



ELECTRIC RELIABILITY COUNCIL OF TEXAS, INC.
ANNUAL STATUS REPORT TO THE HUMAN RESOURCES & GOVERNANCE COMMITTEE
CONCERNING ACTIVITIES OF THE HEALTH & WELFARE BENEFIT PROGRAMS
As of December 31, 2024

This report is provided to inform the Human Resources & Governance Committee of activities of the Health & Welfare Benefit Plans during the 12-month period ending December 31, 2024.

The Committee met three times during 2024 to discuss ERCOT's health and welfare benefit plans.

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

ERCOT Employee Health & Welfare Plans

1. Alliant Benefits provided detailed monthly reports and financial summaries pertaining to the company's health and welfare plans.
2. Deep View conducted a third-party audit of the United Healthcare prescription drug plan for Plan Year 2023. The audit resulted in recovering approximately \$8,523 to ERCOT's Rx plan.
3. ERCOT renewed medical coverage with United Healthcare for Plan Year 2025. The Plan's administrative fee increased from \$51.49 to \$52.00 per employee per month.
4. Alliant Benefits negotiated a 5% increase for ERCOT's medical stop loss insurance. There was no change to the Plan's individual medical stop loss deductible of \$225,000.
5. There were no plan design changes to the Base Medical Plan in 2025. The HSA Medical Plan deductibles increased from \$3,200 to \$3,300 for individual coverage, and from \$6,400 to \$6,600 for family coverage. The HSA deductibles were increased in accordance with 2025 IRS HSA minimum embedded deductible requirements.
6. Employee contributions increased 5% for most of the company's medical plan coverage options. The sole exception was for employees covered in the "employee only" coverage tier in the HSA medical plan. That option remained 100% employer paid. Employee dental benefit contributions did not increase.
7. An annual Retirewise financial planning/retirement workshop continued to be offered for employees and their spouses/partners. The program covers a variety of topics related to retirement and financial planning.



8. ERCOT increased paid parental leave from 40 hours to 80 hours for employees taking time off for the birth or adoption of a child. The change was enacted to align ERCOT closer to benchmarks.