



2024 HEALTH PLANS COMPARISON

for PrimeCare Retirees

The Health Plans Comparison is a summary of our medical, prescription drug, dental, and vision plans, which includes a side-by-side comparison of coverage details like deductibles, out-of-pocket maximums, copays, and coinsurance.

ANNUAL ENROLLMENT:

Oct. 23 through Nov. 3, 2023

MEDICAL AND PRESCRIPTION DRUG COVERAGE

You can enroll in one of our medical plan options based on your Medicare eligibility. If you enroll in our medical coverage, you and any covered dependents will be automatically enrolled in prescription drug coverage at no additional cost.

Below are the medical and prescription drug plans we offer:

| Medical Plan Options — Pre-Medicare | | | |
|--|-------------------|--------------------|--|
| Plan Prescription Drug Coverage Availability | | | |
| Aetna Nationwide EPO | Express Scripts | Nationwide | |
| Aetna PPO | Express Scripts | Nationwide | |
| Kaiser Permanente | Kaiser Permanente | In California only | |

| Medical Plan Options — Medicare | | | | |
|--|----------------------------|--|--|--|
| Plan | Prescription Drug Coverage | Availability | | |
| Aetna HMO MAP | Express Scripts Medicare | Available in select counties throughout the U.S. | | |
| Aetna PPO MAP | Express Scripts Medicare | Nationwide | | |
| Aetna PPO Medicare Coordinated Plan | Express Scripts Medicare | Nationwide | | |
| Kaiser Permanente Senior Advantage MAP | Kaiser Permanente | In California only | | |

How PPO, HMO and EPO Medical Plans Work

PPO: You can receive care from any provider. If you receive your medical care from network providers, eligible expenses are covered at 100 percent.

HMO: There is no annual deductible and most eligible expenses are covered at 100 percent. You must select a primary care physician (PCP) who will coordinate all of your care. All medical services must be received from your HMO network of providers.

Geographic Service Area: You and any covered dependents must live and receive medical care within the plan's geographic service
area if you enroll in an HMO plan. Out-of-area medical services may not be covered, resulting in your financial responsibility for any
costs incurred.

EPO: Like an HMO, an EPO has no annual deductible and most eligible expenses require you to pay a copay. Depending on the EPO you elect, you may or may not need to select a PCP to coordinate your care. You are responsible for ensuring all of your medical services are received from your EPO's network of providers.

What is a Medicare Advantage Plan (MAP)?

Medicare Advantage Plans (sometimes called "Part C" plans) are offered by Medicare-approved private companies that must follow rules set by Medicare. These "bundled" plans include Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). In most cases, these plans are offered by an HMO and you'll need to use health care providers who participate in the plan's network.

If You and/or a Covered Spouse/ Registered Partner are Eligible for Medicare You and/or a covered spouse/registered partner must be enrolled in Medicare Parts A and B to enroll in one of our medical plans that integrates with Medicare. Children, even if disabled, are not eligible for our medical plans that integrate with Medicare.

If you and a covered spouse/registered partner are a combination of Medicare-eligible and pre-Medicare, you must enroll in medical plans with the same carrier. For example, if you are Medicare-eligible and elect the Kaiser Senior Advantage MAP, your pre-Medicare spouse/registered partner must enroll in the Kaiser Permanente EPO.

For a full summary of what you should expect when you become eligible for Medicare, review **You, Edison and Medicare** on the *EIX Benefits Connection* website, *eixbenefits.com*, at **Library > Plan Information > Medicare Information**. Also, you can learn more about Medicare by visiting *medicare.gov*.

Medicare Part D Prescription Drug Coverage

Enrolling in Medicare Part D coverage outside of the company may result in the cancellation of your retiree health care coverage. If you are currently enrolled in other Medicare Part D coverage, you must provide proof that you have cancelled that coverage to the *EIX Benefits Connection* in order to reinstate your company-sponsored benefits.

COMPARISON OF KEY MEDICAL PLAN FEATURES

Pre-Medicare Plans

The following plans are available to those who *will not* be eligible for Medicare by Jan. 1, 2024.

| | Preferred Provider | Organization (PPO) | Exclusive Provide | r Organization (EPO) |
|---|---|--|---|--|
| | | a PPO S II (100%)¹ | Aetna Nationwide EPO Open Access Aetna Select (100%) ¹ | Kaiser Permanente EPO |
| Plan Features | In-Network | Out-of-Network | Network Only | Network Only |
| Annual Deductible: Individual Family | N/A | | None | None |
| Annual Out-of-Pocket Maximum | | individual)/family | \$1,500/individual \$3,000/family | \$1,500/individual \$3,000/family |
| Lifetime Maximum | N | one | None | None |
| Physician: | | | | |
| Office visits (including specialists) | ■ Plan pays 100% | ■ Plan pays 90% | ■ No copay | ■ No copay |
| Hospital visits | ■ Plan pays 100% | Plan pays 90% | No copay | No copay |
| Surgery | Plan pays 100% | Plan pays 90% | No copay | No copay |
| Hospital: | | | | |
| Inpatient care | ■ Plan pays 100% | Plan pays 90% | No copay | No copay |
| Outpatient | ■ Plan pays 100% | Plan pays 90% | No copay | No copay |
| Skilled nursing facility | Plan pays 100% (up to 100 days/calendar year) | Plan pays 90% (up to 100 days/calendar year) | No copay (up to 100 days/calendar year) | No copay (up to 100 days/calendar year) |
| X-ray and Lab (Outpatient) | Plan pays 100% | Plan pays 90% | No copay | No copay |
| Emergency Room | Plan pays 100% | Plan pays 100% | No copay | No copay |
| Ambulance | Plan pays 100% | Plan pays 100% | No copay | No copay |
| Preventive Care | Plan pays 100% | Plan pays 90% | No copay | No copay |
| Acupuncture (up to 30 visits per year) | Plan pays 100% | Plan pays 90% | Plan pays 100% | Not covered |
| Allergy Testing/ Treatment | Plan pays 100% | Plan pays 90% | No copay | No copay |

See footnotes on page 5. (continued)

Pre-Medicare Plans (continued)

| | Preferred Provider | Organization (PPO) | Exclusive Provider Organization (EPO) | |
|--|--|--|---|---|
| | | a PPO S II (100%) ¹ | Aetna Nationwide EPO Open Access Aetna Select (100%) ¹ | Kaiser Permanente EPO |
| Plan Features | In-Network | Out-of-Network | Network Only | Network Only |
| Chiropractic Services | Plan pays 90% Combined limit of \$1,500 in- | Plan pays 90% -network and out-of-network | No copay (30 visits per year) | Plan pays 50% (up to a maximum of \$1,500 per year) |
| Durable Medical Equipment | Plan pays 100% | Plan pays 90% | No copay | No copay |
| Prescription Drugs ² (Closed Formulary) | | | | |
| Retail pharmacy | ■ Plan pays 100% (up to a 34-day supply) | | Plan pays 100% (u | p to a 34-day supply) |
| Specialty pharmacy | ■ Plan pays 100% (up to a 34-day supply) | | ■ Plan pays 100% (u | p to a 34-day supply) |
| Mail order pharmacy | ■ Plan pays 100 (up t | to a 90-day supply) | ■ Plan pays 100% (u | p to a 90-day supply) |

¹ Indicates Aetna plan name.

² Kaiser Permanente members must dispense prescriptions at a Kaiser facility.

Medicare PPO Plans

The following plans are available to those who will be eligible for Medicare by Jan. 1, 2024.

| | Preferred Provider Organization (PPO) | | | |
|---|--|---------------------------|--------------|--|
| | Aetna PPO Medicare Coordinated Plan Choice POS II (100%) ¹ | | | PPO MAP SA PPO (MAP 100%) ¹ |
| Plan Features | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Annual Deductible: | | | | |
| Individual | | None | N | lone |
| Family | | | | |
| Annual Out-of-Pocket Maximum | | 0/individual 00/family | \$1,500 pc | er individual |
| Lifetime Maximum | | None | N | lone |
| Physician: | | | | |
| Office visits (including specialists) | = \$0 | ■ Plan pays 90% | ■ \$0 copa | y each visit |
| Urgent care | • \$0 copay each visit | ■ Plan pays 90% | ■ \$0 copa | y each visit |
| Hospital visits | • \$0 per stay | Plan pays 90% | ■ \$0 per s | tay |
| Surgery | • \$0 | Plan pays 90% | • \$0 | |
| Hospital: | | | | |
| Hospital per admission copay | ■ None | ■ None | ■ \$0 per s | itay |
| Inpatient care | • \$0 per stay | ■ Plan pays 90% | ■ \$0 per s | tay |
| Outpatient surgery | • \$0 | ■ Plan pays 90% | • \$0 | |
| Skilled nursing facility | • \$0 (100 days per year) | • \$0 (100 days per year) | | day (unlimited days dicare Benefit Period) |
| Emergency Room | \$0 | | | \$0 |
| Radiology (Outpatient) | Plan pays 100% | Plan pays 100% | | \$0 |
| Lab (Outpatient) | Plan pays 100% | Plan pays 100% | | \$0 |
| Ambulance | Plan pays 100% | Plan pays 100% | | \$0 |

See footnotes on page 7. (continued)

Medicare PPO Plans (continued)

| | | Preferred Provider | Organization (PPO) | |
|---|--|-----------------------------|---|----------------|
| | Aetna PPO Medicare Coordinated Plan Choice POS II (100%) ¹ | | Aetna PPO MAP Medicare (C04) ESA PPO (MAP 100%) ¹ | |
| Plan Features | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Rehabilitation (physical, occupational, speech, pulmonary, cardiac) | Plan pays 100% | Plan pays 100% | \$0 | |
| Behavioral Health: | | | | |
| Inpatient | • \$0 per stay | ■ Plan pays 90% | • \$0 | per stay |
| Outpatient | - \$0 | Plan pays 90% | • \$0 | |
| Preventive Care ² | No charge | No charge | No charge | |
| Acupuncture | \$0 | Plan pays 90% | \$0 (20 vi | sits per year) |
| Allergy Testing/ Treatment | \$0 | Plan pays 90% | | \$0 |
| Chiropractic | Plan pays 90% | Plan pays 90% | | \$0 |
| Services | Combined limit of \$1,500 in | -network and out-of-network | | |
| Durable Medical Equipment | Plan pays 100% | Plan pays 90% | | \$0 |
| Prescription Drugs (Closed Formulary) | | | | |
| Retail pharmacy | ■ Plan pays 100% (up to a 90-day supply) | | ■ Plan pays 100% (up to a 90 | 0-day supply) |
| Specialty pharmacy | ■ Plan pays 100% (up to a 34-day supply) | | Plan pays 100% (up to a 34 | -day supply) |
| Mail order pharmacy | Plan pays 100% (up to a 90- | day supply) | ■ Plan pays 100% (up to a 90 | 0-day supply) |

¹ Indicates Aetna plan name.

² Check with your plan for a complete list of covered preventive care services.

Medicare HMO Plans

| | Health Maintenanc | e Organization (HMO) |
|--|--|--|
| | Aetna HMO MAP Medicare (P01) HMO (MAP 100%) ¹ | Kaiser Permanente Senior Advantage |
| Plan Features | Network Only | Network Only |
| Annual Deductible: Individual Family | None | None |
| Annual Out-of-Pocket Maximum | \$1,500 per individual | \$1,500 per individual |
| Lifetime Maximum | None | None |
| Physician: Office visits (including specialists) | ■ No copay | ■ No copay |
| Urgent care | • \$0 | • \$0 |
| Hospital visits | • \$0 per stay | • \$0 per stay |
| Surgery | • \$0 | • \$0 |
| Hospital: | | |
| Hospital per admission copay | • \$0 per stay | • \$0 per stay |
| ■ Inpatient care | • \$0 per stay | • \$0 per stay |
| Outpatient surgery | = \$0 | \$ 0 |
| Skilled nursing facility | • \$0 per day (unlimited days per Medicare Benefit Period) | Medicare pays days 1-20 in full; Plan pays for days 21-100 in full; (up to 100 days/calendar year) |
| Emergency Room | \$0 | \$0 |
| Radiology (Outpatient) | \$0 | \$0 |
| Lab (Outpatient) | \$0 | \$0 |
| Ambulance | \$0 | \$0 |

See footnotes on page 9. (continued)

Medicare HMO Plans (continued)

| | Health Mainte | nance Organization (HMO) |
|---|--|--|
| | Aetna HMO MAP Medicare (P01) HMO (MAP 100%) ¹ | Kaiser Permanente Senior Advantage |
| Plan Features | Network Only | Network Only |
| Rehabilitation (physical, occupational, speech, cardiac, pulmonary) | \$0 | \$0 |
| Behavioral Health: | | |
| Inpatient | • \$0 per stay | • \$0 per stay |
| Outpatient | • \$0 | = \$0 |
| Preventive Care ² | No copay | No copay |
| Acupuncture | \$0 (up to 20 visits per calendar year) | Not covered |
| Allergy Testing/ Treatment | \$0 | \$0 |
| Chiropractic Services | \$0 | \$0 (referral required) |
| Durable Medical Equipment | \$0 | \$0 |
| Prescription Drugs ³ (Closed Formulary) | | |
| Retail pharmacy | ■ Plan pays 100% (up to a 90-day supply) | Plan pays 100% (up to a 90-day supply) |
| Specialty pharmacy | ■ Plan pays 100% (up to a 34-day supply) | ■ Plan pays 100% (up to a 34-day supply) |
| Mail order pharmacy | ■ Plan pays 100% (up to a 90-day supply) | ■ Plan pays 100% (up to a 90-day supply) |

¹ Indicates Aetna plan name.

² Check with your plan for a complete list of covered preventive care services.

³ Kaiser Permanente members must dispense prescriptions at a Kaiser facility.

DENTAL COVERAGE

The following plans are available.

| Dental Plan Type | Dental Plan Options | Availability |
|------------------|------------------------|--|
| PPO | Delta Dental | Nationwide |
| НМО | Cigna Dental Care DHMO | Nationwide — with the exception of the following states: AK, ME, MT, ND, NH, NM, SD, VT, and WY |

How PPO and HMO Dental Plans Work

PPO: The PPO Dental Plan is a fee-for-service plan. In other words, the Plan reimburses your covered expenses at a specified percentage, after you pay any applicable deductible. You may seek services from one of the many dentists who participate in the Delta Dental PPO Network or Delta Dental Premier Network, or from a non-participating dentist. When you seek services from a Delta Dental PPO dentist you receive the "In PPO network" benefit. Services from a Delta Dental Premier dentist or a non-participating dentist will be considered "Out of PPO Network." Delta Dental dentists agree not to charge above their accepted fee.

HMO: There is no annual deductible and most covered services require you to pay a flat dollar amount, known as a copay. You must select an in-network dental office to coordinate all of your care. All dental services must be received from your dental HMO's network of providers.

Geographic Service Area: You and any covered dependents must live and receive dental care within the plan's geographic service
area if you enroll in an HMO plan. Out-of-area dental services may not be covered, resulting in your financial responsibility for any
costs incurred.

COMPARISON OF KEY DENTAL PLAN FEATURES

PPO and HMO Dental Plans

| | Delta De | ental PPO | |
|---|---|---|-------------------------------------|
| | | | |
| Plan Features | In PPO Network¹ | Out of PPO Network ² | Cigna Dental Care DHMO ³ |
| Annual Deductible: | | | |
| Individual | ■ None | ■ None | ■ None |
| Family | ■ None | ■ None | ■ None |
| Annual Maximum Benefit | \$2,000 (excludes orthodontia and diagnostic/preventive benefits) | \$2,000 (excludes orthodontia and diagnostic/preventive benefits) | None for adults and children |
| Diagnostic/Preventive | | | |
| Oral exams (limited to two examinations per calendar year) | Plan pays 100% of PPO contracted fees for Delta Dental PPO dentists | Plan pays 100% of Premier contracted fees for Delta Dental Premier dentists and program allowance for non-Delta Dental dentists | ■ Plan pays 100% after \$5 copay |
| Teeth cleaning (limited to two cleanings per calendar year) | Plan pays 100% of PPO contracted fees for Delta Dental PPO dentists | Plan pays 100% of Premier contracted fees for Delta Dental Premier dentists and program allowance for non-Delta Dental dentists | ■ Plan pays 100% after \$5 copay |
| Basic Restorative Care: Basic fillings (amalgams, composites and sealants) | Plan pays 70% of PPO contracted fees for Delta Dental PPO dentists | Plan pays 70% of Premier contracted fees for Delta Dental Premier dentists and program allowance for non-Delta Dental dentists | ■ Plan pays 100% |

See footnotes on page 12. (continued)

PPO and HMO Dental Plans (continued)

| | Delta De | ental PPO | |
|---|---|--|---|
| Plan Features | In PPO Network ¹ | Out of PPO Network ² | Cigna Dental Care DHMO ³ |
| Major Restorative Care: | | | |
| Resin fillings (anterior and posterior) | Plan pays 70% of PPO contracted fees for Delta Dental PPO dentists | Plan pays 70% of Premier contracted fees for Delta Dental Premier dentists and program allowance for non-Delta Dental dentists | ■ Plan pays 100% |
| Stainless steel crown | Plan pays 70% of PPO contracted fees for Delta Dental PPO dentists | Plan pays 70% of Premier contracted fees for Delta Dental Premier dentists and program allowance for non-Delta Dental dentists | Plan pays 100% after \$8 copay for primary tooth; \$12 copay for permanent tooth |
| Crowns, jackets and gold or cast restorations | Plan pays 70% of PPO contracted fees for Delta Dental PPO dentists | Plan pays 70% of Premier contracted fees for Delta Dental Premier dentists and program allowance for non-Delta Dental dentists | ■ Plan pays 100% after a \$100 copay |
| Orthodontia (adult and dependent children) | Plan pays 80%, up to \$1,600 per person (for children only) Limited to one full case during lifetime; retreatment of orthodontic case is not covered. | Plan pays 80%, up to \$1,600 per person (for children only) Limited to one full case during lifetime; retreatment of orthodontic case is not covered. | Plan pays 100% after a \$380 copayment for banding. Adjustment post banding (child up to 19th birthday) \$46 copayment, (adult) \$67 copayment. Limited to one full case during |
| | | | lifetime; retreatment of orthodontic case is not covered. |

¹ Provider must be in the Delta Dental PPO network to be considered in-network. Delta Dental Premier network providers are considered "Non-PPO."

² If you use an out-of-network provider, claims are subject to program allowance, plan limits and established maximums.

³ For a complete list of plan costs and features, refer to the complete Patient Charge Schedule on mycigna.com.

VISION COVERAGE

The following plan is available through VSP.

How the Vision Plan Works

After a copay, the plan pays 100 percent of the contracted rate for regular eye exams received from in-network providers, and a portion of the cost for eyeglass frames and lenses or contact lenses according to the plan's schedule. You pay all amounts that exceed the plan allowances listed below.

KEY VISION PLAN FEATURES

Vision Plan

| Plan Features | VSP Providers | Non-VSP Providers |
|--|---|-----------------------------------|
| Frequency of Service | | |
| ■ Exams | ■ Once every | y 12 months |
| Lenses or contacts | ■ Once every | y 24 months |
| ■ Frames | ■ Once every | y 24 months |
| Exam and/or Eyewear Copay | \$20 | \$20 |
| Comprehensive Eye Exam | Plan pays 100% after copay | Plan pays up to \$35 allowance |
| Lenses | | |
| Single vision | Plan pays 100% after copay | ■ Plan pays up to \$25 allowance |
| Bifocal | Plan pays 100% after copay | ■ Plan pays up to \$40 allowance |
| Trifocal | Plan pays 100% after copay | ■ Plan pays up to \$50 allowance |
| Standard Progressive | Plan pays 100% after copay Plan pays up to \$50 allowance | |
| Frames | Plan pays up to \$105 allowance; 20% discount on any amount over the maximum allowance | Plan pays up to \$30 allowance |
| Contact Lenses | | |
| Contacts (in lieu of prescription glasses) | Plan pays up to \$100 allowance for contacts and contact lens exam (fitting and evaluation) | ■ Plan pays up to \$100 allowance |
| | ■ 15% savings on contract lens exam (fitting and evaluation) | |
| LASIK Surgery | Not covered | Not covered |

IF YOU HAVE QUESTIONS

Contact your health plan carrier directly by going to the *EIX Benefits Connection* website, *eixbenefits.com*, at **Health > Health & Welfare > More > Contacts & Helpful Info** to see all carrier phone numbers and website addresses.

For general questions about your benefits, contact the *EIX Benefits Connection* at 866-693-4947. Representatives are available Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific time, except holidays.

CONTACTS AND HELPFUL INFORMATION

| | Plan Type | Plan Identifier on ID Card | Phone Number | Website |
|---|--|---|--|--|
| Pre-Medicare Health Plans | Aetna Nationwide EPO | Actives & Flex Retirees: Open Access Aetna Select | (833) 541-8555 | aetnaresource.com/n/Edison |
| | | ■ PrimeCare Retirees: Open Access Aetna Select (100%) | | |
| | Aetna PPO 90/70 | Actives & Flex Retirees: Choice POS II (PPO 90/70) | (833) 541-8555 | aetnaresource.com/n/Edison |
| | | ■ PrimeCare Retirees: Choice POS II (100%) | | |
| | Kaiser Permanente EPO | | (800) 533-1833 (So CA) (800) 663-1771 (No CA) | my.kp.org/edison |
| Pre-Medicare Prescription Drug Coverage | Express Scripts — for all Aetna plans | | (877) 620-6730 | www.express-scripts.com/ southerncaliforniaedison |
| | Kaiser Permanente EPO | - | (800) 533-1833 (So CA) | my.kp.org/edison |
| | | | (800) 663-1771 (No CA) | |
| Medicare Health Plans | Aetna HMO MAP | ■ Flex Retirees: Medicare (S05) HMO (MAP) | (833) 541-8555 | SCEMAPlans.aetnamedicare.com |
| | | PrimeCare Retirees: Medicare (P01) HMO (MAP 100%) | | |
| | Aetna PPO MAP | ■ Flex Retirees: Medicare (S02) ESA PPO (MAP) | (833) 541-8555 | SCEMAPlans.aetnamedicare.com |
| | | PrimeCare Retirees: Medicare (C04) ESA PPO (MAP 100%) | | |
| | Aetna PPO Medicare | ■ Flex Retirees: Choice POS II (PPO 90/70) | (833) 541-8555 SCEMAR | SCEMAPlans.aetnamedicare.com |
| | Coordinated Plan | ■ PrimeCare Retirees: Choice POS II (100%) | | |
| | Kaiser Permanente Senior Advantage MAP | | (800) 443-0815 | my.kp.org/edison |
| Medicare Prescription Drug Coverage | Express Scripts Medicare — for Medicare Retirees in an Aetna plan | _ | (800) 978-6230 | www.express-scripts.com |
| | Kaiser Permanente Senior Advantage MAP | _ | (800) 443-0815 | my.kp.org/edison |
| Dental Plans | Cigna Dental Care DHMO | _ | (800) 244-6224 | www.cigna.com/edison |
| | Delta Dental PPO | _ | (888) 335-8227 | www.deltadentalins.com/edison |
| Vision Plan | Vision Service Plan | _ | (800) 877-7195 | www.vsp.com |