

Summary of Material Modification to your Summary of Benefits Handbook

Pacific Gas and Electric Company Retirement Plan

The Claims Procedures under the Pacific Gas and Electric Company Retirement Plan (“Retirement Plan”) were amended, effective January 1, 2019, to provide additional requirements for filing suit in federal court with respect to any claim for benefits, an alleged violation of the Employee Retirement Income Security Act of 1974, as amended (ERISA), or any other law, or any remedy sought under a provision of ERISA or any other law, that relates to the Retirement Plan in any way. This Summary of Material Modification describes the amended Claims Procedures and replaces the description of the Claims Procedures in your current Summary of Benefits Handbook under the Retirement Plan sections in each place it appears. Please keep this Summary of Material Modification with your Summary of Benefits Handbook. In the event of a conflict between this document and the terms of the Plan, the Plan terms shall control.

Retirement Plan Claims and Appeals Procedures

Retirement Plan Benefits

To receive a benefit from the Retirement Plan, you generally must complete a Pension Elections Form and provide any additional information needed to process your request and withhold taxes. If you believe a violation of ERISA or any other law has occurred, or you seek a remedy under any provision of ERISA or any other law, that relates in any way to the Retirement Plan, you will be considered a claimant who is subject the Retirement Plan’s claims and appeals procedures and the requirement to exhaust these procedures.

Formal Claims Procedures

To make a formal claim, allege a violation of ERISA or any other law, or seek a remedy under any provision of ERISA or any other law, that relates in any way to the Retirement Plan, you must submit a formal claim to the Initial Claim Fiduciary by writing to:

Pacific Gas and Electric Company
Benefits Department
Retirement Plan Claims
P.O. Box 5546
Concord, CA 94524

No special form or format is required in submitting a written claim; you or your authorized representative may submit written comments, documents, records, and other information relating to your claim. You may also request, free of charge, access to, or copies of, all documents, records, and other information relevant to your claim. The Initial Claim Fiduciary’s review of your claim will take into account all comments, documents, records and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered during any initial benefit determination by the Benefits Department. Please note, however, that it is the obligation of the Benefits Department, including the Initial Claims Fiduciary, to administer the Retirement Plan fairly, consistently, and in accordance with the provisions of the Retirement Plan.

You will receive written notice of the decision on your claim within 90 days of receipt of the initial claim unless, due to special circumstances, an additional 90 days is required. You will be notified in writing if a 90-day extension is necessary and the circumstances requiring the extension.

If the Initial Claims Fiduciary denies your claim, in whole or in part, you will be notified in writing. Such notification will set forth:

- the specific reason(s) for the denial of the claim;
- a reference to the Retirement Plan provisions which apply to the denial;
- a description of any additional material or information necessary for a participant or beneficiary to perfect the claim and an explanation of why such material or information is necessary;
- a description of the Retirement Plan's claims review procedures and the time limits applicable to such procedures; and
- a statement of the participant's or beneficiary's right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on review, and after exhausting your administrative remedies under the Retirement Plan.

If you are not satisfied with the Initial Fiduciary's decision on your claim, whether in whole or in part, you may submit a written appeal for review (within 60 days of receiving notice of denial of your claim) to the Employee Benefit Appeals Committee ("EBAC"), the final adjudicator in the appeals process. You or your representative will have, upon request and free of charge, access to, and copies of, all documents, records and other information relevant to your claim. Your appeal must state the reasons for your appeal. You may include all documentation, records and any additional information to support your appeal. If you do not raise an issue on appeal or do not include a piece of evidence, the issue and evidence will not be considered by the EBAC on appeal.

Send your appeal to:

Pacific Gas and Electric Company
Benefits Department
EBAC Appeals
P.O. Box 5546
Concord, CA 94524

You will receive a final ruling from EBAC within 60 days of EBAC's receipt of your appeal unless, due to special circumstances, EBAC requires additional time to respond, up to another 60 days. You will be notified in writing if a 60-day extension is necessary and the circumstances for the extension.

If EBAC denies your appeal, you will receive a written response, which will include:

- the specific reason(s) for denying your appeal;
- a reference to the specific Retirement Plan provision(s) on which the denial is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim;
- a statement describing any voluntary appeals procedures offered by the Retirement Plan (if any) and your right to information about those procedures; and
- a statement of your right to bring a civil action under section 502(a) of ERISA.

A decision on your claim and appeal by the EBAC is final and binding on you and the Retirement Plan.

Exhaustion of Administrative Remedies

The claims review procedures described above are the exclusive claims administrative procedures provided under the Retirement Plan. You must exhaust these claims review procedures with respect to any claim, alleged violation of ERISA or any other law, or remedy sought under any provision of ERISA or any other law, that relates in any way to the Retirement Plan before taking action in another forum.

Legal Action

A claimant or any representative of a claimant may not bring action with respect to a claim, alleged violation of ERISA or any other law, or remedy sought under any provision of ERISA or any other law, that relates to the Retirement Plan in any way in any other forum after the earliest of the date that is:

- one year from the date of exhaustion of the Retirement Plan's claims review procedures described above;
- one year from the latest date on which an appeal is permitted to be filed with the EBAC; or
- two years from the date the claimant knew or should have known that a claim existed.

Any such action must be filed in the Federal District Court for the Northern District of California.

The requirements for filing an action on a claim, alleged violation of ERISA or any other law, or remedy sought under ERISA or any other law, that relates to the Retirement Plan are in no way a waiver of the requirement to exhaust the claims review procedures under the Retirement Plan.