




DOMINION ENERGY BENEFIT CENTER
PO BOX 1495
LINCOLNSHIRE, IL 60069-1495

Open Enrollment
for 2024 Benefits:
October 2 – 27, 2023

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Make the Right Benefits Choices for 2024

- 1. Be informed.** Log on to YBR to review the benefits you have today and consider your benefits needs for 2024. Visit YBR from HR Home or at digital.alight.com/dominionenergy. If you're going to YBR from HR Home, no user ID or password is needed.
- 2. Make the right choice for you.** Use the tools on YBR to help you choose.
- 3. Know what happens if you don't enroll.** Health Savings Account (HSA) and Flexible Spending Account (FSA) elections don't carry over to next year. Other benefit elections carry forward from 2023 to 2024. Don't forget to elect the voluntary benefits that you are interested in.
- 4. Enroll by October 27, 2023.** Log on to YBR for coverage that takes effect January 1, 2024.*

*For certain insurance coverage, including Farmers GroupSelect and Liberty Mutual insurance products, an employee does not enroll, but must apply. Applications are accepted year-round.

**The energy to love
your life and your career.®**

Bringing you and your family benefits in
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Your 2024 Benefits

Open Enrollment is your chance to make sure you have the health and wellness coverage that fits the needs of you and your family for next year. Learn about what's changing for 2024 and all the resources available to help you decide. Then, enroll from October 2 through October 27, 2023. Dominion Energy's benefits can provide support at all stages of life. Even if you're happy with your current coverage, consider how your needs may be different next year—for valuable voluntary benefits in addition to healthcare benefits—to be sure you have the right coverage for 2024.

What's New for 2024?

Voluntary benefits enhancements

- There will be plan enhancements to MetLife Accident, Critical Illness and Hospital Indemnity insurance. See page 2 for details. You can also check your Benefits Guide for more information.

Health Savings Account (HSA) changes

- HSA vendor moves to PayFlex from HSA Bank on January 1, 2024. If you currently have an HSA with HSA Bank, you will receive communications regarding what to expect, and what actions to take, during the transition to PayFlex.
- Individual limit will increase to \$4,150 from \$3,850.
- Family limit will increase to \$8,300 from \$7,750.

Healthcare Flexible Spending Account (FSA) limit

- Annual limit will increase to \$3,050 from \$2,850.

Check Your Beneficiary Information

Is your beneficiary information for life insurance and the 401(k) Savings Plan up to date? Selecting beneficiary(ies) ensures your benefits are distributed according to your wishes.

If you don't have named beneficiary(ies), make time to designate one or more. If you've already named beneficiary(ies), review your information to ensure you're comfortable with your choice(s) and all information is current. **Important: Your beneficiary designations on file govern—even if you have a separate will!**

There are three ways to check your beneficiary information:

1. From HR Home on your work computer, select the **Your Benefits Resources** link under the **Health & Benefits** tab to access your YBR account via single sign-on. Once logged on, click the **Select a Beneficiary** link under **Quick Actions** to update your beneficiary information.
2. Go to Your Benefits Resources (YBR) at **digital.alight.com/dominionenergy**. Once logged on, click the **Select a Beneficiary** link to update your beneficiary information.
3. Call the Dominion Energy Benefit Center toll-free at **1-877-434-6996**, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time. You'll need to confirm your identity and enter your password (PIN) to access your benefit information.

To update your beneficiary(ies) for your 401(k) Savings Plan, log on to your Voya account directly via **DominionEnergy401k.voya.com**. Once logged on, hover over your name, click **Personal Information**, and then select **Beneficiary Information** to review and edit.

Get More Protection with Voluntary Benefits

Voluntary benefits are a great way to supplement your health and wellness coverage, giving you additional income protection and financial support. Dominion Energy employees have access to a range of plans that provide additional support when unexpected events occur:

- **Hospital Indemnity, Accident and Critical Illness insurance** through MetLife (see enhancements for 2024 below)
- **Identity theft protection** from Allstate
- **Pet insurance** through Nationwide Insurance
- **Auto and Home insurance** from Farmers GroupSelectSM and Liberty Mutual Insurance
- **Legal benefits** through MetLife Legal Plans

All voluntary benefits options are available during Open Enrollment, with most coverage beginning on January 1, 2024. You can apply for pet insurance and Auto and Home insurance at any time during the year. It's all on YBR. **For certain voluntary benefits, your elections will carry over each year, unless you make a change during Open Enrollment.**

It's easy to enroll in or apply for these programs online, with no other paperwork to complete. Issuance of coverage is guaranteed in some instances and premiums are deducted from your pay, with the exception of pet insurance, which is billed to you separately by Nationwide. You can even take your coverage with you if you leave Dominion Energy, subject to applicable law, underwriting guidelines and local availability should you move out of state. **Please note:** There is no representation or guarantee that the cost of voluntary benefits is less expensive than the cost of coverage you may be able to find on your own.

New for 2024!

Accident insurance

- **New \$50** child care benefit
- Health screening benefit will increase to \$75 from \$50 per person
- Physician follow-up benefit will increase to \$150 from \$100 per person
- Medical appliance benefits will increase

Critical Illness insurance

- Health screening benefit will increase to \$75 from \$50 per person
- Skin cancer benefit amount will increase to 25% from 10%
- Hospitalization requirement for infectious diseases will decrease from five to three days

Hospital Indemnity insurance

- **New \$25** per-person health screening benefit
- Newborn nursery care benefit will increase to \$100 from \$25

DID YOU KNOW?

- > If you are enrolled in Accident, Critical Illness and/or Hospital Indemnity insurance, you will receive a cash benefit when you and/or a covered dependent spouse or child completes one of the covered screenings or tests (including immunizations and dental, eye and hearing exams in addition to an annual physical exam, colonoscopy, endoscopy, etc.). Your *Well on Your Way* biometric screening counts too! See above for details on benefit amounts per person for each plan.
- > If you enroll in medical Option A, Dominion Energy will contribute \$500 (employee only or employee plus domestic partner) or \$1,000 (family) to your HSA.
- > Dominion Energy works with **Rx Savings Solutions** to help our medical plan participants easily find the lowest price options for prescription drugs. The Rx Savings Solutions program is voluntary and works alongside your prescription drug coverage through Express Scripts. To find out more, visit myrxss.com, call **1-800-268-4476** or email support@rxsavingsolutions.com.

Alight Mobile App: Benefits at Your Fingertips All Year Long

You can use Alight Mobile app to enroll on-the-go October 2 through October 27. During the year, you can access your benefits on YBR, find answers to benefit questions and make transactions. You can find in-network doctors or urgent care clinics near you, download your digital medical and other ID cards from your plan administrators, verify plan information from anywhere, and much more.

To download the app: Go to the **Apple App Store** or **Google Play** or text "Benefits" to 67426 to receive a text response with a link.

Three Easy Ways to Ask for Help

- 1** If you're on YBR and can't find the answer you need, just Ask Lisa. Look for the blue **Need Help?** button at the lower right of every page. Click the button, and Lisa will search a library of frequently asked questions to help you.
- 2** Still need help? From the links at the bottom of any page on YBR, choose **Contact Us** and then **General Information**. From there, you'll be able to start a live chat with a Dominion Energy Benefit Center representative.
- 3** If you need help using YBR or can't access it from where you are, call the Dominion Energy Benefit Center at **1-877-434-6996** (1-646-254-3478 outside the U.S.). Representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time.

You'll hear a recorded message and menu. To speak to a representative:

- **During Open Enrollment**, say "Open Enrollment" anytime during the call if you have a question about enrollment.
- **During the year**, say "All Other Questions" if you have questions related to your benefits, enrollment elections or about using YBR.
- If there's a long wait, you can schedule a call-back at a time convenient for you. You can also put your call on virtual hold, and your smartphone will notify you when a representative will be available.

Enroll in 2024 Benefits by October 27, 2023.

Your Benefits Resources (YBR)
digital.alight.com/dominionenergy

Don't Ignore Open Enrollment!

Open Enrollment for 2024 needs to be completed by October 27. Here's why it makes sense to take action:

- Costs for the same coverage can change from year to year. Avoid a January paycheck surprise—check on what you'll pay in 2024.
- What fits your needs in 2023 might not be right for you in 2024. Maybe your dependent child reached age 26 and is no longer eligible for medical benefits or dependent Child Life insurance, or you added a dependent and need to change your life insurance coverage or beneficiary. Get your benefits in order during Open Enrollment. Because you are the one who knows what matters!
- If you don't take action, your 2024 coverage will be your 2023 medical, dental, vision, long-term disability, life insurance and voluntary benefits elections.
- If you want to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2024, **you must make an annual contribution election during Open Enrollment.**

New to YBR? You Need to Register!

Click on **New User?** Then follow the prompts to create your user ID and password.

Forgot Your User ID or Password?

Click on **Forgot User ID or Password?** Then follow the prompts to confirm your identity. You'll receive an access code by text, email or phone. You can also request a temporary password be sent to you by email or U.S. mail. Need help? Call the Dominion Energy Benefit Center at **1-877-434-6996**.

