



## Summary of Material Modifications (SMM)

Eversource Group Health and Welfare Retiree Benefit Plan

Eversource Energy Service Company

July 2021

*This notice provides a summary of material modifications and describes Plan improvements, procedures, changes, clarifications, and required legal notifications. This summary reflects a formal amendment of the Eversource Group Health and Welfare Retiree Benefit Plan (the “Plan”) and its Summary Plan Description (“SPD”) effective January 1, 2017, as subsequently amended by a SMM dated June 2019. You can request a copy of the Eversource Group Health and Welfare Retiree Benefit Plan by calling the Eversource HRConnect Line for Retirees at 888-232-6236. You can also access this document on the ViaBenefits website at:*

*Non-Medicare Eligible Participants: <https://marketplace.viabenefits.com/eversource>. Once you log into your account, select “Important Messages” under the “Resources” section.*

*Medicare Eligible Participants: <https://my.viabenefits.com/eversource>. Once on the website, you can access the document under “Important Messages.”*

Capitalized terms can be found throughout this document. These terms are defined in the Plan Overview chapter of the *Eversource Group Health and Welfare Retiree Benefit Plan* (formerly known as the Group Health and Welfare Plan for Retirees of Eversource) combined Summary Plan Description (SPD) and plan document.

The following changes apply to all Retirees and Eligible Dependents unless otherwise indicated.

## Participating Companies

The following Companies are added as Participating Companies, as outlined in the Other Plan Information chapter of the *Eversource Group Health and Welfare Retiree Benefit Plan*, dated January 1, 2017:

- Eversource Gas Company of Massachusetts effective October 9, 2021
- Hopkinton LNG CORP, (HOPCO) effective December 13, 2019

## Eligibility for Health Reimbursement Arrangement (HRA) Contributions

The Eligibility for HRA Contributions chapter of the *Eversource Group Health and Welfare Retiree Benefit Plan*, includes a section titled, Retiree Eligibility. The Eligibility described in this section applies to all Retirees, unless otherwise indicated.

The following language is added to the Eligibility for HRA Contributions chapter to clarify eligibility for HRA Contributions:

Retirees who are less than age 55 are not eligible for HRA Contributions. Upon the first day of the month in which an eligible Retiree reaches age 55, he or she and his or her Eligible Dependents who opt to participate in the HRA and purchase coverage through ViaBenefits or through a public marketplace exchange will begin to receive HRA Contributions. See the Plan Funding chapter of *the Eversource Group Health and Welfare Retiree Benefit Plan* for more information.

### **Former Columbia Gas of Massachusetts Employees**

In addition to the information found in the Eligibility for HRA Contributions chapter of the *Eversource Group Health and Welfare Retiree Benefit Plan*, the following language is added to the Retiree Eligibility section, to reflect the eligibility of certain Participants who were former Columbia Gas of Massachusetts employees.

Columbia Gas of Massachusetts employees who became employees of Eversource, in connection with the Eversource Gas Company of Massachusetts asset purchase agreement effective October 9, 2020, are Eligible for HRA Contributions, if they meet one of the requirements listed in the Retiree Eligibility section. For purposes of counting credited service for determining Eligibility for HRA Contributions, service with Columbia Gas of Massachusetts will count.

Eligible Former Columbia Gas of Massachusetts Employees, includes the following employees hired on October 9, 2020 (or those who were on a leave of absence on such date, but deemed to be part of the completed Eversource Gas Company of Massachusetts asset purchase and hired on or prior to April 9, 2021) who purchase coverage through ViaBenefits or, if under age 65, through a public marketplace exchange:

- Non-represented Employees
- Employees represented by the Lawrence/Easthampton IBEW contract
- Employees represented by the Springfield Steelworkers Local 12026 contract
- Employees who were represented by Local 273, which merged into Local 369 (part-time Employees are not eligible).

An Eligible Former Columbia Gas of Massachusetts Employee who is also eligible to participate in the NiSource Retiree Medical Plan, cannot Participate in both plans concurrently. Such Retiree (and the Retiree's Spouse) must participate in the *Eversource Group Health and Welfare Retiree Benefit Plan* by his or her 65<sup>th</sup> birthday to remain eligible for HRA Contributions:

- Retirees under 65: If a Retiree participates in the NiSource Retirement Medical Plan, he or she cannot participate in the *Eversource Group Health and Welfare Retiree Benefit Plan* at the same time. If the Retiree stops participation in the NiSource Retirement Medical plan, the Retiree may elect to participate in the *Eversource Group Health and Welfare Retiree Benefit Plan* but, must do so by age 65 (and must have a qualifying event to transition to the Eversource Plan, or must transition during Open Enrollment).
- Retirees Age 65 and over: Once the Retiree is age 65, the Retiree must be participating in the *Eversource Group Health & Welfare Retiree Benefit Plan*. Any Retiree's Spouse who is not participating in the *Eversource Group Health & Welfare Retiree Benefit Plan* by the time he or she attains age 65 forfeits his or her eligibility for the HRA Contribution in the future.

### **Employees of Hopkinton LNG Corp, "HOPCO"**

In addition to the information found in the Eligibility for HRA Contributions chapter of the *Eversource Group Health and Welfare Retiree Benefit Plan*, the following information is added to the Retiree Eligibility section, to reflect the eligibility of certain Participants who are employees of HOPCO.

Employees of Hopkinton LNG CORP, (HOPCO) an associate Company of Eversource Energy Service Company, are Eligible for HRA Contributions, if they meet one of the requirements listed in the Eligibility for HRA Contributions section. For purposes of counting credited service for determining Eligibility for HRA Contributions, service begins on or after December 13, 2019, as applicable.

### **Employees Represented by Local 369**

The Eligibility for HRA Contributions chapter of the *Eversource Group Health and Welfare Retiree Benefit Plan*, includes a section titled, Retiree Eligibility. There is also a section titled, Employees Represented by Local 369, which summarizes additional eligibility. Language in this section states that Retirees may meet additional requirements to be eligible for benefits under the HRA.

To clarify, Employees Represented by Local 369 are required to meet only one of the requirements listed in either the Retiree Eligibility section, OR the Employees Represented by Local 369 section, to qualify for HRA Contributions. The Employees Represented by Local 369 section is rewritten and is amended as follows (changes are highlighted in bold):

Retirees who were represented by Local 369 of the Utility Workers Union of America while employed by a Participating Company and who terminate employment with the Participating Company on or after January 1, 2017, **must meet one of the eligibility requirements listed in the Retiree Eligibility section, or one of the requirements listed below to be eligible for HRA Contributions, provided the Retiree purchases coverage through ViaBenefits** or, if he or she is under the age of 65, through a public marketplace exchange. Part-time employees are not eligible to participate in the HRA upon Retirement.

1. Age 55 or older with at least 20 years of Continuous Service
2. Age 62 or older with at least 10 years of Continuous Service
3. Age plus Continuous Service equals 85 or more
4. Age 45 or older with 20 or more years of Continuous service and who resigns for cause or is discharged for reasons that are not the fault of the Employee
5. Was represented under Locals 333, 338, 339 of the Utility Workers Union of America on December 31, 2000, and consolidated into Local 369 on January 1, 2001, and has age Plus Continuous Service years totaling 75 or more years (“Rule of 75”)
6. Eligible and approved for “Disability Retirement” as a Legacy NSTAR Retiree

#### **Employees Represented by Local 12004**

The Eligibility for HRA Contributions chapter of *the Eversource Group Health and Welfare Retiree Benefit Plan*, includes a section titled, Retiree Eligibility. There is also a section titled, Employees Represented by Local 12004, which summarizes additional eligibility. Language in this section states that Retirees may meet additional requirements to be eligible for benefits under the HRA.

To clarify, Employees Represented by Local 12004 are required to meet only one of the requirements listed in either the Retiree Eligibility section, OR the Employees Represented by Local 12004 section, to qualify for HRA Contributions. The Employees Represented by Local 12004 section is rewritten and is amended as follows (changes are highlighted in bold):

Retirees who were represented by Local 12004 of the United Steelworkers while employed by a Participating Company and who terminate employment with the Participating Company on January 1, 2017 or after, **must meet one of the eligibility requirements listed in the Retiree Eligibility section, or one of the requirements listed below to be eligible for HRA Contributions**, provided he or she purchases coverage through ViaBenefits or, if under the age of 65, through a public marketplace exchange.

1. Age 55 or older with at least 20 years of Continuous Service
2. Age 62 or older with at least 10 years of Continuous Service
3. Age plus Continuous Service equals 85 or more
4. Age 45 or older with 20 or more years of Continuous service and who resigns for cause or is discharged for reasons that are not the fault of the Employee

## ViaBenefits Access (formerly known as OneExchange Access)

The ViaBenefits Access chapter, of *the Eversource Group Health and Welfare Retiree Benefit Plan*, includes a section titled, Purchasing Coverage through ViaBenefits. The following amendment is made to this section to clarify that Eligible Employees receive a retirement kit from Eversource, with instructions on how to purchase coverage and establish their HRA. Additionally, new language is added to clarify how Participants under age 65, residing in certain states, will purchase medical coverage. Changes are highlighted in bold.

### **Purchasing Coverage through ViaBenefits**

To be eligible to enroll in the HRA, the Retiree must purchase medical coverage through ViaBenefits or, for Participants who are under age 65, through ViaBenefits or through a public marketplace exchange (**MA, RI, and VT residents see below**). To access ViaBenefits and purchase coverage, a Participant must contact ViaBenefits directly through their website at <https://my.viabenefits.com/eversource> or by telephone at 855-885-5730, for a Medicare-eligible Retiree; and at 855-885-5757 or their website at <https://marketplace.viabenefits.com/eversource> for a non-Medicare eligible Retiree.

**Newly eligible Retirees will receive a personalized retirement kit from Eversource. The kit will provide the Retiree with a summary of their eligibility for retirement benefits, as well as information on how to contact ViaBenefits for assistance in electing applicable benefits for themselves and their Eligible Dependents. The newly eligible Retiree (or surviving Spouse of a deceased Retiree) should complete the enrollment process with ViaBenefits at least 30 days prior to their Retirement Date to avoid a gap in coverage. Retirees are advised to begin their enrollment at least 60 days before their planned Retirement Date.**

If the Retiree or surviving Spouse does not make a timely election, it is assumed all coverage is waived by the Retiree or surviving Spouse. The next opportunity to enroll in coverage would be at a future open enrollment period unless the Retiree experiences a Qualifying Status Change Event. In this case, the Retiree or surviving Spouse should contact the Plan Administrator within 30 days of the event.

Individuals who do not opt into the HRA and enroll in medical coverage by age 65 will not have the opportunity to enroll in the HRA (nor will they be eligible for Benefit Credits) at a later time. Refer to the *Eligibility for HRA Contributions* and *the Enrollment in the HRA* sections for additional information.

### **Purchasing Coverage Under Age 65 – Residents in MA, RI, and VT**

**Participants under age 65, who reside in MA, RI, or VT, will enroll in medical coverage through their state exchange or directly through a private insurance carrier. After the Participant enrolls in a non-group medical plan, he or she must contact ViaBenefits and request to “Opt In” to their HRA. Participants can contact ViaBenefits if they have questions regarding the enrollment process with the state exchanges. Participants age 65 or older who reside in MA, RI, or VT, must enroll in a plan through ViaBenefits.**

**State Exchange websites for MA, RI, and VT:**

**MA:** <https://www.mahix.org/individual/>

**RI:** <https://healthsourceri.com>

**VT:** <https://portal.healthconnect.vermont.gov>

## Plan Funding

### **Contributions to the Retiree HRA Accounts**

The Plan Funding chapter, of the *Eversource Group Health and Welfare Retiree Benefit Plan*, includes a section titled, Contributions to the Retiree HRA Accounts. Within this section, the following two sentences are amended, and the changes are highlighted in bold. All other language in this section remains the same.

Benefit Credits are only available to (i) Medicare eligible Participants who enroll in a medical coverage through ViaBenefits; and (ii) non-Medicare eligible Participants who enroll in medical coverage (through ViaBenefits or through a public marketplace exchange) and provide evidence of enrollment **in a non-group medical plan**. Benefit Credits to the HRA and access to any unused funds in the HRA will cease at the time a Participant fails to purchase medical coverage as required for participation in the HRA. Retirees who are less than age 55 are not eligible for Benefit Credits, **except for Employees represented by Local 369 who are eligible and approved for a Disability Retirement**.

## Enrollment in the HRA

### **Eligible Expenses**

In the *Eversource Group Health and Welfare Retiree Benefit Plan* – Enrollment in the HRA chapter – the following is added to the Eligible Expenses section.

Many Over-the-Counter (OTC) healthcare products are now considered eligible expenses under HRAs and no longer require a prescription. This *permanent* change is effective as of January 1, 2020. Here are just a few examples of OTC expenses that are now eligible:

- Pain relievers
- Cold, flu and allergy products
- Heartburn medications
- Laxatives or stool softeners
- Ointments for cuts, burns or rashes
- Feminine products

Nutritional supplements, herbal remedies, and most vitamins (except prenatal) are not considered drugs or medication by the Food and Drug Administration (FDA). These items still require a doctor's note or prescription for reimbursement.

## Temporary COVID-19 Pandemic Benefits Information

In accordance with the Coronavirus Aid, Relief and Economic Security Act (CARES Act), the *Eversource Group Health and Welfare Retiree Benefit Plan* is amended to reflect the temporary extension of deadlines to elect COBRA, make COBRA payments and file benefit claims, appeals and external review requests during the "Outbreak Period."

The Outbreak Period is defined as the period beginning March 1, 2020 and ending sixty days (60) days **after** the declared National Emergency Period end date, subject to the statutory duration limitation in ERISA section 518 and Section 7508 of the Code. The Outbreak Period is disregarded when determining the election deadlines; however, any extension of a deadline due to disregarding the Outbreak Period is limited to the earlier of:

- One year from the date the Participant would have been required to request enrollment; or
- The end of the applicable election period that recommences after the end date of the Outbreak Period (i.e., 60 days after the announced end of the National Emergency)

***Accordingly, any deadline relief may not exceed one year.***

Extended Deadlines are provided for the following:

- 1) Temporary COBRA Enrollment and Payment Extensions; and
- 2) Filing Claims and Appeals that occur during the Outbreak Period

These extensions are explained below.

### **Temporary COBRA Enrollment and Payment Extensions**

The Department of Labor (DOL) has temporarily extended the deadline to elect COBRA and submit payments during the COVID-19 pandemic. Generally, a Qualified Beneficiary has 60 days to elect COBRA coverage, and an additional 45 days to make the initial COBRA payment. The temporary extension disregards the Outbreak Period (or one year, if shorter) for the purposes of determining the COBRA election and payment deadlines.

Example:

COBRA Election:

If a Qualified Beneficiary is eligible to elect COBRA on June 1, 2020, the individual would have until July 30, 2021 to make his election (60 days after the one-year anniversary of when the election period would have started). Assuming the Qualified Beneficiary elects COBRA on July 30, 2021, his COBRA coverage effective date is retroactive to June 1, 2020.

COBRA Payment:

If the Qualified Beneficiary elects COBRA on July 30, 2021, the individual's initial payment would typically be due by September 15, 2021 (45 days after election). However, if the Outbreak Period continues through September 2021, the due date for the initial COBRA premium is also extended. In this case, the initial premium payment would be due by September 15, 2022 (one year and 45 days after the COBRA election) or 45 days after the end of the outbreak period if sooner).

Note, if the Outbreak Period ends before the one-year anniversary of the initial deadline to elect COBRA, the period to elect and pay for COBRA may be shorter.

Since the end date of the Outbreak Period is unknown, Qualified Beneficiaries are encouraged to make COBRA payments on a monthly basis if they are able, to avoid having to pay a large sum after the end of the Outbreak Period retroactive to the original COBRA effective date or the month for which such Qualified Beneficiary submitted their last payment.

### **Temporary Claims Submission and Appeals Deadline Extension**

The Department of Labor (DOL) has temporarily extended the deadline for Participants to submit claims or appeals for benefits. If the normal deadline to submit a claim or appeal falls within the Outbreak Period, a Participant will have additional time to submit his or her claim or appeal. The Outbreak Period is disregarded for up to one year when determining deadlines for filing claims submission and appeals of adverse benefit determinations.

*This SMM is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974, as amended, and does not include all details of the Plan. In the event of a conflict between this SMM and the official benefit plan documents, summary plan descriptions, carrier documents, insurance contracts or personnel policy statements ("Documents"), the Documents will govern and control. As in the past, Eversource Energy and its affiliates reserves the right to modify, amend, suspend or terminate their benefit plans and programs and any of the provisions thereof at any time and for any reason with respect to any current or former employee, dependent or beneficiary, with or without notice, on either a retrospective or a prospective basis. You should take the time to read this SMM carefully and keep it with the Plan Document and Summary Plan Description that is posted on ViaBenefits' website and that was distributed to you. If you need another copy of the Plan Document and Summary Plan Description, or if you have any questions regarding the changes made to the Plan, please contact Eversource's HRConnect Line for Retirees at 888-232-6236.*