YOU PAY	
Annual Deductible		
You Only	\$25	\$50
Family	\$75	\$150
Preventive Care* (Exams, Cleanings, X-Rays)	\$0, no deductible	
Service	OPTION PAYS	
Basic Care (Oral Surgery, Fillings, Root Canals)	80% after deductible	60% after deductible
Major Care (Crowns, Bridges, Dentures, Inlays)	50% after deductible	
Annual Maximum Benefit for Basic and Major Care	\$2,000*	\$1,000*
Orthodontia	50%, no deductible	
Orthodontic Lifetime Maximum	\$2,000	\$1,000

* The annual maximum benefit is increased if you meet the requirement for the Preventive Care Incentive.





Vision

With vision benefits offered through UnitedHealthcare (UHC) Vision, you can use any provider you choose. To receive the maximum level of benefits, you must use a UHC network provider.

OUT-OF-NETWORK VISION BENEFITS

If you receive care from an out-of-network provider, you must pay 100% of the cost at the time of service and submit a claim to UHC for reimbursement at a reduced benefit amount. Visit www.myuhcvision.com to find network providers and a schedule of out-of-network benefits.

Discounts Through Oncor’s Vision Benefits

Access a 20% discount off the retail price on blue light blocking screen filters for select smartphones, tablets, and laptops from Eyesafe. These screen filters are designed to reduce exposure to high-energy blue light, help maintain color quality and luminance, and offer a simple, lower cost option to filter blue light on existing devices. Go to www.myuhcvision.com to access the discount.

You are eligible to receive discounts on laser vision correction surgery through Quallsight. Call **1.855.321.2020** or log in to uhc.quallsight.com.

More information is available in the Summary Plan Description online at myhrconnection.oncor.com.

VISION COVERAGE	UHC Vision Provider
Service (Once per Calendar Year)	YOU PAY
Professional Fees⁽¹⁾	
Vision Exam	\$10
Eyeglasses⁽¹⁾	
Single Vision Lenses	\$0 ⁽²⁾
Bifocal Lenses	\$0 ⁽²⁾
Trifocal Lenses	\$0 ⁽²⁾
Lenticular Lenses	\$0
Polycarbonate Lenses for Up to Age 19	\$0
Frames	Up to \$175 allowance per year
Scratch-Resistant Coating and Ultraviolet Coating	\$0
Tinted Lenses	\$0
Contact Lenses	
Medically Necessary ⁽³⁾	\$0
Elective ⁽⁴⁾	\$0, up to six boxes (12 pairs) 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 will pay anything over \$150.

(1) Enrolled children up to age 13 and expectant mothers are eligible for a second exam, and are also eligible for replacement frames and lenses if they have a prescription change of 0.5 diopter or more. The second exam and replacement benefits are the same as the initial exam, frames, and lens benefits.

(2) Popular lens upgrades (such as no-line bifocals and anti-reflective coating) are available at a discount to you.

(3) Contact lenses are considered medically necessary if your eyesight cannot be corrected with eyeglasses or as determined by your provider. If you select contacts for any other reason, they are considered elective.

(4) If you choose contact lenses under this option, you will not be eligible for frames until the next calendar year.





Tools to Manage Your Health

AVAILABLE TO PARTICIPANTS ENROLLED IN AN ONCOR MEDICAL OPTION


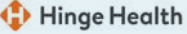

<p>Telehealth Services MDLIVE</p>	<p>You and your covered dependents have anywhere, anytime access to board-certified primary care doctors and pediatricians through a phone call or web chat. This service is secure, confidential, and compliant with all medical privacy regulations.</p>	<p>Hypertension Teladoc HEALTH</p>	<p>If you or an eligible family member has high blood pressure, Teladoc Health (formerly Livongo) can help. You can access resources, including a connected monitor, expert coaching, and real-time feedback. The blood pressure monitor automatically uploads your blood pressure reading to your secure online account. Your monitor records and organizes all of your blood pressure readings that you can share with your physician.</p> <p>Enroll at teladochealth.com/Smile/ONCOR. Website Registration Code: ONCOR.</p>
<p>Tobacco Cessation and Weight Management Programs</p>	<p>Take advantage of personal telephone coaching, self-directed online courses, and resources to help you reach your wellness goals. Visit www.bcbstx.com to enroll.</p>	<p>Special Benefits Through BCBSTX</p>	<p>Blue365® Member Discount Program Exclusive health and wellness deals include discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options, and more.</p>
<p>Weight Loss WW</p>	<p>Offering a scientifically proven program for weight loss and wellness, WW is Weight Watchers® reimagined. You can access the latest nutritional and behavior change science to inspire healthy habits for your real life. Enroll at www.com/us/oncor.</p>	<p>Blue Access for MembersSM</p>	<p>Gain immediate online access from a secure member portal to health and wellness information. From the My Health tab, find information on such topics as fitness, nutrition, obesity, and smoking cessation.</p>
<p>Women’s and Family Health ovia</p>	<p>This program incorporates self-managed courses in Well onTarget® access to Ovia fertility, pregnancy, and parenting apps, as well as outreach and engagement of identified high-risk pregnancies. Visit www.bcbstx.com to enroll.</p>	<p>Blue Member Rewards</p>	<p>Receive cash rewards when you select a lower-cost, quality provider. This program, administered by Sapphire Digital, offers Provider Finder® to help you compare medical services, reduce costs, and take more control of your health care financial decisions.</p>
<p>Diabetes Teladoc HEALTH</p>	<p>This diabetes management service provides access to supplies at no cost to you and your dependents. It includes a free blood glucose meter, 24/7 coaching (including tips when blood sugar levels are out of range), and unlimited strips delivered on demand. Enroll at teladochealth.com/Smile/ONCOR. Website Registration Code: ONCOR.</p>	<p>Log in to www.bcbstx.com to find doctors and hospitals participating in this program.</p>	





Tools to Manage Your Health

AVAILABLE TO PARTICIPANTS ENROLLED IN AN ONCOR MEDICAL OPTION

<p>Chronic Pain</p> 	<p>Airrosti offers a quality care approach that leads to an accurate diagnosis and treatment, along with significantly reduced recovery times and total treatment costs. Many patients experience improvement in range of motion and a return to normal activity, often within three visits (based on patient reported outcomes).</p> <p>You can self-refer to Airrosti at any time if you have pain that you think may benefit from receiving care with an Airrosti provider.</p> <p>Learn more at airrosti.com.</p>
<p> Hinge Health</p>	<p>Hinge Health offers access to a 12-week digital program to support chronic back pain and joint health. This program can be completed anywhere, at any time.</p> <p>Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free. This program is available to you and your eligible dependents at no cost.</p> <p>Enroll at hinge.health/oncor. Once enrolled, you may receive a kit with sensors and a tablet, or the program can be done from your own device.</p>
<p>Decision Support Services</p> 	<p>My Medical Ally can help you understand your medical condition and treatment options, recommend the best doctors and hospitals in your area, and assist you in getting a second opinion. Participants who engage in Surgical Decision Support Services for lower back, knee or hip replacement, weight loss, or hysterectomy will be eligible for a \$400 incentive (subject to applicable taxes) in 2024.</p> <p>Visit mymedicalally.alight.com for more information.</p>

AVAILABLE REGARDLESS OF MEDICAL ENROLLMENT

<p>Navigate for Oncor's Live Well Program</p>	<p>Navigate for Oncor's Live Well Program provides information and challenges to help you improve and maintain your overall wellbeing. The program includes recipes, fitness videos, health coaching programs, and more. See page 20 for incentive opportunities.</p>
<p>Fitness Centers</p>	<p>All employees have access to the Corporate Fitness Center. These wellness resources are available to employees 24/7 and to dependents on the weekends, as long as accompanied by the employee. The fitness center costs \$15 per month.</p> <p>Discounts to fitness centers across Texas are available through BCBSTX and Magellan Health Services. See the Live Well > Benefits > Company Perks section on the Oncor Intranet for more information.</p>





Live Well Incentives

You and your spouse, if eligible, can participate in a wellness incentive program. You must meet certain healthy targets or take certain actions. If you will reach age 65 or older in 2024, your incentive will be paid as taxable cash in your paycheck.

INCENTIVE OPPORTUNITIES	WHO Can Do It	WHAT You Get	
Annual Physical with Biometric Screening Incentive	HSA and HRA Participants	\$100 for You	\$50 for Your Spouse
Healthy Incentive (Biometric Results or Health Coaching)	HSA and HRA Participants	\$500 for You	\$250 for Your Spouse
Live Well and Amp It Up Challenges Will Be Announced Soon!			
Five Live Well Incentives Opportunities Earn \$100 per incentive up to a maximum of \$400	All Employees	Up to a Maximum of \$400 in your HSA, HRA, or paycheck when you complete at least 4 Live Well Challenges	
Amp It Up Incentives Four Amp It Up Incentives: \$250 Each	HSA and HRA Participants	Up to \$1,000 in your HSA or HRA when you complete all Amp It Up challenges	
Automatic Oncor Medical Contributions	HSA and HRA Participants	\$250 for You Only/ \$500 if you elect coverage for either "You + Spouse," "You + Child(ren)," or "You + Family"	

ANNUAL PHYSICAL WITH BIOMETRIC SCREENING INCENTIVE

When you and/or your covered spouse have your annual physical with biometric screening, at your doctor's office, take a physician results form with you. The physician results form must be returned to **Navigate**. Contact them at oncorlivewell.com, info@oncorlivewell.com, or call **1.888.596.6750**.

If your doctor believes that a physical is not necessary this year (due to a medical condition or physician discretion), have your physician check the exemption box and sign the physician results form. To receive the incentives, you must submit this form with the exemption.

Have Questions or Need a Physician Results Form?
Contact **Navigate** at **1.888.596.6750**, oncorlivewell.com, or info@oncorlivewell.com for questions. Download the form from oncorlivewell.com.





Live Well Incentives

HEALTHY INCENTIVE

To be eligible for a Healthy Incentive, you must meet certain healthy targets or take actions, such as participating in a health coaching program, to improve your health. The targets are determined by health risk factors based on biometric screening results. If test results for you or your spouse have:

- **2 or less health risk factors**, you automatically receive the **\$500 (Employee)** and **\$250 (Spouse)** Healthy Incentive.
- **3 or more health risk factors**, you must complete a free health coaching program, focused on nutrition and exercise, to be eligible for a Healthy Incentive.

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. Contact **Navigate** for information and to request a certification form.

There are two types of health risk factors: those beyond a person’s control (age, gender, and heredity) and those affected by behavior and lifestyle. Medical experts have identified five risk factors that can be affected by behavior and lifestyle as key drivers in developing certain conditions, such as heart disease, stroke, and diabetes. This chart provides more information.

Risk Factor	WHAT It Means	The HEALTHY TARGET	
Low HDL Cholesterol	HDL cholesterol helps remove cholesterol from the arteries, so a high level of HDL is good. A low HDL cholesterol level raises your risk of heart disease.	For Men: Greater than or equal to 40 mg/dL	For Women: Greater than or equal to 50 mg/dL
High Triglycerides	Triglycerides are a type of fat found in the blood, and high triglycerides increase the risk of developing heart disease.	Less than 150 mg/dL	
High Blood Glucose	Also known as blood sugar, glucose is what the body uses for energy. High glucose may be a sign of diabetes and can affect kidney functions.	Less than 100 mg/dL	
High Blood Pressure	Blood pressure is the force of blood pushing against the walls of your arteries as your heart pumps blood. Your heart can be damaged and develop plaque buildup if your blood pressure rises and stays high over time.	Systolic: Less than 130 mmHg	Diastolic: Less than 85 mmHg
Waist Circumference	Abdominal obesity (excess fat in the stomach area) is a greater risk factor for heart disease than excess fat in other areas of the body, such as on the hips.	For Men: Less than or equal to 40 inches	For Women: Less than or equal to 35 inches

Source: National Heart, Lung, and Blood Institute





Financial Security

Life Insurance

BASIC LIFE INSURANCE

Oncor provides you with Basic Life Insurance equal to one times your annual base pay, up to \$1 million.

OPTIONAL LIFE INSURANCE

You may purchase Optional Life Insurance coverage of 1–7 times your annual base pay rounded to the nearest thousand, up to \$2 million.

Your premiums are based on your age and annual base pay.

Fast Facts

You need to name a beneficiary who will receive the benefit in the event of your death. You can review or change your beneficiary at any time on myhrconnection.oncor.com. It's a good idea to review your designations each year to ensure they are still appropriate.

Life insurance offers an Accelerated Death Benefit. If you have a terminal illness with a life expectancy of 24 months or less, you may be able to receive up to 80% of your life insurance benefit before you die. For details, email HR Advocacy at oncres1@oncor.com.

STATEMENT OF HEALTH (SOH)

You must provide an SOH and receive approval from the insurance company if you:

- Didn't enroll in optional coverage when you were first eligible and choose to do so at a later date,
- Choose to increase your coverage during Annual Enrollment by:
 - One times your annual base pay if your total elected coverage will exceed four times annual base pay, or
 - From 5–7 times your annual base pay, or
 - Are a new employee and you elect Optional Life Insurance greater than four times your annual base pay, or
 - Your spouse elects or increases coverage by more than one times your pay after they are first eligible.

Any requested coverage that requires an SOH will not take effect until the insurance company provides approval.

DEPENDENT LIFE INSURANCE

You may purchase Dependent Life Insurance coverage for your spouse of 1–7 times your annual base pay rounded to the next \$1,000. The maximum coverage is either equal to your Optional Life Insurance coverage or \$250,000, whichever is lower.

You may purchase Child(ren) Life Insurance coverage of \$10,000, \$15,000, or \$20,000.

Survivor's Benefits

In the event of your death, your eligible Basic Life Insurance beneficiary will be paid a benefit equal to one month of your base pay. This benefit is in addition to other life insurance and retirement plan death benefits, if any.

Financial Counseling Services

In the event of an employee's death or that of an employee's spouse, surviving family members can access free financial counseling services. This counseling is provided to employees by AYCO, an independent company. AYCO counselors work on a fee-only basis (paid by Oncor) and do not sell commission products. For questions, contact the HR Advocacy at oncres1@oncor.com.





AD&D Insurance

Accidental Death and Dismemberment (AD&D) provides a benefit if you die or suffer certain types of injuries as a result of an accident. The amount of benefit paid is based on the severity of the accidental loss. In case of death, this benefit amount would be in addition to Basic and Optional Life.

BASIC AD&D COVERAGE

Oncor provides you with AD&D coverage equal to two times your annual base pay, up to \$2 million. The beneficiary you designate for Basic AD&D Insurance may be different from the beneficiary you designate for Optional AD&D Insurance.

OPTIONAL AD&D COVERAGE

You may purchase Optional Life Insurance coverage of 1–7 times your annual base pay rounded to the nearest thousand, up to \$2 million.

Your premiums are based on your age and annual base pay.

DEPENDENT AD&D COVERAGE

If you enroll your eligible family members for dependent AD&D coverage, the benefit payable is based on your family members enrolled at the time of the loss.

Dependent AD&D Coverage in the Event of Accidental Death

- **If You Have a Spouse Only (No Children):**
Your spouse’s coverage is equal to 60% of your optional family AD&D coverage amount.
- **If You Have Children Only (No Spouse):**
Each child’s coverage is equal to 15% of your optional family AD&D coverage amount.
- **If You Have a Spouse And Children:**
 - Your spouse’s coverage is equal to 50% of your optional family AD&D coverage amount.
 - Each child’s coverage is equal to 10% of your optional family AD&D coverage amount.

MetLife AdvantagesSM

Included with your Company-paid Basic Life Insurance, you can access a comprehensive suite of valuable services, including will preparation, funeral discount and planning, grief counseling for you and your loved ones, and more. Employees enrolled in Optional Life Insurance also have access to legal advice through MetLife’s Estate Resolution Services at no additional cost to you.

Funeral Planning Services and Grief Counseling

MetLife: **1.800.638.6420**

Free Will Writing Services

MetLife Legal Plans: **1.800.821.6400**



Long-Term Disability

Long-Term Disability (LTD) coverage provides an ongoing source of income if you are unable to work due to an extended illness or injury. This income can help you and your family meet your daily living expenses during your disability.

Because Oncor believes these benefits are so important, the Company is paying the full cost of LTD for eligible employees. The LTD coverage can replace up to 66⅔% of your base pay, up to a maximum of a \$25,000 monthly benefit. Because Oncor is paying the full cost of this benefit, you will pay taxes on LTD benefits you receive from the plan.

LTD benefits can begin after six months of disability, and continue until you are no longer disabled or the later of Social Security Normal Retirement Age or age 65 if your disability began prior to age 62.

If You Become Disabled

- Before age 62, LTD benefits are paid until you are no longer disabled, or to the later of Social Security Normal Retirement Age or age 65.
- On or after age 62, LTD benefits are paid:
 - Until you are no longer disabled, or
 - To the later of Social Security Normal Retirement Age or for a specific number of months (ranging between 42 months down to 12 months) based on your age at disability.



Voluntary Benefits

As a supplement to Oncor’s health care program, you may choose to enroll in voluntary benefit options through Aetna. These options pay benefits directly to you to use as you see fit: medical deductibles, copays, mortgage, rent, groceries, bills, and more. These additional benefits are available at group rates and may be paid through salary deductions. They are not sponsored or administered by Oncor and you pay the entire cost of premiums.

ACCIDENT

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

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

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.

All Aetna voluntary options include a health screening benefit of \$75 for each covered person. You do not have to answer any health questions – coverage is guaranteed. For more information, go to Aetna Supplemental at www.myaetnasupplemental.com or call **1.800.607.3366**.

Identity Theft Protection

Norton LifeLock Benefit is designed to provide proactive monitoring to help stop fraud at its earliest sign and enables quick restoration for minimal damage and stress. Norton monitors for fraudulent use of personal information, and sends alerts when a potential threat is detected. Find details on this benefit at Norton Lifelock at my.norton.com or by calling **1.800.607.9174**, Monday – Friday 9 a.m. – 7 p.m. ET.

Whole Life Insurance, Long-Term Care

If you are enrolled in Life Insurance with Long-Term Care, provided through Allstate Benefits, you can continue your coverage in 2024. If you do not want to continue coverage, you must contact the *Oncor Benefits Center* directly to drop your coverage. If you do, you will not be able to re-enroll in subsequent years as this option is no longer available for new participants.



Retirement

Retirement Seminars: If you plan to retire in the next 18 months, attend a seminar to learn ways to ease into this next life phase. Watch the **Oncor Intranet** for details about upcoming seminars, held each spring and fall.

Save for a secure financial future with Oncor’s retirement benefits. You can defer current taxes, save with convenient payroll deductions, and receive a Company-matching contribution.

THRIFT 401(K)

You are eligible to participate in the Oncor Thrift Plan on your date of hire. You decide what percentage of your base pay (up to a maximum of 75%) you want to contribute to your account via payroll deductions (pre-tax, Roth, and/or after-tax) up to the annual legal maximum. You also choose how to invest your savings among available investment options.

Oncor matches \$1 for \$1, up to the first 6% of eligible pay you contribute (\$.75 for every \$1 you save, up to 6% for Traditional Retirement Plan Formula participants). Contributions to your account are subject to federal limits. For 2024, you may contribute up to \$23,000 to your account, plus an additional \$7,500 if you are age 50 or older.

You are always 100% vested in your contributions as well as Oncor’s match.

If you do not affirmatively elect to participate or opt out, new employees are automatically enrolled in the Thrift Plan at a contribution rate of 6% on a pre-tax basis. Your automatic contributions are invested in a pre-mixed portfolio appropriate for your age.

Additionally, unless and until you make an affirmative contribution election, your contribution rate will automatically increase by 1% annually to a maximum of 15%. You can change your contribution percentage or the investment portfolio at any time by visiting netbenefits.fidelity.com/NBLogin.

ONCOR RETIREMENT PLAN

The Oncor Retirement Plan provides eligible employees with additional retirement income funded entirely by Oncor. Retirement Plan benefits are provided through one of two benefit formulas – the Cash Balance Plan Formula or the Traditional Retirement Plan Formula.

Cash Balance Plan Formula

You are covered under the Cash Balance Plan Formula if you are at least 21 years old, have completed 12 months of service following your hire date, and are not covered under the Traditional Retirement Plan Formula. The Company pays the entire cost of the plan by making Contribution Credits and Interest Credits each month to your retirement account.

You are fully vested in your Cash Balance Plan Formula benefit when you have three years of Vesting Service or when you reach age 65, whichever occurs first. There is no partial vesting under the plan.

Traditional Retirement Plan Formula

Employees are under the Traditional Retirement Plan Formula **only** if they:

- Were hired or rehired before January 1, 2001, and have been continuously employed thereafter,
- Were covered under the Traditional Retirement Plan Formula before January 1, 2002, and
- Elected to remain under the Traditional Retirement Plan Formula, rather than converting to the Cash Balance Plan Formula, in 2001.

Questions about these benefits? Contact Fidelity at **1.866.602.0629** or at netbenefits.fidelity.com/NBLogin. For more detailed information, see the *Oncor Retirement Plan and Oncor Thrift Plan Summary Plan Descriptions* posted on the **Oncor Intranet** under **Live Well > Benefits**, or you can call Fidelity to request copies free of charge.



Other Benefits

FSA

Flexible Spending Accounts (FSAs) are available to all eligible employees. The FSAs are funded entirely with your voluntary contributions, with pre-tax money via payroll deductions.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

Oncor allows you to contribute a minimum of \$120 and a maximum of \$3,050 to your HCFSA. You may not participate in the HCFSA if you are enrolled in one of the HSA Medical Options.

- **If you are enrolled in an HCFSA and the HRA Medical Option:** Both accounts will be administered by Optum Financial, and may be accessed by using your debit card. Your HCFSA funds will pay medical, prescription drug, dental, and vision expenses first until your HCFSA funds are depleted. Then, you may use available HRA funds for these expenses.
- **If you participate in an HCFSA only (no Oncor medical coverage):** You may use the Optum Financial debit card to pay for eligible expenses or use the online bill pay feature available at www.optum.com.

Once you make the election for the HCFSA, Optum Financial will send you a debit card that you can use to pay for any health care-related (medical, dental, or vision) expenses. Online claim reimbursement is also available.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

This account allows you to set aside before-tax dollars to pay for dependent day care and/or adult care expenses so you and your spouse can work. For 2024, you can contribute from \$120 up to a maximum of \$5,000 for the year (or up to your spouse's earned income, if less than \$5,000). If you enroll in the DCFSA, you may use the online bill pay feature at www.optum.com to pay your expenses. Or, you may choose to pay the expense out of pocket and file a claim for reimbursement.

You must re-enroll each year to participate in one or both FSAs.

Each account is separate: You cannot transfer money between the Health Care and Dependent Care FSAs.

You cannot change your contribution amount to either account until the next Annual Enrollment, unless you have a qualified life event.

Spending timeframe and grace period: It's important to budget carefully as the IRS generally requires that you use all your FSA funds between January 1 and December 31. Oncor offers a grace period – an extra 2½ months – to spend the funds in your account.

Any unused FSA dollars at the end of the plan year can be used for any eligible expense incurred through March 15 of the following year. You have until March 31 to submit claims related to the prior year.

For details, visit the HCFSA and DCFSA administrator, Optum Financial at www.optum.com or call 1.877.292.4040. You can also obtain detailed lists of eligible and ineligible expenses for both accounts.





Magellan Work Life Resources

Oncor’s Magellan confidential resources are here to help you and your eligible household members with personal or job-related concerns and other life needs. Spanish-speaking representatives and counselors are available.

Work-Life Services	Access online specialists who can provide expert guidance and personalized referrals to service providers in your area. You can explore topics about child care and parenting; pregnancy and adoption; adult care and aging; education; daily life issues; and relocation services.	Lifestyle Coaching	Get help to achieve short-term, goal-oriented results, using SMART goals. Address issues such as work stress, improving relationships, mild substance abuse, not getting enough sleep, weight loss, and mild mood issues. You can meet with the same coach by phone or video for up to six sessions per year lasting up to 45 minutes.
Family Support Benefits: Backup Care	From anywhere and at any time, you can access care for children, adults, and pets when you need to work. You can choose care through nationally recognized care services with a \$10 copay per visit up to five visits a year , or reimbursement of up to \$75 per day if you prefer to use other licensed providers, friends, or family to provide care. To create an account, log in to the Magellan site and follow the instructions.	Counseling and Mental Health Services	Magellan provides convenient, confidential counseling to help you cope with different challenges you may face, including mental health services, personal/family issues, substance abuse, anger management, and emotional problems that impact health, wellbeing, or job performance. You can have up to eight (free to you) pre-paid face-to-face sessions per issue, per 12-month period . The program offers in-person and virtual therapy options through a national network of licensed professionals.
Legal Services	Have a 60-minute consultation per issue per year with an attorney or mediation expert with a discounted fee for continued services. The service addresses issues such as custody/divorce, real estate, taxes and audits, and trusts and wills. You will be responsible for costs after the consultations have been used.	Identity Theft Resolution	You can access a 60-minute consultation via phone with a Fraud Resolution Specialist. You may also access online resources through Magellan’s website. This service is different from the Identity Theft Protection Option through Norton LifeLock Benefit Plans described on page 25 of this guide.
Financial Wellness	You can access three free 30-minute consultations with a Money Coach via phone to address budget planning, debt and credit, college and retirement, and loans and mortgages. You can receive a discounted fee for continued services. You will be responsible for costs after the consultations have been used.	For details or questions about any above programs, contact Magellan Healthcare member.magellanhealthcare.com or 1.800.327.6608 .	

Additional Benefits

Oncor provides benefits that can save you time and money. There are no required contributions for these programs. You can find more information about all of these benefits on the **Oncor Intranet**.

Adoption Benefits	Oncor's benefits program includes adoption resources to help you grow your family. You can receive a benefit of up to \$5,000 per adopted child. See the Adoption Assistance Policy for eligibility and details.
Commuter Benefits	Provides carpool, DART, The "T" and DCTA (Bus/Rail) programs that offer cost savings for commuting.
Education Expense Reimbursement Plan	Oncor provides financial assistance to eligible employees who satisfactorily complete pre-approved educational activities through reimbursement of eligible expenses as defined by the program (up to \$10,000 annually). See the Educational Expense Reimbursement Plan Policy for more information.
Flu Shot Clinics	Free flu shots are offered at Oncor onsite locations during the fall of each year. Available to all employees and household dependents.
Gender Transition/ Infertility Treatment	For details about these benefits, contact a BCBSTX Health Advocate at 1.877.213.6898 .
Time-Off Benefits	You can find Oncor's vacation and holiday policies on the Oncor Intranet . Note that vacation and holiday eligibility for bargaining unit employees is covered in the Labor Agreement.

Incentive Programs and Discounts	
Appliance Purchase Plan	Offers special financing for certain appliances, including home computers, household appliances, and level 2 vehicle charging stations. See the Appliance Purchase Plan Policy .
Company Perks and Purchase Programs	Offers discounts on cars, travel, computers, appliances, family entertainment, sports tickets, and more. Find more information on the Oncor Intranet under Live Well > Company Perks .
Electric Vehicle Incentive Program	Offers incentives to lease or buy certain makes or models of electric vehicles. See the Electric Vehicle Incentive Program Policy for more information.
Energy Conservation Program	Offers special financing for certain home conservation equipment.



Contacts

Your Resource Guide is an at-a-glance overview of your Oncor benefits and includes contact information, program descriptions and more. It's available on the [Oncor Intranet](#) and oncorbenefits.com/ee where you can view it, download it, or print it for quick reference.

Topic	Provider	Web	Phone
General Information			
General Information and Annual Enrollment	Oncor Benefits Center	myhrconnection.oncor.com	1.833.253.4927 Monday through Friday, 8 a.m. to 5 p.m. CST
Benefits and Live Well Information	Oncor	https://intranet.corp.oncor.com	N/A
Benefits Information	Oncor	oncorbenefits.com/ee	N/A
Health Care			
Medical			
Medical Coverage	BCBSTX	www.bcbstx.com	1.877.213.6898
Health Savings Account (HSA)	Fidelity	netbenefits.fidelity.com/NBLogin	1.800.544.3716
Health Reimbursement Account (HRA)	Optum Financial	www.optum.com	1.877.292.4040
24-Hour Nurseline	BCBSTX	www.bcbstx.com	1.877.213.6898
Gender Transition	BCBSTX	www.bcbstx.com	1.877.213.6898
Mental/Behavioral Health <i>(For participants in an Oncor Medical Option)</i>	BCBSTX	www.bcbstx.com	1.877.213.6898
	My Medical Ally	mymedicalally.alight.com	1.888.361.3944
	MDLive (Telemedicine)	members.mdlive.com/bcbstx	1.877.213.6898
Mental/Behavioral Health <i>(Available to all employees)</i>	Magellan Healthcare	member.magellanhealthcare.com	1.800.327.6608

Contacts

Topic	Provider	Web	Phone
Prescription Drug	CVS Caremark	www.caremark.com	1.866.339.0593
Dental	Aetna	www.aetna.com	1.877.238.6200
Vision	UnitedHealthcare (UHC) Vision	www.myuhcvision.com	1.800.638.3120
Family Support Services			
Dependent Care Flexible Spending Account (DCFSA)	Optum Financial	www.optum.com	1.877.292.4040
Adoption Benefits	HR Advocacy	oncrs1@oncor.com	N/A
Backup Care Support	Magellan Healthcare	member.magellanhealthcare.com	1.800.327.6608
Women’s Fertility and Family Health Support	Ovia	www.bcbstx.com	1.877.213.6898
More Tools to Manage Your Health			
Magellan – Confidential Services 24/7/365 <ul style="list-style-type: none"> – Mental/Behavioral Health Counseling – Lifestyle Coaching – Work-Life Services – BetterHelp (Virtual Mental Health Therapy) – Neuroflow (Digital Emotional Wellbeing Program) – Workplace Support 	Magellan Healthcare	member.magellanhealthcare.com	1.800.327.6608

Contacts

Topic	Provider	Web	Phone
Weight Management Support <i>(For participants in an Oncor Medical Option)</i>	WW	ww.com/us/oncor	1.866.204.2885
	BCBSTX	www.bcbstx.com	1.877.213.6898
Weight Management Support <i>(Available to all employees & for those with 3 or more risk factors)</i>	WondrHealth	wondrhealth.com/oncor	N/A
	Navigate Health Coaching	N/A	1.888.595.6750
Diabetes Support <i>(For participants in an Oncor Medical Option)</i>	Teladoc Health (formerly Livongo)	teladochealth.com/Smile/ONCOR Website Registration Code: ONCOR	1.800.Teladoc (835.2362)
Diabetes Support <i>(Available to all employees with 3 or more risk factors)</i>	Omada (Pre-Diabetes Support)	omadahealth.com/oncor	N/A
Hypertension Support <i>(For participants in an Oncor Medical Option)</i>	Teladoc Health (formerly Livongo)	teladochealth.com/Smile/ONCOR Website Registration Code: ONCOR	1.800.Teladoc (835.2362)
Muscular Pain Support <i>(For participants in an Oncor Medical Option)</i>	Hinge Health	hinge.health/oncor	1.855.902.2777
	Airrosti Rehab Centers	airrosti.com	1.800.404.6050
Medical Decision Support <i>(For participants in an Oncor Medical Option)</i>	My Medical Ally	mymedicalally.alight.com	1.888.361.3944
Telemedicine includes Mental/Behavioral Health <i>(For participants in an Oncor Medical Option)</i>	MDLive	members.mdlive.com/bcbstx	1.877.213.6898
Tobacco Cessation Support <i>(For participants in an Oncor Medical Option)</i>	BCBSTX	www.bcbstx.com	1.877.213.6898 (Once enrolled, call 1.866.412.8795.)
Tobacco Cessation Support <i>(Available to all employees)</i>	Quit For Life®	quitnow.net	1.866.784.8454
	Navigate	oncorlivewell.com	1.888.596.6750

Contacts

Topic	Provider	Web	Phone
Incentive Opportunities <i>(Available to all employees, including those not enrolled in an Oncor Medical Option)</i>	Navigate	oncorlivewell.com Email: info@oncorlivewell.com	1.888.596.6750
Health Care Flexible Spending Account (HCFA) <i>(Available to employees enrolled in an HRA or that waive an Oncor Medical Option)</i>	Optum Financial	www.optum.com	1.877.292.4040

Financial Security

Retirement Accounts

Thrift and Pension	Fidelity	netbenefits.fidelity.com/NBLogin	1.866.602.0629
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Life Insurance

Basic Life, Optional Life, and Dependent Life Insurance	MetLife	N/A	1.800.638.6420
AD&D Insurance	MetLife	N/A	1.800.638.6420
Long-Term Disability	MetLife	N/A	1.800.638.6420

Life Planning Services

Funeral Planning Services and Grief Counseling	MetLife	N/A	1.800.638.6420
Will Writing <i>(For Life Insurance Participants – Group Number: 000157259)</i>	MetLife Legal Plans	legalplans.com	1.800.821.6400
Legal Services	Magellan Healthcare	member.magellanhealthcare.com	1.800.327.6608

Contacts

Topic	Provider	Web	Phone
Voluntary Insurance Options			
Accident Insurance	Aetna Supplemental	www.myaetnasupplemental.com	1.800.607.3366
Critical Illness Insurance	Aetna Supplemental	www.myaetnasupplemental.com	1.800.607.3366
Hospital Indemnity Insurance	Aetna Supplemental	www.myaetnasupplemental.com	1.800.607.3366
Long-Term Care Insurance	Allstate Benefits	N/A	1.800.521.3535
Identity Theft Protection	Norton Lifelock	my.norton.com	1.800.607.9174 Urgent After Hours: 1.800.543.3562
Magellan Healthcare Financial Resources			
<ul style="list-style-type: none"> – Legal Services – Learning Center (Articles, Webinars, Links to Community Resources) – Financial Wellness – Identity Theft Resolution Benefits – LifeMart Discount Center 	Magellan Healthcare	member.magellanhealthcare.com	1.800.327.6608

Contacts

Topic	Provider	Web	Phone
Other Benefits			
Time-Off Benefits	Oncor Benefits Center	myhrconnection.oncor.com	1.833.253.4927
Other Perks <ul style="list-style-type: none"> – Appliance Purchase Plan Offers – Commuter Benefits – Company Perks and Purchase Programs – Education Expense Reimbursement Plan – Electric Vehicle Incentive Program – Energy Conservation Program Offers 	Oncor	https://intranet.corp.oncor.com Live Well > Company Perks	N/A



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THE **POWER** OF ONCOR BENEFITS

Your **2024** Benefits Guide is here!