

# Benefits Reminders for Employees With COVID-19

During this extremely difficult situation with COVID-19, nothing is more important to Pacific Gas and Electric Company (PG&E) than the health and safety of its employees. As the situation surrounding COVID-19 continues to evolve, we recognize that employee benefits may be one of your top concerns—particularly if you’ve contracted the virus.

Below, you’ll find important benefit reminders regarding your health benefits, as well information on PG&E’s time off and leave policies to help you quickly identify your benefit coverage as an employee with COVID-19. If you have any questions about the information below, call Ask HR for more information at 415-973-4357. Representatives are available to assist you Monday through Friday from 8 a.m. to 4 p.m.

## Coronavirus Coverage

If diagnosed with COVID-19, all treatment including hospital admission, quarantine, transportation and pharmacy costs are covered under normal Anthem or Kaiser Health Account Plan (HAP) coverage as appropriate.

**As always, if you’re experiencing any type of medical emergency, please call 911 or visit your nearest emergency department.** For questions on how to get care, you can contact the appropriate member services centers as necessary.

**Anthem Members:**  
1-800-964-0530

**Kaiser Members:**  
1-800-663-1771

**Express Scripts:**  
1-800-718-6590

**Vision Service Plan:**  
1-800-877-7195

## Interim Pay Options Due to COVID-19

The chart below only provides time off information for employees who have contracted COVID-19 outside of the workplace. For details on other interim time off circumstances, see the [Full Interim Pay Options Due to COVID-19 Chart](#). You will need network access to view this document.

Situation	Reason	Pay options (if unable to work remotely)	Interim policy changes, subject to change	More information
Mild illness or preventative care	If you or a family member are sick or for preventative care when civil authorities recommend quarantine	<ul style="list-style-type: none"> <li>Sick pay<sup>1</sup></li> <li>(maybe) Disability insurance or Paid Family Leave</li> </ul>	<ul style="list-style-type: none"> <li>If eligible for disability benefits due to having or suspected of having COVID-19:               <ul style="list-style-type: none"> <li>o 7-day waiting period for VDI/STD benefits is waived (COVID-19 related cases ONLY)</li> <li>o you have a choice to use sick pay or receive VDI (capped sick is still required to be used and exhausted prior to receiving STD wage continuation benefits)</li> </ul> </li> <li>Expanded remote work options</li> </ul>	Learn about benefits and your eligibility for: <ul style="list-style-type: none"> <li><a href="#">Sick pay</a></li> <li><a href="#">Medical leave/Short-term Disability benefits</a></li> <li><a href="#">Voluntary Plan benefits</a></li> <li>Call our leave and disability administrator, Sedgwick, at (855)-732-8217 Mon-Fri, 5 a.m.-5 p.m.</li> </ul>
Illness or medical quarantine and unable to work from home <sup>2</sup>	If you're unable to work due to illness or a medical quarantine related to COVID-19 (certified by a medical professional). <b>This includes if you have been exposed to or are suspected of having COVID-19</b>	<ul style="list-style-type: none"> <li>Sick pay<sup>1</sup></li> <li>Disability Insurance (medical certification or written order by a state or local health officer that is specific to you is required)</li> </ul>		

<sup>1</sup> Applies to capped, incidental and regular sick pay. See the [Full Interim Pay Options Due to COVID-19 Chart](#) for eligibility and accrual/award rates for sick pay details or visit the [Time Off and Accommodations](#) section on mypgbenefits.com.

<sup>2</sup> Available Vacation pay can be used if you're able to work from home and elect not to do so.

## Questions?

Call Ask HR for more information about your benefits at **415-973-4357**. Representatives are available to assist you Monday through Friday from 8 a.m. to 4 p.m.

## Confirm your beneficiaries

If the unthinkable happens, you'll want to be sure your loved ones are financially covered. From your PG&E-paid or supplemental life and accident insurance to your pension and 401(k) retiree accounts, the beneficiaries you designate will receive payment of the value of your account(s) following your death.

As we experience different life events—such as getting married, divorced or having children—it's important to periodically confirm and update your beneficiaries. Check out the easy instructions below to confirm or update your beneficiaries.

### Pension Pre-Retirement Beneficiary Designation

**Did you know?** Any vested benefit you have under the PG&E Retirement Plan will be forfeited if:

- You die before you start taking your pension benefit, and
- You're single or in a domestic partnership, and
- You haven't elected your pre-retirement pension beneficiary.

Once vested, the Retirement Pension Plan will pay you a fixed pension benefit after you stop working for PG&E. If you pass prior to retiring, you can designate a beneficiary to receive your benefit.

**To update your Pension Pre-Retirement beneficiary designation, follow the instructions below:**

- Submit a completed [Pre-Retirement Beneficiary Designation Form](#) to [HRPensionQuestions@pge.com](mailto:HRPensionQuestions@pge.com).

**Note:** In Q4 2020, the Pension Team will implement a new and improved beneficiary process—including the ability to update beneficiaries online, as well as allocate specific benefit percentages to a number of beneficiaries. Once the new process is in place, we will follow up with you again to have you confirm your beneficiaries. If you take action now to update your beneficiary and do not take action when the new process is in place, we will honor the elections you have on file.

### Life Insurance Beneficiary Designation

Life and accident insurance gives you financial protection by paying a benefit to your beneficiary if you die and by paying you a benefit if you are seriously injured in an accident. To help you provide financial security for your loved ones in the event of your death or serious injury, PG&E offers:

- \$10,000 of company-paid basic term life insurance coverage
- \$10,000 or \$250,000 of company-paid basic accidental death and dismemberment (AD&D) insurance, depending on your job level
- The option to purchase additional, supplemental term life insurance coverage for you, your spouse, or registered domestic partner and your children or the children of your registered domestic partner, through the Group Life Insurance Plan

**To confirm or change your life insurance beneficiary designation, follow the instructions below:**

- From work: PG&E@Work for Me > About Me > My Benefits > Mercer BenefitsCentral
- From your personal computer or mobile device: [mypgebenefits.com](http://mypgebenefits.com) > Manage Your Benefits
- Once logged in, go to Menu > My Account > Beneficiaries

### Retirement Savings Plan 401(k)

The Retirement Savings Plan provides a way for you to save for retirement through your own contributions plus company matching contributions. Your company match amount depends on the pension formula that applies to you, and whether you're in a union-represented position.

The retirement income you can receive from the 401(k) varies with the amount of personal and company contributions made to the plan, as well as investment returns on these contributions.

**To confirm or change your Retirement Savings Plan 401(k) beneficiary designation, follow the instructions below:**

- Log on to NetBenefits at [401k.com](http://401k.com)
- Once logged in, go to Profile > Summary > Beneficiaries

### Life Insurance for Active IBEW Members

As an active IBEW 1245 member, you automatically receive life insurance options through Symetra, including:

- \$25,000 for accidental death and dismemberment (AD&D)
- \$2,500 for life insurance

**To confirm or update your IBEW 1245 Member Life Insurance beneficiary designation, follow the instructions below:**

- Have your IBEW 1245 membership number handy and contact Erik Rodriguez at 707-452-2724 or [ejr7@ibew1245.com](mailto:ejr7@ibew1245.com).