



**ELECTRIC RELIABILITY COUNCIL OF TEXAS, INC.**  
**HEALTH & WELFARE ACTIVITIES**  
**As of December 31, 2021**

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, 2021.

The Committee met four times during 2021 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 Benefits 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 2020 Plan Year. This audit resulted in a total recovery of approximately \$27,000 back to the medical plan.
3. Sagebrush Analytics conducted a third-party audit of the United Healthcare medical plan for the 2020 Plan Year. The audit of the claims sample resulted in discovery of 4 claims errors with overpayments totaling approximately \$9,000, which was negotiated with United Healthcare for recovery. These results are a favorable outcome for a medical plan audit.
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. This is ongoing to comply with Health & Human Services' (HHS) extension of the national public health emergency status (currently through April 15, 2022, and likely to be extended).
  - b. Included coverage at 100% for all COVID-19 related treatment, including prescription drugs. This ended on December 31, 2021 and is now covered as any other illness.
5. ERCOT renewed with United Healthcare for the 2022 Plan Year. Administrative fee increased from \$47.59 to \$48.54 per employee per month.
6. Alliant Benefits negotiated United Healthcare stop loss renewal and limited the premium increase to 6% on ERCOT's behalf. ERCOT renewed the stop loss contract with United Healthcare at the same individual stop loss level of \$225,000.
7. There are no changes to medical plan benefits or ERCOT HSA contributions for the 2022 Plan Year.
8. Employee contributions increased by 10% on the Base Medical Plan.
9. Enrollment in the HSA & Base Medical Plans did not see a significant enrollment change from 2021 to 2022. Overall enrollment was split with 59% enrolled in the Base Medical Plan and 41% enrolled in the HSA Medical Plan.
10. ERCOT implemented the CALM wellbeing app as a new benefit for all employees. Current enrollment is approximately 25%, with 85% of those participants actively engaged.