



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.

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)	Dental: None
Prescription: Express Scripts Option B (employee only)	Vision: None
Life Insurance: 1.5x Annual Salary \$600k Max	Spouse Life Insurance: None
Dependent Life Insurance: None	Accidental Injury: None
Spending and Savings Accounts: No contributions	Critical Illness: None
Long-Term Disability: 50% pre-tax	

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).

