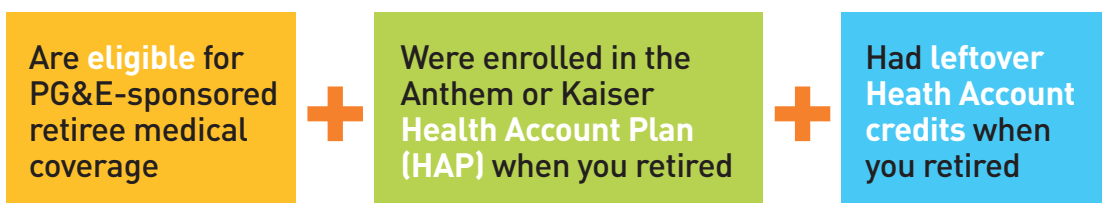


Retiree Health Account Cheat Sheet

Effective January 1, 2023



You have the Retiree Health Account if you:



If you're eligible for PG&E-sponsored retiree medical coverage, you also could have a Retiree Health Account if you qualified under one of these programs when you retired:

Capped Sick Time

Did you retire after January 1, 2017, with Capped Sick Time?

You could have a Retiree Health Account even if you weren't enrolled in the HAP as an employee when you retired. You just have to be eligible for PG&E-sponsored retiree medical coverage.

If you had Capped Sick Time when you retired, 25% of your Capped Sick balance was converted as credits to your Retiree Health Account.*

*IBEW- and SEIU-represented employees do not have Capped Sick Time.

OR

Voluntary Separation Program

Did you receive a Retiree Medical Subsidy for participating in the 2022 Voluntary Separation Program?

You could have a Retiree Health Account even if you weren't enrolled in the HAP as an employee when you retired. You just have to be eligible for PG&E-sponsored retiree medical coverage.

Did you inherit a Retiree Health Account?

Are you a surviving dependent enrolled in PG&E-sponsored survivor medical coverage?

You can use the Retiree Health Account if you stay enrolled in PG&E-sponsored survivor medical coverage. If you drop coverage, you forfeit any remaining credits in the Retiree Health Account.

How the account works

- ✓ You can use the Retiree Health Account to pay eligible health expenses for you and your dependents.
- ✓ You and your dependents **don't have to be enrolled** in PG&E coverage to use the account. You just have to be eligible for PG&E-sponsored retiree medical coverage.

PG&E won't contribute to your Retiree Health Account after you retire, but you can use your credits to help pay for:

Health care premiums Including PG&E retiree medical premiums	Eligible health expenses Medical Prescription drug Dental Mental health Vision Durable medical equipment
Medicare premiums	

Who's your account administrator?

Your Retiree Health Account administrator is based on the plan you had as an employee when you retired.

If you had at retirement:	Your account administrator is:
Anthem HAP with leftover Health Account credits	Optum Financial*
Kaiser Permanente HAP with leftover Health Account credits	Kaiser Permanente
2022 Voluntary Separation Plan with a Retiree Medical Subsidy	Optum Financial*
No HAP coverage but you had Capped Sick Time that was converted into a Retiree Health Account when you retired**	Optum Financial*

*Effective January 1, 2023, Optum Financial replaced HealthEquity | WageWorks as the account administrator. Starting January 1, 2023, all claims should be filed through Optum Financial, including claims for expenses incurred before January 1, 2023.

**It takes six to eight weeks after your retirement date for credits to be applied to your Retiree Health Account. IBEW- and SEIU-represented employees do not have Capped Sick Time.

Track your Retiree Health Account balance through your account administrator:

Optum Financial: Log in to your Optum Financial account at OptumFinancial.com.

Kaiser Permanente: Go to kp.org/healthexpense.

Using the Optum Financial payment card

You can use your Optum Financial payment card for:

- Eligible prescription drug, medical, dental, vision, mental health and substance use disorder expenses
- Eligible over-the-counter items such as bandages and contact lens solution



You can't use your card to pay for health premiums, but you can use your Retiree Health Account. See page 4 for details.

TIP



It's best not to use the card to pay when checking in for an appointment at the dentist or eye doctor.

If you're required to pay the full amount at the time of service, pay with your own money instead of using your card. That way, you can avoid having to repay your Retiree Health Account with any overpayments refunded to you after your insurance processes.

Using the Kaiser Permanente health payment card

You can use your Kaiser Permanente health payment card outside of the Kaiser Permanente pharmacy, including for the dentist, eye doctor, other eligible health expenses and eligible over-the-counter items.



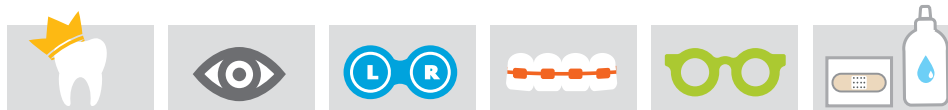
There are no changes to how you pay for medical expenses and prescription drugs through Kaiser Permanente.

You can't use your card to pay for health premiums, but you can use your Retiree Health Account. See page 4 for details.

TIP



You can use this card even if you're no longer enrolled in a Kaiser Permanente medical plan. You just need to have a Retiree Health Account administered by Kaiser Permanente.



How to file claims

There is no deadline for filing Retiree Health Account claims.

Health expenses: You may be able to use your Optum Financial or Kaiser Permanente health payment card to pay for health expenses. Keep your itemized receipts and Explanation of Benefits (EOB) forms in case you need to file a claim or verify an expense.

Premiums: You can't use your Optum Financial or Kaiser Permanente health payment card to pay PG&E-sponsored retiree medical premiums. Instead, you'll need to submit your pension pay statement for the month you're claiming or a copy of the premium invoice with proof of payment, such as a bank statement or canceled check.

For other types of premiums, such as Medicare, dental or vision insurance, submit a copy of the premium invoice with proof of payment, such as a bank statement or canceled check.

Optum Financial

STARTING JANUARY 1, 2023:

Call the PG&E Benefits Service Center at **1-866-271-8144** to request a claim form.

Fax your completed form to Optum Financial: **1-443-681-4602**

OR

Mail your completed form to:
Optum Financial Claims Department
P.O. Box 622317
Orlando, FL 32862-2317

OR

AFTER FEBRUARY 3, 2023:*

Log in to your Optum Financial Account at **OptumFinancial.com**

You'll need your Optum Financial payment card to set up your account.

OR

Use the Optum Financial free mobile app 

Verifying expenses

Optum will send reminders if you need to verify expenses you paid.



You'll have up to 180 days to verify your expenses. After 180 days, if you haven't verified expenses and they total more than \$150, **Optum will suspend your card.**

Kaiser Permanente

Log in to **kp.org/healthexpense** and select File a Claim.
Then follow the required steps.

OR

Fax your completed form to Kaiser Permanente: **1-877-535-0821**

OR

Mail your completed form to:
Kaiser Permanente
c/o Health Account Services
P.O. Box 1540
 Fargo, ND 58107-1540

Verifying expenses

Kaiser Permanente will send reminders if you need to verify expenses you paid.



You'll have up to 180 days to verify your expenses. If you haven't verified your expenses after 180 days, **Kaiser Permanente will suspend your card.**

*Retiree Health Account credits will transfer to Optum Financial from HealthEquity | WageWorks by February 3, 2023. If you file a claim before February 3, Optum will process it after your Retiree Health Account credits are transferred from HealthEquity | WageWorks.