



DEFAULT PLAN ELECTIONS FOR NON-RESPONDENTS

As a new, benefits-eligible employee, you will need to enroll in your benefit options. This letter includes an overview of the processes required to enroll in or waive coverage under the Company’s benefit programs.

To Enroll in Benefits:

You will receive a Benefits Election Form in your Company email. To enroll in your benefits, mark your elections on the Benefits Election Form, sign and date it, and then return the form by email within 30 days following your start date to BenefitServices@tep.com.

To Waive Coverage:

You have the right to decline coverage (and to avoid the associated employee-share of the premium) for all coverages except life insurance and long-term disability. To decline coverage, select the “Waive” option for the coverages you would like to waive, and then return the form by email, within 30 days following your start date, to BenefitServices@tep.com.

NOTE for waiving medical coverage: If you are not receiving medical coverage as a dependent of another UNS employee, you may select the “Waive” option to receive a \$34.62 credit per pay period for waiving coverage. If, however, you are receiving medical coverage as a dependent of another UNS employee, you must elect “Waive – no Benefit Dollars.”

Default Benefits Plans

If you do not enroll in or opt-out of benefits within the initial 30-day enrollment period, your benefits coverage will be defaulted to the below plans and coverage for your employee type, and the employee-portion of the premiums will be deducted from your paycheck.

Medical: PPO B (employee only)	Prescription: Express Scripts Option B (employee only)
Dental: None	Vision: None
Life Insurance: \$50,000	Spouse Life Insurance: None
Dependent Life Insurance: None	Accidental Injury: None
Critical Illness: None	Spending and Savings Accounts: No contributions
Long-Term Disability (after six months employment): 67% pre-tax (\$2,000 max.)	

Section 125 Election Irrevocability

Whether it is through active participation in the enrollment process, submission of a waiver, or non-participation and enrollment in the default selections; your benefit selections are irrevocable for the duration of the plan year (unless you experience a permitted election change event).

