

# 2020

## Benefit Choices

AN ENROLLMENT GUIDE FOR NEW EMPLOYEES

**Enroll online: [CNPBenefits.com](http://CNPBenefits.com)**

### Benefit Resources

This booklet provides a summary of your benefit options and serves as a guide to selecting and enrolling in your benefits. CenterPoint Energy also provides you with online tools to manage many of your benefits whenever it's convenient for you.

At **CNPBenefits.com**, you can review your current benefits and dependents, report a life event change, link to benefit forms and chat online with a Benefits Service Center representative. You'll also use this site to enroll in benefits, both as a new hire and during open enrollment.

To access the site, go to **CNPBenefits.com** and enter your User ID (your 8 digit employee number) and password. For your initial logon, your password will be the last four digits of your Social Security number. You will then be prompted to enter a new password.

The CNP Savings Plan is a financial security benefit the company provides to help you prepare for retirement. Visit **cnpsavings.voya.com** to check your current Savings Plan balances, make or change your Savings Plan elections, review investment information and model future estimated retirement benefits.

For policies, summary plan descriptions, legal notices and general HR information, follow the "Career and Life" link on the intranet home page or go to **CNPToday.com/HR**.

**You will have 31 days from your employment date to select from the available medical, dental, vision, flexible spending accounts and long-term disability (LTD) plan options outlined in this brochure.**

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.

Please see page 10 for more details.



#### Enroll online: [CNPBenefits.com](http://CNPBenefits.com)

##### Find the Benefits that Fit You Best

Want to see which health plan saves you the most money?  
Have a question or two about something specific?  
Looking for a guide from start to finish?

##### It's Easy with Ask Emma

Ask Emma is the private, personalized virtual assistant that helps you get the most from your benefits. She has interviews, calculators, videos, and FAQs available for a number of benefits.

The general information contained in this guide does not address all requirements of the CenterPoint Group Welfare Benefits Plan, and complete information is contained in the official plan document. If this guide differs from the terms and provisions of the official plan documents, the official plan documents will govern and control. The company reserves the right to amend, suspend or terminate this plan at any time, in whole or in part. Current participation in the plan does not guarantee future eligibility for the plan or any other benefit program. Participation in this plan is not an offer or guarantee of employment.

# Your Initial Enrollment Period

CenterPoint Energy's benefit plan year is January 1 through December 31. Once you elect your benefits during the first 31 days of employment, your benefits are retroactive to your first day of employment\* and will remain in effect until the end of the plan year, unless you have a change in status, or a "qualified life event." Please note that it may take 3-5 days before new hire data is transferred to the Benefits Service Center, thus enabling you to enroll.

You are not required to enroll in medical, dental or vision coverage, but all employees receive 50% LTD insurance coverage, subject to the applicable waiting period, which is paid for by the company. See page 5 for more information about LTD insurance. **If you do not make any elections during your 31-day enrollment period, no medical, dental or vision coverage is provided.**

Even if you are not enrolling in CenterPoint Energy's health benefits, you must still designate beneficiaries for your company-paid life insurance and any supplemental life or accident insurance you choose at **CNPBenefits.com**.

*\* Although you must make your election for LTD plan coverage within 31 days of your employment date, coverage is effective the first day after completing 90 days of continuous active service.*

## Important Reminder

If you are hired in 2020, you may receive two enrollment packets – this one for coverage through the end of 2020 and an open enrollment brochure for 2021. Be sure to sign up for 2020 benefits within 31 days of hire to receive coverage effective from your date of hire through December 31, 2020. You will also need to sign up for 2021 benefits, which is your opportunity to enroll in Vacation Buy/Sell. If you wish to enroll in Dependent Care Flexible Spending, Health Care Flexible Spending, Limited Flexible Spending or Health Savings Account elections, you must make an active election for the 2021 enrollment period as these elections will not carry over from 2020. If you have any questions, contact the Benefits Service Center at **833-236-3487**.

# What Are Qualified Life Events?

The benefits you select and eligible dependents you cover during new hire enrollment will remain in effect until December 31, unless you experience a qualified life event. These events include marriage, divorce, birth, adoption, death in your family or a change in job status for you or your spouse and allow you to change coverage under most benefit plans.

For the benefits that you pay for in pre-tax dollars, you generally must make changes within 31 days of a status change or qualified life event.

You generally can make changes at any time to the insurance benefits that you pay for with after-tax payroll deductions, such as supplemental life insurance and accidental death and dismemberment insurance. Proof of good health is required to increase life insurance coverage and LTD coverage.

Please note that your benefit change must be consistent with the life event. If you experience a qualified life event, you generally have 31 days to adjust your benefit coverage by calling the Benefits Service Center at **833-236-3487** or report changes online at **CNPBenefits.com**.

## Important Information Regarding Nonsmoker Discount for Optional Life Insurance Coverage

Prudential, our life insurance carrier, offers lower cost employee and spouse life insurance coverage to nonsmokers due to the decreased risk of premature death. For benefit purposes, the definition of a nonsmoker is an employee who does not smoke at the time of enrollment and agrees to completely refrain from smoking.

## Update Your Beneficiaries

Please review and update your beneficiary designations for the following plans as indicated:

### Life Insurance/Accidental Death & Dismemberment Plans

CNPBenefits.com  
833-236-3487

### Savings Plan

CNPsavings.voya.com  
844-273-8692

# 2020 Medical Plans

You can only make changes to benefits during open enrollment or if you experience a qualifying life event.

MEDICAL PLAN OPTION	TRADITIONAL PLAN <sup>1</sup>		HEALTH SAVINGS PLAN <sup>1</sup>	
	In-Network	Out-of-Network <sup>7</sup>	In-Network	Out-of-Network <sup>7</sup>
<b>Annual Deductible<sup>2</sup></b>	\$500 per person \$1,500 per family	\$2,000 per person \$6,000 per family	\$2,000 employee-only coverage \$4,000 family coverage <sup>8</sup> Company seed money: \$500 individual, \$1,000 family	\$4,000 employee-only coverage \$8,000 family coverage <sup>8</sup>
<b>Physician Visits<sup>3</sup></b>	\$30 PCP copay \$40 Specialist copay (Copay for office visit exam fee only. Coinsurance may apply to other services.)	60% of non-network reimbursement rate after deductible	80% after deductible	60% of non-network reimbursement rate after deductible
<b>Testing and Ancillary Services<sup>3</sup></b>	100% coverage for age appropriate testing related to preventive care 80% coinsurance applies to other charges after deductible	60% of non-network reimbursement rate after deductible	100% coverage for age appropriate testing related to preventive care 80% after deductible	60% of non-network reimbursement rate after deductible
<b>Emergency Room</b>	80% after \$300 ER visit copay	80% after \$300 ER visit copay	80% after deductible	80% after deductible
<b>Hospital Admission/ Outpatient Surgery</b>	80% after deductible and \$300 hospital admission copay 80% after deductible and \$150 outpatient copay	60% of non-network reimbursement rate after deductible	80% after deductible	60% of non-network reimbursement rate after deductible
<b>Retail Prescriptions (30-day supply)<sup>5,6</sup></b>	<b>Generic:</b> \$12 <b>Preferred Brand:</b> \$40 <b>Non-Preferred:</b> \$80	Not covered	80% after deductible; Certain preventive medications – Generic is \$10 and Brand is \$25	Not covered
<b>Mail Order Prescriptions (90-day supply)<sup>5,6</sup></b>	<b>Generic:</b> \$30 <b>Preferred Brand:</b> \$100 <b>Non-Preferred:</b> \$200	Not covered	80% after deductible; Certain preventive medications – Generic is \$10 and Brand is \$25	Not covered
<b>Specialty Mail Order Prescriptions (30-day supply)</b>	<b>Generic:</b> \$75 <b>Preferred Brand:</b> \$150 <b>Non-Preferred:</b> \$225	Not covered	80% after deductible	Not covered
<b>Out-of-Pocket Maximum<sup>2</sup></b>	\$6,000 per person \$12,000 per family <sup>4</sup>	\$25,000 per person \$50,000 per family <sup>4</sup>	\$6,000 employee-only coverage \$12,000 family coverage <sup>4</sup>	\$25,000 employee-only coverage \$50,000 family coverage <sup>4</sup>
<b>Cost Per Month</b>	<b>Employee Only:</b> \$165 <b>Employee and Spouse:</b> \$354 <b>Employee and Children:</b> \$313 <b>Employee and Family:</b> \$544		<b>Employee Only:</b> \$128 <b>Employee and Spouse:</b> \$275 <b>Employee and Children:</b> \$243 <b>Employee and Family:</b> \$423	

<sup>1</sup> For those participants who live outside the defined network service area, an out-of-area plan with separate benefits is available with no restrictions on utilizing network providers.

<sup>2</sup> In-network expenses do not apply to out-of-network out-of-pocket maximums (OOPM). Out-of-network expenses do not apply to in-network OOPMs. For the Traditional Plan, deductibles, coinsurance and copays count toward satisfying OOPMs. For the Health Savings Plan option, deductibles and coinsurance count toward satisfying OOPMs.

<sup>3</sup> Preventive care is not covered out of network.

<sup>4</sup> Plan benefits start paying at 100% for a covered individual once that person reaches the individual OOPM. If you have family coverage, your family does not have to meet the family OOPM before the plan will pay at 100% for a person who has met the individual OOPM.

<sup>5</sup> General provisions: Reimbursement is limited to non-excluded drugs per the current formulary and to the generic drug benefit when a non-generic is utilized. Participants will pay the lesser of the copay or the actual cost of the drug. Mail order prescriptions are available in a 90-day supply, except specialty drugs, which are only available in a 30-day supply. Drugs that have not

been evaluated and approved by CVS Caremark's Pharmacy and Therapeutics Committee (or other appropriate reviewing body) or drugs that have been excluded from the formulary are not eligible for coverage.

<sup>6</sup> Fee (in addition to regular copay and coinsurance for maintenance prescriptions under the Maintenance Choice Program - generic: \$15; preferred brand: \$25; non-preferred: \$40). See Maintenance Choice Program description on page 4.

<sup>7</sup> In-Network vs. Out-of-Network: You pay less when you use in-network providers - doctors, hospitals and pharmacies that are in the plan. When you and your family use these providers, you save money because network providers have agreed to accept negotiated rates for their services and you pay a lower portion of coinsurance and deductibles.

<sup>8</sup> For the Health Savings Plan, the family deductible must be met before any benefits are payable if you have enrolled any family members in addition to yourself. The deductible does not apply to covered preventive care services.

## Maintenance Choice Program

Through the Incentivized Maintenance Choice Program, you and your family members can receive 90-day supplies of long-term medication(s) through either the CVS Caremark Mail Service Pharmacy or at a CVS/pharmacy. Either way, your payment will be the same reduced rate. If however, after two fills of a medication, you choose to continue to receive your maintenance prescriptions in 30-day supplies, an additional fee will be added to your copay or coinsurance (\$15 for generic; \$25 for preferred brand; \$40 for non-preferred). This fee will not apply if you choose to receive the 90-day refills of your long-term medications through mail service or at a CVS/pharmacy.

## Generic Drug Provision

A generic drug provision is in place to encourage the use of generic drugs, whenever available. The prescription drug benefit is limited to the cost of a generic drug when a non generic brand name drug is selected instead of an available generic. If a patient (or the patient's physician) insists on a brand name drug instead of an available generic, the cost will include not only the copay but the patient will also pay the difference between the actual cost of the generic and the cost of the brand name drug.

Ask your doctor for generic equivalents whenever possible. Lower your out of pocket costs by using mail order for all maintenance prescriptions to capture the discount offered for a 90-day prescription. You also get the added convenience of home delivery and easy refills with mail order.

## Dental Plans

The company offers a choice of two dental options, a Dental PPO and a DMO plan. The DMO option is not available in all areas.

### How the Dental Plan Options Compare

DENTAL PLAN OPTION	Dental PPO Administered by Delta Dental of Texas (with orthodontia)	Dental Maintenance Organization (DMO) Administered by Aetna (not available in all areas)
<b>Choosing a Primary Care Dentist</b>	You may choose any dentist. However, participating dental providers provide services that are not subject to a deductible and agree to accept negotiated, discounted rates that are within the recognized charge limits.	Choose a DMO network dentist. See "DocFind" list on aetna.com.
<b>Non-Network Benefits</b>	Plan offers non-network benefits subject to deductibles and reasonable and customary limits.	No benefits, except for limited emergency benefit.
<b>Filing of Claims</b>	You or your dentist will submit claims.	No paperwork to file. Your dentist will submit any claims.
<b>Accessing Specialty Care</b>	You may choose any dentist. However, Delta Dental PPO providers stay within reasonable and customary limits and offer discounted care.	Referral from primary care dentist required to access network specialist.
<b>Emergency Care</b>	You may choose any dentist. However, Delta Dental PPO providers stay within reasonable and customary limits and offer discounted care.	Call primary care dentist, or if out of area, Aetna member services at 800-772-1416.
<b>Deductibles</b>	<b>Network:</b> None <b>Non-Network:</b> \$50 per person for Basic & Major Restorative Services	<b>Network:</b> None <b>Non-Network:</b> No benefits
<b>Coinsurance or Copays for Services</b>	No copay for office visits. <b>Preventive:</b> 100% coverage <b>Basic Restorative:</b> 80% coverage <b>Major Restorative:</b> 60% coverage	No copay for office visits. <b>Preventive:</b> 100% coverage <b>Basic and Major:</b> Copays vary according to service provided.
<b>Maximum Annual Benefit</b>	\$1,800 per person	No limit
<b>Orthodontic Coverage</b>	Plan pays 50% to a maximum of \$1,600 per child (lifetime max). Dependent children under age 19 only.	Maximum copay is \$2,000. Coverage available for adults and covered dependents.
<b>Cost Per Month</b>	<b>Employee Only:</b> \$14 <b>Employee and Spouse:</b> \$29 <b>Employee and Children:</b> \$38 <b>Employee and Family:</b> \$48	<b>Employee Only:</b> \$8 <b>Employee and Spouse:</b> \$16 <b>Employee and Children:</b> \$23 <b>Employee and Family:</b> \$32

### Network vs. Non-Network Dental Benefits

You may choose any dentist with the PPO plan. There is no deductible if you choose network dental providers who generally charge patients about 25% less for covered services. Non-network care is subject to a \$50 deductible for restorative care and benefits are subject to recognized charge limits.

**There are no non-network benefits with Aetna's DMO option, and you must designate a primary care dentist. Choose this plan only if a DMO network provider is available to you.**

### To locate a Network Dentist:

You can locate participating DMO dentists and their provider ID number on Aetna's website at [aetna.com/docfind](http://aetna.com/docfind). To locate PPO dentists and their provider ID, go to [deltadentalins.com](http://deltadentalins.com).

## Vision Plan

All employees are eligible for coverage through Vision Service Plan (VSP), which includes an annual eye exam and either one pair of glasses or contact lenses once every calendar year (subject to copays and certain limits and restrictions).

BENEFIT	NETWORK COVERAGE	NON-NETWORK COVERAGE
<b>Comprehensive Vision Exam</b> (once every calendar year)	100% covered after \$10 copay.	Reimbursement up to \$45 after \$10 copay is applied.
<b>Prescription Glasses</b> (once every calendar year)	\$25 materials copay, which is a single payment that is applied to the entire purchase, not the lens and frame individually.	<b>Lenses:</b> Reimbursement after copay is applied: <ul style="list-style-type: none"> <li>• Single vision up to \$30</li> <li>• Lined Trifocal up to \$65</li> <li>• Lined Bifocal up to \$50</li> </ul> <b>Frames:</b> Reimbursement up to \$70 after copay is applied.
	<b>Lenses:</b> 100% covered after materials copay. Patient options not covered by the plan, such as some progressive lenses, photochromic lenses, UV protection and anti-reflective coatings, may be purchased through the plan at a 20-25% discount. Standard progressive lenses are now covered at a \$0 copay.	
	<b>Frames:</b> \$180 retail frame allowance, and 20% off any out-of-pocket costs.	
<b>Contact Lenses</b> (once every calendar year)	Contact lenses may be selected in lieu of prescription glasses.	Reimbursement up to \$105 for elective contact lenses and contact lens exam.  Reimbursement up to \$210 for medically necessary contact lenses and contact lens exam.
	<b>Elective:</b> When you choose contacts instead of glasses, your \$180 contact lens allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam, which is discounted 15%, is in addition to your vision exam to ensure the proper fit of contacts. If you choose contact lenses, you will be eligible for prescription glasses during the next calendar year.	
	<b>Medically Necessary:</b> Medically necessary contacts prescribed for certain conditions are 100% covered after \$25 copay. VSP doctor must receive approval from VSP prior to dispensing.	
<b>Laser Eye Surgery</b>	VSP participants receive PRK, LASIK and Custom LASIK at a discounted fee. Discounts vary by location, but will average 15% off of the contracted laser center's usual and customary price. Additionally, if the participating laser center is offering a temporary price reduction, VSP members will receive 5% off the promotional price.	Not covered.
<b>Cost Per Month</b>	<b>Employee Only:</b> \$7.19 <b>Employee and Spouse:</b> \$15.22 <b>Employee and Children:</b> \$16.30 <b>Employee and Family:</b> \$22.54	

Create an account on [vsp.com](http://vsp.com) to view your in-network coverage and to find a VSP network doctor.

## Optional Benefits

### Long-term Disability

- 50% of eligible monthly pay (employer paid) – subject to applicable waiting period.
- Option to increase coverage to 60% for an additional cost.

### Supplemental Life Insurance

- You may purchase supplemental term-life insurance of one to seven times annual base pay up to \$3 million, in addition to the basic life insurance coverage provided by the company. The company provides basic life insurance coverage of one times your annual base salary up to \$50,000.
- This coverage is paid through payroll deduction with after-tax dollars.

### Accidental Death & Dismemberment (AD&D)

- You may purchase AD&D insurance of one to ten times your annual base pay up to \$3 million.
- AD&D pays a benefit if you or a covered family member die or are severely injured in an accident.
- 24-hour protection, whether you are on or off the job.
- AD&D is paid through payroll deduction with after-tax dollars.

### Vacation Buy/Sell

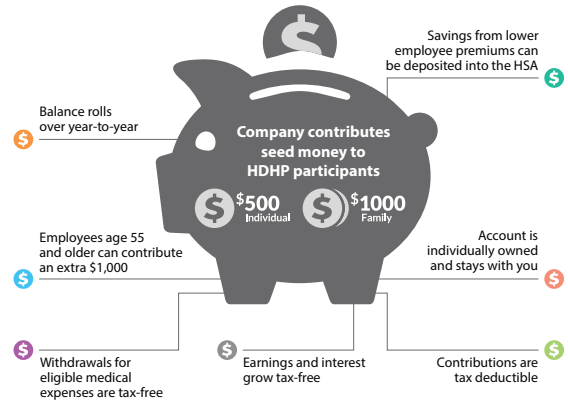
- You can only sign up during annual enrollment.
- Vacation Buy/Sell allows you to buy 40 hours (1 week) of vacation or sell 40 or 80 hours (1 or 2 weeks) of vacation; however, you must keep a minimum of 80 hours of vacation.

# 2020 HSA & FSA

## Who is eligible for an HSA?

An eligible individual is one who:

- Is covered under a HDHP,
- Is not covered by any other health insurance plan, unless it is another HSA-qualified HDHP,
- Is not enrolled in Medicare,
- May not be claimed as a dependent on another person's tax return, and
- Has not received any Veterans Administration (VA) benefits in the past three months other than preventative services. This exclusion does not apply to veterans with a disability rating from the VA.



In 2020, you can contribute up to the Internal Revenue Service (IRS) maximum of \$3,550 for employee coverage or \$7,100 for family coverage. The company's seed money contribution counts toward the max, helping you reach it sooner!

**Advantage:** You don't pay Federal and Social Security taxes on HSA money. If you don't spend all of the money in your account during the year, the money stays in your HSA even if you change jobs or medical plans. You may also be able to earn interest on money in your HSA. Just keep in mind there is a tax on distributions from HSAs for non-qualified medical expenses.

## 2020 HSA Contributions and Maximums

COVERAGE	COMPANY CONTRIBUTION	MAXIMUM EMPLOYEE CONTRIBUTION (PRE-55)	TOTAL CONTRIBUTION (PRE-55) Total = Company + Max Employee Contributions
Employee Only	\$500	\$3,050	\$3,550
Employee + Spouse	\$1,000	\$6,100	\$7,100
Employee + Child (ren)	\$1,000	\$6,100	\$7,100
Employee + Family	\$1,000	\$6,100	\$7,100

COVERAGE	COMPANY CONTRIBUTION	MAXIMUM EMPLOYEE CONTRIBUTION (POST-55)	TOTAL CONTRIBUTION (POST-55) Total = Company + Max Employee Contributions
Employee Only	\$500	\$4,050	\$4,550
Employee + Spouse	\$1,000	\$7,100	\$8,100
Employee + Child (ren)	\$1,000	\$7,100	\$8,100
Employee + Family	\$1,000	\$7,100	\$8,100

**With an HSA, you can:**

- Deposit your health care dollars.
- Save on taxes.
- Grow your savings.
- Pay for health care, now or later.

You can pay for a variety of medical expenses using your HSA. For a full list of expenses covered, visit [irs.gov/pub/irs-pdf/p502.pdf](https://irs.gov/pub/irs-pdf/p502.pdf).

## FSA Information

If you enroll in the Traditional Plan, FSA lets you stretch your income by giving you a chance to use pre-tax dollars to pay for certain health care expenses using your Health Care FSA (HCFSA) (for example, copays, deductibles, eye glasses) or dependent care expenses using your Dependent Care FSA (childcare for children under 13 or elder care - not your spouse). For 2020, you may contribute up to \$2,700 annually to the HCFSA. The annual maximum for the Dependent Care FSA is \$5,000. If you are enrolled in the Health Savings Plan, you may participate in a limited-purpose HCFSA. This restriction also applies to your spouse if enrolled in a FSA.

When you sign up for the HCFSA, you will be automatically enrolled in the AUTOPAY service through Aetna/ PayFlex. This service makes it easier for you to get reimbursed by the claims administrators. PayFlex will automatically process your claims and reimburse you from your HCFSA.

You can also set up direct deposit for these payments for even more convenience. For more information on this service, or to opt-out, contact PayFlex at 888-678-8242, or go online at [aetn navigator.com](https://aetn navigator.com).



# Automatically Enrolled Benefits

## Basic Life Insurance

- The company provides basic life insurance coverage of one times your annual base salary up to \$50,000.
- Coverage is automatic and at no cost to employees.

## Business Travel Accident (BTA)

- \$200,000 life insurance covering accidental death or serious injury while traveling on company business.
- Coverage is automatic and at no cost to employees.

## Employee Assistance Program (EAP)

- A confidential, 24-hour program that provides counseling, legal and financial services for employees and their families.
- Coverage is automatic and at no cost to employees.

## CNP Savings Plan (401k)

- The company offers employer contributions in the CNP Savings Plan as follows:
  - Dollar for dollar matching contributions, up to 6% of your eligible pay.
  - Automatic non-matching contributions of 3% of your eligible pay.

- Employees may contribute up to 50% of regular pay and/or bonus pay as pre-tax and/or Roth contributions, and up to 16% as after-tax contributions, for a combined maximum of 66% of eligible pay.
- Immediate, 100% vesting of company matching contributions and company non-matching contributions.
- Employees are automatically enrolled at a pre-tax contribution rate of 6%, unless they elect otherwise within 30 days of employment. Employee contributions, company match and company non-match will default to the age appropriate target retirement date fund, unless the employee elects a different investment option.
- The pre-tax contribution rate for employees contributing to the plan will be automatically increased by 1% each April of the year following your enrollment, up to a maximum rate of 10%, unless the employee elects to opt out. This 1% increase will apply to your pre-tax contribution rate unless that rate is zero, in which case the increase will apply to your Roth contribution rate or, if your Roth contribution rate is zero, to your after-tax contribution rate.



The health and well-being of our employees are top priorities for CenterPoint Energy. We want our members to be able to make healthy lifestyle choices and improve their well-being. CNP's Always Well program was designed to make employees more aware of their health and to provide the tools, resources and educational materials needed to improve habits over time.

## 2020 Always Well Plan Components

Eligible employees\* must complete the Member Health Assessment and Biometric Screening (for 50 points) and earn 250 additional points (300 total points) by August 31, 2020 to receive the incentive (8 hours of vacation in 2021).

Optional program components:

- Preventive Care Compliance
- Employer & Peer Wellness Challenges
- Condition Management
- Featured Content
- Healthy Events

## How to Register

Single Sign-On

- If you are logging on from CNP Today, click on the Always Well link under "Career and Life" to be taken directly to your account set up.
- If you are logging on for the first time, use your CenterPoint Energy email address and complete consent and site demonstrations to access the Always Well site.

## Registering from the App or Outside Computer

- Visit [connect.viverae.com](https://connect.viverae.com) or the SimplyWell app
- Select **Register**
- Enter your last name and date of birth (DOB)
- Enter your identifier: Employee key → CNP Employee ID number, 8-digit number (some ID's may contain leading zeros) Ex: 00000012, 00012345, 12345678
- Enter the registration code: `alwayswell` (case sensitive)
- Follow the prompts to complete registration

\*Employees represented by IBEW Local 66 and CNP employees not enrolled in the CNP Medical Plan are not eligible for biometric screenings or incentives due to ERISA requirements. Employees must be hired before June 1, 2020, to be eligible for the 2019-2020 Always Well program.

# Important Reminders

## Employee Assistance Program (EAP)

The EAP, administered by Optum, will put you in touch with professional counseling services and can provide assistance with mental health, substance abuse, legal and financial counseling, when needed. The EAP is free and confidential for all employees and their dependents, up to three visits per incident. For more information, call 800-622-7276 or access the EAP online at **LiveAndWorkWell.com** (use CenterPoint Energy's access code: 40104).

## Legal Notices

### Health Insurance Portability and Accountability Act (HIPAA) Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after your other coverage ends (or if the employer stops making contributions for such other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. If you or your dependents lose coverage under Medicaid or a state child health plan or become eligible for premium assistance under Medicaid or a state child health plan, you may be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 60 days of such event. Contact the Benefits Service Center to request special enrollment or for further information at **833-236-3487**.

### Newborns' and Mothers' Health Protection Act

Health insurance issuers and group health plans (such as the CenterPoint Energy Group Welfare Benefits Plan) generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a Caesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consultation with the mother, from discharging the mother or the newborn earlier than 48 hours (or 96 hours, as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay that is less than 48 hours (or 96 hours, as applicable). Longer hospital stays may still require prior authorization, however, and all other plan provisions will continue to apply.

### Privacy Notice Reminder

This reminder applies to the non-insured portions of the CenterPoint Energy Medical Plan; the CenterPoint Energy Dental Plan; the CenterPoint Energy Retiree Medical Plan; and the CenterPoint Energy Health Care Flexible Spending Plan (further identified as "plan").

Participants previously received a Notice of Privacy Practices relating to the plan, and at least once every three years, the plan is required by law to remind participants that a copy of the plan-related notices can be requested. To request a copy of the privacy notice, you must make your request in writing and mail it via U.S. Postal Service to the HIPAA privacy officer at the following address:

**HIPAA Privacy Officer  
CenterPoint Energy, Inc.  
P.O. Box 4567  
Houston, TX 77210-4567**

For more information regarding this reminder or your privacy rights under HIPAA, call the plan's privacy officer through the Benefits Service Center at **833-236-3487**. You must identify both yourself and the CenterPoint Energy plan in which you participate to receive a response. Please note, however, that the majority of medical information resides with business vendors who provide services to the plans listed above. To access this information, you should contact the vendor directly at the address or phone number listed on your member identification card.

### Women's Health and Cancer Rights Act of 1998

The CenterPoint Energy Medical Plan covers mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For more information, contact the Benefits Service Center at **833-236-3487**.

### Summary of Benefits and Coverage and Summary Plan Description

The Summary of Benefits and Coverage (SBC) for each medical plan option is located at **CNPBenefits.com**. You may print the SBC from the website or request a paper copy, free of charge, by contacting the Benefits Service Center at **833-236-3487**.

This guide is a Summary of Material Modifications for the CenterPoint Energy Group Welfare Benefits Plan and supplements the Summary Plan Description. The Summary Plan Description is available at **CNPBenefits.com**. You may also request a paper copy by contacting the Benefits Service Center at **833-236-3487**.



## Premium Assistance under Medicaid and Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs, but you may be able to buy individual coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed in the chart, contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible to participate in either of these programs, contact your state Medicaid or CHIP office or dial **1-877-KIDSNOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you are not already enrolled. This is called a “special enrollment” opportunity and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you fail to request special enrollment within this 60-day time period, you will not be permitted to enroll yourself and/or your dependents in the plan until the plan’s next open enrollment period, unless you experience another life event that permits you to enroll mid-year. Please contact the Benefits Service Center at **833-236-3487** for more information regarding the plan’s enrollment requirements. If you have questions about enrolling in your employer plan, contact the Department of Labor at [askebsa.dol.gov](http://askebsa.dol.gov) or by calling toll-free **866-444-EBSA (3272)**.

Of the states where CenterPoint Energy employees reside, Arizona, Illinois, Michigan, Mississippi, New Mexico and Tennessee currently do not offer premium assistance programs.

If you live in one of the following states, you may be eligible for assistance paying your employer health premiums. The following list is current as of July 31, 2019. Contact your State for more information on eligibility.

STATE	Medicaid/CHIP	WEBSITE	PHONE
ARKANSAS	Medicaid	<a href="http://myarhipp.com">myarhipp.com</a>	855-692-7447
COLORADO	Medicaid and CHIP	Health First Colorado: <a href="http://www.healthfirstcolorado.com/">www.healthfirstcolorado.com/</a> CHIP+: <a href="http://www.colorado.gov/pacific/hcpf/child-health-plan-plus">www.colorado.gov/pacific/hcpf/child-health-plan-plus</a>	Health First Colorado: 800-221-3943/State Relay 711 CHIP+: 800-359-1991/State Relay 711
INDIANA	Medicaid	Healthy Indiana Plan for low-income adults 19-64 <a href="http://www.in.gov/fssa/hip/">www.in.gov/fssa/hip/</a> All other Medicaid <a href="http://indianamedicaid.com">indianamedicaid.com</a>	Healthy Indiana Plan for low-income adults ages 19-64 877-438-4479 All other Medicaid 800-403-0864
IOWA	Medicaid	<a href="http://dhs.iowa.gov/Hawki">dhs.iowa.gov/Hawki</a>	800-257-8563
KANSAS	Medicaid	<a href="http://kdheks.gov/hcf">kdheks.gov/hcf</a>	785-296-3512
KENTUCKY	Medicaid	<a href="http://chfs.ky.gov">chfs.ky.gov</a>	800-635-2570
LOUISIANA	Medicaid	<a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">dhh.louisiana.gov/index.cfm/subhome/1/n/331</a>	888-695-2447
MINNESOTA	Medicaid	<a href="http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp">mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a>	800-657-3739
MISSOURI	Medicaid	<a href="http://dss.mo.gov/mhd/participants/pages/hipp.htm">dss.mo.gov/mhd/participants/pages/hipp.htm</a>	573-751-2005
NEBRASKA	Medicaid	<a href="http://ACCESSNebraska.ne.gov">ACCESSNebraska.ne.gov</a>	855-632-7633
OKLAHOMA	Medicaid and CHIP	<a href="http://insureoklahoma.org">insureoklahoma.org</a>	Phone: 855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
TEXAS	Medicaid	<a href="http://gethiptexas.com">gethiptexas.com</a>	800-440-0493
WISCONSIN	Medicaid and CHIP	<a href="http://dhs.wisconsin.gov/publications/p1/p10095.pdf">dhs.wisconsin.gov/publications/p1/p10095.pdf</a>	800-362-3002

To see if any more states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, you can contact either:

### U.S. Department of Labor

Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
866-444-EBSA (3272)

### U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877-267-2323, Menu option 4, Ext. 61565

# Your Prescription Drug Coverage and Medicare Part D

**This notice is intended for CenterPoint Energy Medical Plan and Retiree Medical Plan participants and covered dependents who are enrolled in Medicare and eligible for Medicare Part D.**

*Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the medical plan options offered under the CenterPoint Energy Medical Plan or the CenterPoint Energy Retiree Medical Plan (each referred to in this notice as “the CenterPoint Plan,” or “the Plan”) and the prescription drug coverage offered by Medicare Part D. This information can help you decide whether or not you want to join a Medicare prescription drug plan. It also tells you where to find more information to help you make decisions about your prescription drug coverage.*

All Medicare Part D plans (e.g., Medicare prescription drug plans, Medicare Advantage plans) will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium. Because your existing prescription drug coverage under the CenterPoint Plan is creditable coverage (i.e., on average for all individuals covered by the Plan, it is expected to pay as much as standard Medicare Part D coverage), you can keep your current coverage under the Plan and not pay higher Medicare premiums if you later decide to enroll in Medicare Part D.

You may join a Medicare Part D plan when you first become eligible for Medicare and each year from October 15 to December 7. You will also be eligible to enroll in a Medicare Part D plan during a 2-month special enrollment period if you lose your current creditable prescription drug coverage through no fault of your own.

If you are covered under the Plan as an active employee or a dependent of an active employee, your current coverage under the Plan generally will not be affected if you decide to enroll in a Medicare Part D plan. However, if you decide to enroll in a Medicare Part D plan and drop plan coverage, you will generally only be able to re-enroll at the next annual enrollment period. If you are covered under the Plan as a retiree or a dependent of a retiree, you will become ineligible for retiree coverage under the Plan if you decide to enroll in a Medicare Part D plan, and you will be dropped from your current coverage under the Plan. Be aware that you will not be able to reinstate Plan coverage at any time in the future. In addition, the Plan covers other health expenses in addition to prescriptions. You should compare your current coverage, including which drugs are covered and the other medical benefits offered, with the coverage and cost of Medicare Part D plans in your area.

You should also know that if you drop or lose your coverage under the CenterPoint Plan and then don't enroll for Medicare Part D, you may have to pay a higher premium to enroll later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly Medicare Part D premium may go up at least 1% of the Medicare based beneficiary premium per

month for every month that you did not have creditable coverage. For example, if you go nineteen months without coverage, your Medicare Part D premium may consistently be at least 19% higher than the Medicare base beneficiary premium. In addition, you may have to wait until the next October to enroll in Medicare Part D.

Contact the Benefits Service Center for further information.

**NOTE:** You may receive this notice annually and at other times in the future, such as before the next period you can enroll in Medicare Part D coverage, or if this coverage changes. You also may request a copy at any time. For more information on your current prescription drug coverage, contact CenterPoint Energy's Benefits Service Center at 713-207-7373 or 1-800-932-7444

**For more information about your options under Medicare prescription drug coverage:** More detailed information about Medicare plans that offer prescription drug coverage is available in the “Medicare & You” handbook. You'll get a copy of the handbook in the mail from Medicare annually. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from these places:

- Visit **medicare.gov**.
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help.
- Call **800-MEDICARE (1-800-633-4227)**. TTY users should call **877-486-2048**.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan may be available. For more information about this extra help, visit the Social Security Administration at **socialsecurity.gov**, or call **800-772-1213 (TTY 800-325-0778)**.

**Remember:** Keep this notice. If you enroll in a Medicare Part D plan, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Contact the **Benefits Service Center** for further information.

CenterPoint Energy, Inc.  
CenterPoint Energy Benefits Service Center  
P.O. Box 617907  
Chicago, IL 60661

Phone: 713-207-7373 or 833-236-3487

# Know Your Healthcare Jargon

To give you a leg up on the terms used to describe health care plans, we've listed the most common definitions.

## **Coinsurance**

The percentage of costs of a covered health care service you pay (for example, 20%) after you've paid your deductible.

## **Copay**

A fixed amount (for example, \$20) you pay for a covered health care service, usually when you get the service. The amount can vary depending on the type of service: e.g., office visit, emergency room visit, prescription drugs, etc.

## **Deductible**

In a nutshell, what you pay before your benefits start kicking in. Deductibles may not apply to all services, and the overall amount varies among the different health plan offerings.

## **Flexible Spending Account (FSA and Limited Purpose FSA)**

An arrangement that lets you pay for certain expenses (like childcare, deductibles, copays, qualified prescription drugs, insulin and medical devices) with pre-tax dollars. If you have a HDHP and corresponding HSA, you can only have a Limited Purpose FSA to cover vision and dental costs.

## **Health Savings Account (HSA)**

A tax-free savings account available to those enrolled in a HDHP. You can make contributions via payroll deductions to help fund the account. The company also contributes seed money (\$500 single, \$1,000 family) to help fund it. Any unused funds roll over year to year and a portion of your HSA can be invested to help grow the funds over time. Plus, it's your own money.

## **High-Deductible Health Plan (HDHP)**

A type of health insurance plan that features higher deductibles than traditional insurance plans. They're often combined with a HSA that enables you to pay for qualified out-of-pocket medical expenses on a pre-tax basis.

## **Out-of-Pocket (OOP) Maximum/Limit**

The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, co-pays and coinsurance, your health plan pays 100% of the costs of covered benefits.

## **Seed Money**

The amount the company contributes to an employee's HSA.



This information was taken from [healthcare.gov/glossary](https://www.healthcare.gov/glossary).

# Verify Your Dependent Information

## Is your Dependent Eligible?

To be eligible for coverage in the medical, dental and vision plans, a spouse must be a lawful spouse who is not divorced from the plan participant. Dependent children are your children up to the age of 26 (including legally adopted children, stepchildren or eligible foster children) even if they have other outside coverage options. Dependent children who became mentally or physically handicapped before age 26 and are incapable of self-support also may be specially approved for coverage over the age limit if they rely on you for support and have been continuously covered under the plan.

You may also cover qualifying relatives under the age of 26 if you are their court-ordered legal guardian and claim them as a dependent for income tax purposes.

To be eligible for coverage in the life insurance and the accidental death and dismemberment plans, your dependents must meet the

rules shown above, and dependent children must also be unmarried, under age 26, and dependent on you for maintenance and support. Please refer to the complete eligibility rules available at [CNPBenefits.com](http://CNPBenefits.com).

## Dependent Enrollment is Subject to Verification

All benefit plan coverage provided by CenterPoint Energy is based on the truthfulness of statements made by the plan participants during the enrollment process, regardless of enrollment method.

For any misrepresentation or fraudulent statements made to plan fiduciaries or a service provider, the plan administrator may, in its sole discretion, take action to remedy the situation, including but not limited to denying coverage for a fraudulent claim, voiding or terminating future coverage for a participant and/or the participant's family members, or

terminating the ability of a medical provider to file claims with the plan.

Please remember that you must also notify us within 31 days if one of your dependents loses eligibility for coverage under the plan, or your dependent may lose important rights such as the ability to elect COBRA continuation coverage.

The participant making an intentional misrepresentation or fraudulent statement may also be subject to federal prosecution for health care fraud pursuant to the Health Insurance Portability and Accountability Act, and the plan administrator may disclose all relevant personal health information to federal authorities for prosecution.

# Your 2020 Benefit Providers

## Aetna Dental – DMO Plan

800-772-1416

[aetnavigators.com](http://aetnavigators.com)

## CVS/Caremark

(Prescription services for UHC)

800-516-2590

[caremark.com](http://caremark.com)

## Delta Dental – PPO Plan

888-818-7931

[deltadentalins.com](http://deltadentalins.com)

## Employee Assistance Program

### Optum

(Group #40104)

800-622-7276

[liveandworkwell.com](http://liveandworkwell.com)

## Family Medical Care Plan

877-937-9602

[nebf.com/fmcp](http://nebf.com/fmcp)

## Optum Bank (HSA)

800-791-9361

[optumbank.com](http://optumbank.com)

## PayFlex FSA

888-678-8242

Claims Fax: 888-238-3539

[aetnavigators.com](http://aetnavigators.com)

## Savings Plan

844-273-8692

[CNPSavings.voya.com](http://CNPSavings.voya.com)

## Teladoc

800-835-2362

[Teladoc.com](http://Teladoc.com)

## UnitedHealthcare

800-852-4810

[myuhc.com](http://myuhc.com)

## Vision Service Plan (VSP)

800-877-7195

[centerpointenergy.vspforme.com/](http://centerpointenergy.vspforme.com/)

## SimplyWell

888-VIVERAE (848-3723)

[connect.simplywell.com](http://connect.simplywell.com)

## 24-hour Nurse Line

UHC Optum Nurseline:

800-852-4810

**Visit [CNPBenefits.com](http://CNPBenefits.com) for continually updated information**

**Benefits Service Center representatives are available Monday through Friday, 7 a.m. - 7 p.m. Central Time at 833-236-3487.**