

To: Human Resources & Governance Committee

From: Dawn Herms, Director HR Operations

Date: April 13, 2026

Re: Annual Status Report on Health and Welfare Activities

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, 2025.

The Committee met three times during 2025 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 Insurance Services (ERCOT's benefits consultant) provided detailed monthly reports and financial summaries pertaining to the company's health and welfare plans.
2. Alliant conducted a market RFP for medical insurance. ERCOT renewed medical coverage with United Healthcare for Plan Year 2026. Alliant negotiated a \$200,000 credit to administrative fees for 2026.
3. Alliant conducted a market RFP for stop loss insurance. ERCOT renewed stop loss insurance with United Healthcare. The individual stop loss deductible increased from \$225,000 to \$250,000 to result in a 24% renewal increase.
4. There were no plan design changes to the Base Medical Plan in 2025. The HSA Medical Plan deductibles increased from \$3,300 to \$3,400 for individual coverage, and from \$6,600 to \$6,800 for family coverage. The HSA deductibles were increased in accordance with 2025 IRS HSA minimum embedded deductible requirements.
5. Employee contributions increased 10% 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.

6. Alliant conducted a market RFP for dental, life and disability insurance. Dental Dental was selected as the new dental carrier, resulting in approximately \$300,000 annual premium savings. Sun Life was selected as the new life and disability carrier, resulting in approximately \$270,000 annual savings to ERCOT.

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. Additional educational opportunities were offered to focus on ERCOT’s younger employee demographic.