This letter provides you with information and updates on your current medical/prescription drug options through the RHA Program and your retiree reimbursement account. If you are satisfied with your current coverage and providers, you do not have to do anything regarding your enrollment during the upcoming Medicare Annual Enrollment Period and your current coverage will continue into 2015.

Even if you are satisfied with your current coverage and providers, PLEASE READ THIS LETTER COMPLETELY.

Dear Retiree,

I am writing to provide you with an update regarding your current medical/prescription drug program and your retiree reimbursement account (RRA). The topics I will be discussing include:

1. New RHA phone number
2. Medicare Annual Enrollment Period 2014 for 2015 coverage
3. Things you need to know about your RRA

1. New RHA phone number

As you were advised in an earlier communication, DTE has changed the vendors who provide the RHA Advocacy service to eHealth and the RRA administrator providing the reimbursements to PayFlex. As a result of this change, you have a new number to call to reach a Benefit Advisor: 1-844-866-8257 Monday through Friday from 9 a.m. to 7 p.m. (Eastern Time). Please make a note of this new number for future reference.

2. Medicare Annual Enrollment Period 2014

Annual Enrollment for 2015 Medicare supplement insurance (Medicare Advantage, Medigap and Medicare Part D policies) will begin on approximately October 15, 2014¹ and last through December 7, 2014. The Annual Enrollment Period is the time when you are able to change your

¹ October 15, 2014 date is dependent on CMS providing approved 2015 plans for shopping
TGLSL0914
current Medicare supplemental coverage. If you feel you could receive the same or better health care coverage and can save money by switching your policy, you can change your policy during the Annual Enrollment Period. Under some circumstances, you might be able to switch to a Medigap policy from a Medicare Advantage policy. And, it’s always a good idea to revisit your prescription drug policy each year to evaluate the impact of any change in your prescriptions during the year may have on your cost and coverage. **Any changes you make during the Annual Enrollment Period will take effect on January 1, 2015.**

Because changes to your health may have occurred since you last enrolled in a Medicare Medigap or Medicare Advantage policy, and insurance companies frequently offer new or updated benefits and policy options, or change their premiums, it can be advantageous to evaluate your Medicare Medigap or Medicare Advantage options each year. Most likely you will receive information from many Medigap and Medicare Advantage companies regarding their policies as the Medicare Annual Enrollment Period approaches. Don’t be confused by these solicitations. Beginning October 15, 2014, your RHA Benefit Advisor can assist you with your evaluation to determine what is best for you. You can contact your RHA Benefit Advisor by calling 1-844-866-8257, or beginning approximately October 15, 2014 you can evaluate your options yourself by logging on to the new RHA website at www.rhaexchange.com/dte. **Be sure to ask questions regarding what impact changes in coverage and/or providers will have on information you must provide and costs to you.**

If you decide not to make any changes to your coverage for 2015, you will again have the opportunity to re-evaluate your coverage and make changes during the next annual enrollment period in the fall of 2015 for the 2016 plan year.

3. **Things to know about your Retiree Reimbursement Account (RRA)**
   A. **Allocations**

   A new annual allocation will be added to your RRA at PayFlex for 2015. For participants with a base allocation of $3,250, the 2015 allocation will be $3,385. For participants with a base

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2 October 15, 2014 date is dependent on CMS providing approved 2015 plans for shopping TGLSL0914
allocation of $3,500, the 2015 allocation will be $3,645. This new allocation will be available beginning January 1, 2015.

You will be able to submit claims for your qualified medical expenses to WageWorks up through December 31, 2014. Any unused allocation remaining in your RRA at WageWorks at the end of 2014 will roll over into 2015. There will be a blackout period related only to this rollover amount that will last from January 1, 2015 to approximately January 20, 2015 to facilitate the transfer of these amounts from WageWorks to PayFlex. This amount will be reflected in your PayFlex RRA account as a rollover amount and will be available to view and use beginning approximately January 20, 2015. You will continue to have access to view your account at WageWorks after January 1, 2015; therefore, you will be able to confirm that the remaining balance as of December 31, 2014 in your WageWorks account matches the rollover amount reflected in your PayFlex account.

If you have any 2014 expenses that were not reimbursed from your WageWorks account, you can submit them to PayFlex for reimbursement beginning approximately January 20, 2015.

To view your WageWorks account balance and all activity that took place in your WageWorks account prior to January 1, 2015, log onto the WageWorks website at www.wageworks.com, just as you have in the past. Although you will be able to view your WageWorks account, you will not be able to request any reimbursements or make any payments through WageWorks after December 31, 2014.

B. Re-enroll in Pay My Provider or Pay Me Back Features

If you are currently enrolled in Pay My Provider (monthly premium payments are sent to your insurance carrier from your RRA) or a recurring Pay Me Back (you are sent a monthly reimbursement from your RRA) at WageWorks, you will need to re-enroll in these features at PayFlex for 2015.

At PayFlex, the Pay My Provider feature is called “Pay Them” and the Pay Me Back feature is called “Pay Me.” Currently, the PayFlex Pay Them feature does not include an automatic monthly premium payment feature. Once you set up your provider information in PayFlex, you will need to go into your account each month to authorize the payment. This is for your
protection so you don’t overdraw your RRA. However, we are exploring whether this feature can be automated to make the monthly payment without you having to authorize the payment each month.

If you currently receive claim reimbursements from WageWorks by direct deposit to your personal bank account, you will need to register your bank account with PayFlex in order to continue having your RRA claim reimbursements directly deposited into your bank account.

PayFlex will be mailing you a welcome package in early December that will contain detailed information on the RRA changes, how to set up the Pay Them and Pay Me features, and how to register your bank account with PayFlex for direct deposit. You can also view or print the RRA communication from the RHA website beginning in early December.

C. Auto Premium Reimbursement
If you are currently enrolled in the automatic premium reimbursement feature, you will need to re-enroll through PayFlex. More information on how to set up your auto-reimbursement through PayFlex will be included in a letter PayFlex will be sending you in early December.

We appreciate your comments and will continue to make improvements to the RHA program, as we’ve done over the past year.

Sincerely,

Jeffrey C. Wuepper
Director, Compensation and Benefits