



ELECTRIC RELIABILITY COUNCIL OF TEXAS, INC.
HEALTH & WELFARE ACTIVITIES
As of December 31, 2020

This report is provided to inform the Board of Directors of the activities of the Health & Welfare Plans during the 12-month period ending December 31, 2020.

The Committee met three times during 2020 to discuss ERCOT's health and welfare benefit plans.

The Committee actively performed its duties during this period, as highlighted herein:

Employee Health & Welfare Plans

1. Alliant provided monthly reports and expanded financial summaries to provide employee welfare plan cost information.
2. Deep View conducted a third party audit of the United Healthcare Prescription Drug plan for the 2019 Plan Year. This audit resulted in a total recovery of approximately \$20,000 back to the medical plan.
3. Onsite employee biometric screenings were suspended in 2020 due to COVID-19.
4. ERCOT amended its medical plans with United Healthcare to comply with COVID-19 legislation:
 - a. Included coverage at 100% for all COVID-19 tests and services related to testing.
 - b. Included coverage at 100% for all COVID-19 related treatment, including prescription drugs.
 - c. Included coverage at 100% for all non-COVID-19 telehealth services through September 30, 2020.
5. ERCOT renewed with United Healthcare for the 2021 Plan Year. There was no increase to administrative costs.
6. Alliant negotiated the annual stop loss renewal on ERCOT's behalf. ERCOT renewed the stop loss contract with United Healthcare at the same individual stop loss level of \$225,000.
7. Alliant Benefits conducted a full RFP for ancillary lines of coverage (Life/AD&D, Short and Long Term Disability.) ERCOT accepted a negotiated renewal with the current carrier, Unum. It includes a 2-year rate guarantee.
8. There are no changes to medical plan benefits, employee contributions, or ERCOT HSA contributions for the 2021 Plan Year.
9. Enrollment in the HSA & Base Plans did not see a significant change from 2020 to 2021. Overall enrollment was split with 61% enrolled in the Base Medical Plan and 39% enrolled in the HSA Medical Plan.