

New Contact for Benefits Administration

Effective July 24, 2015, Pacific Gas and Electric Company (PG&E) introduced a new partner for benefits administration.

The following print version of content from the Summary of Benefits Handbook (the summary plan description (“SPD”)) includes references to the old benefits administration team. (The SPD website has been updated, but not the print version of the SPD.)

Where the following pages refer to the HR Service Center, you should use the following contacts, instead of the HR Service Center:

- **PG&E Benefits Service Center at 1-866-271-8144**
(open weekdays from 7:30 a.m. to 5 p.m. Pacific time)
- Mercer BenefitsCentral, accessible via:
 - PG&E@Work For Me (if on the PG&E network) or
 - mypgebenefits.com (for those outside the network).

Other Resources

In addition to the PG&E Benefits Service Center and Mercer BenefitsCentral, you have two other important benefits and human resource contacts that are not changing:

- **PG&E Pension Call Center** – Xerox is still providing benefits administration for the retirement plans. Contact them online at <https://pgepensioncenter.com> or call **1-800-700-0057** Monday through Friday from 7:30 a.m. to 3:30 p.m. and.
- **HR Service Center** – While Mercer administers most benefits other than retirement, the HR Service Center will still help you with questions about your job title, classification or changing your name or contact information. Contact them at **hrbenefitsquestions@exchange.pge.com**, or call **1-800-788-2363** Monday through Friday from 7:30 a.m. to 5 p.m. Pacific time.



Work/Life Benefits

This section covers work/life benefits that are available to eligible employees of the Company. Eligible employees are defined in the description of each program. These benefits include:

- **Adoption Expense Reimbursement Program:** The program provides employees up to \$2,000 for reimbursement of eligible expenses related to the adoption of children under the age of 18, including stepchildren.
- **Antiviral Program Plan:** The plan protects the health of our employees by providing antiviral flu medication to employees in positions that are critical to our obligation to serve our customers and to ensure continuity of our operations.
- **Commuter Transit Program:** Provides you with the opportunity to purchase transit passes and pay for certain parking expenses with pre-tax contributions.
- **Employee Discount:** Pacific Gas and Electric Company offers its employees a 25% discount on Pacific Gas and Electric Company-supplied gas for an employee's primary residence (domestic use only). The discount for PG&E supplied electric service is 25% discount on the full Tier 1 rate plus 25% of the charges for all usage in excess of baseline calculated using the Tier 2 rate.
- **Legal/Financial Solutions (ValueOptions):** Legal/Financial Solutions are available through the Company's Employee Assistance Program (EAP). If legal advice is needed, you can speak with a licensed attorney by telephone or in person. If financial advice is needed, you can speak with a certified financial advisor by telephone.
- **PG&E Children's Center:** The Children's Center, located at 77 Beale Street in San Francisco, provides day care for children ranging from six weeks to five years of age.
- **Tuition Refund Program:** The Tuition Refund Program allows you the opportunity to enroll in approved courses to support your educational goals. These approved courses are designed to assist you in performing your current duties in the most productive manner possible and to help enable you to assume new duties in the future.
- **Wellness Program:** The Wellness Program is a broad-based collaborative corporate initiative which assists employees and their families to improve their health through education and programs designed to facilitate health and well-being.
- **Work/Life Program (ValueOptions):** The Work/Life program, administered by ValueOptions (VO), provides information and assistance in locating quality child care or elder care services locally and nationwide. Additional Work/Life resources are available.

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Adoption Expense Reimbursement Program

Pacific Gas and Electric Company, and PG&E Corporation and its covered affiliates (referred to collectively as the "Company" in this section), offers the Adoption Expense Reimbursement program. The PG&E Adoption Expense Reimbursement Program provides employees up to \$2,000 for reimbursement of eligible expenses related to the adoption of children under the age of 18, including stepchildren. There is no limit on the number of adoptions eligible for reimbursement per employee. However, if both parents are Company employees, only one employee can apply for reimbursement for any single adoption. In addition, if one parent is a Company employee and his/her spouse/registered domestic partner works for a different employer who also offers an adoption expense program, the programs will be coordinated so that the combined reimbursement from both employers will not exceed 100% of the total allowable expenses incurred.

Eligibility

All employees who have completed six months of employment and who are on active payroll or are on an approved leave of absence when the adoption is made final are eligible to participate in the Adoption Expense Reimbursement Program. The Adoption Expense Reimbursement Application must be submitted within one year of the date of the final order.

You and your spouse/registered domestic partners and dependents are not eligible for the Adoption Expense Reimbursement Program if you are an intern, a contract or agency worker, a hiring hall employee, or a retired employee. Intermittent employees and other temporary employees who are not expected to become regular employees are also not eligible for coverage.

What the Program Covers

Eligible expenses include legal, court, adoption agency and placement fees, medical expenses for the adopted child which are not covered by a medical plan, and transportation expenses associated with picking up the child. Effective August 2011, eligible expenses are expanded to include surrogacy arrangements once a point has been reached in the surrogacy-related legal process when the employee's parental role and responsibility has been affirmatively recognized or ordered by the court. Eligible expenses for the income tax credit may differ (see "Income Tax Credit," below).

Income Tax Credit

You may be able to take advantage of both an income tax credit and the Adoption Expense Reimbursement Program for qualified adoption expenses paid or incurred by you in connection with the adoption of an eligible child. However, you may not claim both an income tax credit and a reimbursement for the same expense. Qualified adoption expenses generally include adoption fees, court costs, attorney's fees, and traveling expenses.

Check with your tax advisor for more details.

How to Apply

Before submitting your Adoption Expense Reimbursement Application, you may want to consult with your tax advisor to determine how to take maximum advantage of both the tax credit and the reimbursement program.

You can access a copy of the Adoption Expense Reimbursement Application online from the **Adoption Reimbursement** section of the PG&E@Work intranet or you can contact the HR Service Center at Company extension 8-223-4357, externally at 415-973-HELP (415-973-4357) or toll-free at 800-788-2363.

Completed applications should be sent via Company mail to: Adoption Expense Reimbursement Program; 1850 Gateway Blvd., 7th Floor; Concord, CA 94520.

Claim Reimbursement

Once your application has been received and approved, your application will be processed within four weeks. The amount of your reimbursement will be reflected in your regular paycheck. Current laws require that adoption benefits in the form of cash assistance are subject to the state and federal income tax regulations.

Claims and Appeals

Claims

If you have a claim regarding a reimbursement relating to expenses, fees or other claims relating to the Adoption Expense Reimbursement Program, you can file a claim for benefits to the Benefits Department by writing to:

Pacific Gas and Electric Company
Benefits Department
Plan Administrator Claims
1850 Gateway Blvd., 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written claim for benefits; you may submit written comments, documents, records and other information relating to your claim. Please note, however, that it is the obligation of the Benefits Department to administer the Plan consistently in accordance with the provisions of the Plan.

If the Benefits Department denies your claim, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a description of any additional material or information, if any, that is necessary for you to perfect the claim and an explanation of why such material or information is necessary; and
- a description of the Plan's review procedures and the time limits applicable to such procedures.

The Benefits Department will respond to you within a reasonable period of time, but not more than 60 days after the Benefits Department's receipt of your claim unless, due to special circumstances, the Benefits Department requires additional time to respond, up to another 60 days. If an extension of time is required, the Benefits Department will notify you within the initial 60 days of the special circumstances requiring the extension and when the Benefits Department expects to render its decision.

Appeals

If you are not satisfied with the Benefits Department's decision, you may submit a written appeal to the Employee Benefit Appeals Committee (EBAC), stating the reasons for your appeal and enclosing all supporting documentation. Please note: Your appeal to EBAC must be received by EBAC within 90 days of your receipt of notice that your claim has been denied by the Plan Administrator.

Send your appeal to:

Pacific Gas and Electric Company
Benefits Department
EBAC Appeals
1850 Gateway Blvd, 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written appeal; you may submit written comments, documents, records and other information relating to your claim. You may also request, free of charge, reasonable access to, or copies of, all documents, records and other information relevant to your claim for benefits. The EBAC review of your appeal will take into account all comments, documents, records and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered at the initial benefit determination.

You will receive a final ruling from EBAC within a reasonable period of time, but not more than 60 days after EBAC's receipt of your appeal unless, due to special circumstances, EBAC requires additional time to respond, up to another 60 days. If an extension of time is required, EBAC will notify you within the initial 60 days of the special circumstances requiring the extension and when EBAC expects to render its decision.

If EBAC denies your appeal, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits; and
- an explanation of any voluntary appeal procedures offered by the Plan and your right to obtain information about such procedures.

Antiviral Program Plan

Pacific Gas and Electric Company, and PG&E Corporation and its covered affiliates, (referred to collectively as the "Company" in this section), offers the Antiviral Program Plan (referred to under this topic as "Plan"). The Plan is designed to protect the health of our employees by providing antiviral flu medication to employees in positions that are critical to our obligation to serve our customers in critical positions and to ensure continuity of our operations during a significant public health event by providing antiviral medications to employees in positions that are critical to our obligation to serve our customers.

Eligibility, Participation and Cost

You are eligible to participate in the Plan if you receive written notice from the Company that you have been designated as an employee in a job function that is critical to our obligation to serve our customers. Eligibility is determined for one distribution of an antiviral medication only.

Participation

Participation is voluntary. If you receive notice that you are eligible for the Plan and you want to participate, you must:

- complete and submit a health assessment, and
- complete an evaluation with a physician which may be conducted by telephone; and
- receive written determination that you are qualified to receive the antiviral medication.

The health assessment, physician evaluation, and written determination are performed by a confidential third-party vendor. Information about the third-party vendor will be provided when you are determined to be eligible to participate. Once the vendor has received information on your eligibility has been confirmed, a prescription will be issued and the medication will be shipped free of charge to your home address.

Cost of Coverage

The Company pays the full cost of coverage under the Plan.

Health Information Privacy and Data Security

The Company and its health plan partners are committed to protecting the privacy and confidentiality of the health information for eligible employees. For additional information, see to "Health Information Privacy and Data Security" in the *Rules, Regulations & Administrative Information* section.

Claims and Appeals

Claims

If you have a claim relating to enrollment, fees or other claims relating to the Antiviral Program Plan, you can file a claim for benefits to the Plan Administrator by writing to:

Pacific Gas and Electric Company
Benefits Department
Plan Administrator Claims
1850 Gateway Blvd, 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written claim for benefits; you may submit written comments, documents, records and other information relating to your claim. Please note, however, that it is the obligation of the Benefits Department to administer the Plan consistently in accordance with the provisions of the Plan.

If the Benefits Department denies your claim, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary;
- a description of the Plan's review procedures and the time limits applicable to such procedures; and
- a statement of your right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on review.

The Benefits Department will respond to you within a reasonable period of time, but not more than 15 days after the Benefits Department's receipt of your claim unless, due to special circumstances, the Benefits Department requires additional time to respond, up to another 15 days. If an extension of time is required, the Benefits Department will notify you within the initial 15 days of the special circumstances requiring the extension and when the Benefits Department expects to render its decision.

Appeals

If you are not satisfied with the Benefits Department's decision, you may submit a written appeal to the Employee Benefit Appeals Committee (EBAC), stating the reasons for your appeal and enclosing all supporting documentation. Please note: Your appeal to EBAC must be received by EBAC within 180 days of your receipt of notice that your claim has been denied by the Plan Administrator.

Send your appeal to:

Pacific Gas and Electric Company
Benefits Department
EBAC Appeals
1850 Gateway Blvd., 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written appeal; you may submit written comments, documents, records and other information relating to your claim. You may also request, free of charge, reasonable access to, or copies of, all documents, records and other information relevant to your claim for benefits. The EBAC review of your appeal will take into account all comments, documents, records and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered at the initial benefit determination.

You will receive a final ruling from EBAC within a reasonable period of time, but not more than 30 days after EBAC's receipt of your appeal.

If EBAC denies your appeal, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits; and
- a statement of your right to bring a civil action under section 502(a) of ERISA.

Commuter Transit Program

Pacific Gas and Electric Company, PG&E Corporation and its covered affiliates (referred to collectively as the “Company” in this section), offers its employees the opportunity to purchase transit passes and pay for certain parking expenses with pre-tax contributions through the Commuter Transit Program. The program is under the management of payroll and is administered by a third party, ADP, Inc. For additional information about the program you can contact ADP, Inc. at 800-654-6695. Information is also available from the Payroll Department and on their website:

<http://pgeatwork/Finance/Controller/PS/Payroll/default.htm>

The Commuter Transit Program is a Company practice and is not subject to employee benefits regulations including, but not limited to, ERISA.

Eligibility

All employees of the Company except temporary employees, summer hires or contract, agency, leased or retired employees are eligible to participate in the Commuter Transit Program. In order to participate, you must enroll online. To enroll online go to the ADP website: www.flexdirect.adp.com to register. Once you register, you will be able to place your future transit or parking orders.

Benefits

You must elect to participate or change your participation no later than the fifth calendar day of any month in order to receive transit benefits for the following month. If you select recurring orders, the options you elect will remain the same from month to month until you change or cancel your order

Based on IRS regulations, the maximum pre-tax contributions you may make each month toward the cost of eligible transit expenses are:

- Mass Transit: \$230
- Parking: \$230

These limits may be updated periodically by the IRS.

Eligible transit expenses include the costs for:

- BART tickets,
- Muni Fast Pass,
- Passes, vouchers, or tickets for other subways, metros, buses, trains or ferries,
- Vanpooling in a qualified commuter highway vehicle, and
- Parking at or near your company work location or where you board a transit system.

Forfeitures

Parking claims for reimbursement not submitted within 12 months of the date incurred are not eligible for reimbursement. Under IRS regulations, you may only be reimbursed for eligible expenses incurred before your retirement or termination date. If you retire or your employment with the Company terminates, voluntarily or involuntarily, you have 90 days after the date employment ends to submit your claim for eligible expenses incurred while you were an active employee. Any funds left in your account after the claims filing deadline will be forfeited.

Employee Discount

Pacific Gas and Electric Company offers its employees a 25% discount on Pacific Gas and Electric Company-supplied gas for an employee's primary residence (domestic use only). The discount for PG&E supplied electric service is 25% discount on the full Tier 1 rate, plus 25% of the charges for all usage in excess of baseline calculated using the Tier 2 rate.

You Must Call

It is your responsibility to contact the Contact Center at 800-743-5000 to request the rate. The employee rate is not automatic.

The Employee Discount is a Pacific Gas and Electric Company practice and is not subject to employee benefits regulations including, but not limited to, ERISA.

Eligibility

You are eligible for this discount if you are an employee of Pacific Gas and Electric Company and you have completed six months of continuous service and attained regular status. (This includes employees on Military Leave.)

In order to receive this benefit you must:

- live within the Pacific Gas and Electric Company's service territory, and
- have the service in your name at your primary residence.

An employee is eligible to receive employee rates only at the employee's principal residence. However, a General Construction employee or other employee similarly required to be away from his/her principal residence on PG&E work assignment is eligible for the discount while occupying a second residence.

Employees who are eligible for the discount under residential rate, and who have two separate meters providing residential service to their principal residence, may receive the employee rate discount on both services. For example, one meter serves the home and the second meter serves a domestic well pump.

Where two or more PG&E Company employees share the same, single-metered, primary residence, only one employee rate discount may be claimed for that residence. Employees residing in such a shared residence who are not the customer of record for that residence may not apply for an employee discount at an alternate residence, which is not their primary residence.

You are also eligible for this discount if you are a qualified pensioner of Pacific Gas and Electric Company. A qualified pensioner is any employee who worked for the Company and retired at the age of 55 or greater. Employees who retire from PG&E Corporation are not entitled to the employee discount.

You are not eligible for benefits if you are a summer hire, summer technical intern, contract employee, agency employee, or leased employee. Intermittent employees and other temporary employees who are not expected to become regular employees are also not eligible for coverage. In addition, you are not eligible if you are an employee of:

- any subsidiary of Pacific Gas and Electric Company;
- any affiliated company; or
- PG&E Corporation or any affiliated company of PG&E Corporation.

When an employee's employment with the Company is terminated for a reason other than retirement, the Human Resource department shall immediately notify Customer Billing, which shall remove the employee's residence from residential rates effective on the date employment is terminated. This includes termination of employment with the Company prior to rehire as an employee of the PG&E Corporation or one of its non-utility subsidiaries.

Requesting the Discount and Change of Residence

You must call the Contact Center at 800-743-5000 to:

- Request the discount for the first time, or
- Transfer the discount to a new location.

Legal/Financial Solutions (ValueOptions)

Pacific Gas and Electric Company, and PG&E Corporation and its covered affiliates (referred to collectively as the "Company" in this section) offer Legal/Financial Solutions through the Company's Employee Assistance Program (EAP), administered by ValueOptions (VO).

If legal advice is needed, you can speak with a licensed attorney by telephone or in person. If financial advice is needed, you can speak with a certified financial advisor by telephone.

Common legal topics include:

- Alimony/Child Support
- Adoption
- Living Wills
- Powers of Attorney
- Foreclosures

Common financial topics include:

- Savings Strategies
- Debt Management
- Retirement Planning
- Credit Scores

Eligibility

Legal/Financial Solutions is available to all Company employees, their spouses/registered domestic partners and Eligible Dependents.

You and your spouse/registered domestic partner and dependents are not eligible for this benefit if you are a contract or agency worker, a hiring hall employee, or a retired employee. Intermittent employees and other temporary employees who are not expected to become regular employees are also not eligible for coverage.

Cost

Legal Solutions

After your initial call to VO, if further legal services are needed, you can be referred to an attorney in private practice in your area who handles your kind of legal problem. The attorney will provide a 30-minute telephonic or face-to-face consultation at no cost to you. If legal representation is needed beyond the 30 minutes, and you decide to hire the attorney for further services, you will receive a 25 percent discount from the usual hourly rate.

Financial Solutions

After your initial call to VO, you will be referred to a certified financial advisor for assistance. The advisor will provide a telephonic consultation for up to 30 minutes at no cost to you.

How to Use Legal/Financial Solutions

To request legal or financial services, simply call the toll-free EAP Hotline at 888-445-4436. A counselor will assess your needs and connect you with an attorney or financial advisor as appropriate. Exclusions

The VO-referred attorneys cannot provide legal services for these four matters:

- Employment Issues — Potential legal disputes between employees and employers.
- Corporate Law — Advice on any business or commercial enterprise belonging to you, your spouse or registered domestic partner.
- Second Opinions — Advice on how another attorney is handling a legal matter for you.
- Third-Party Advice — Advice on a question involving someone other than you, your spouse/registered domestic partner, or dependents.

PG&E Children's Center

Pacific Gas and Electric Company, and PG&E Corporation and its covered affiliates, (referred to collectively as the "Company" in this section), offers the PG&E Children's Center. The Children's Center, located at 77 Beale Street in San Francisco, provides day care for children ranging from six weeks to five years of age. The Children's Center is managed by an external vendor, Bright Horizons Family Solutions.

Eligibility and Enrollment

The Children's Center is open for use by children of all Bargaining Unit employees who have a regularly scheduled work week of at least 40 hours and who work in the San Francisco General Office complex and surrounding offices.

You are not eligible for the Children's Center benefit if you are an intern, a contract or agency worker, a hiring hall employee, or a retired employee. Intermittent employees and other temporary employees who are not expected to become regular employees are also not eligible for coverage.

Enrollment

If you are eligible to use the Children's Center, call the Center at 415-972-5535, for an application. Send your completed application via Company mail to the Center's Director, 77 Beale Street, 2nd Floor, San Francisco. Once your application is received, it will be included in the enrollment lottery list, which is used to award vacant spaces in the Center.

The Lottery System

A lottery is held as soon as possible after a space for a particular age level becomes available at the Center. Spaces become available when pre-school age children leave the Center to attend kindergarten or when a family decides to withdraw their child(ren) for other reasons. Additional openings are also created throughout the year as children progress and are transitioned into a different age group.

How Space Is Allocated

The allocation of spaces is based on the percentage of employees in each employee category (Management, Administrative & Technical, IBEW Bargaining Unit and ESC Bargaining Unit) who work in downtown San Francisco. Spaces are non-transferable and cannot be shared. To ensure parity, the lottery draws are pulled in the following order:

- The out-of-parity employee categories;
- The sibling list; then
- The general application list.

Claims and Appeals

Claims and Appeals Relating to Disenrollment

Claims

If you have a claim involving disenrollment of a child in the Children's Center, your first step as a parent or guardian is to submit a written claim in a letter within ten days of receipt of the Center Director's notice to withdraw the child from the Center. Please send your claim letter to:

Bright Horizons Family Solutions
200 Talcott Avenue South
Watertown, Massachusetts 02472

No special form or format is required in submitting a written claim. Within thirty (30) days of receipt of your claim, Bright Horizons will send you a written decision.

If Bright Horizons denies your claim, you will be provided with:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary;
- a description of the Plan's review procedures and the time limits applicable to such procedures; and
- a statement of your right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on review.

Appeals

If Bright Horizons denies your claim, you may submit a written appeal to the Plan Administrator, stating the reasons for your appeal and enclosing all supporting documentation. Your appeal to the Plan Administrator must be received within 60 days of your receipt of notice that your claim has been denied by Bright Horizons.

Send your appeal to:

Pacific Gas and Electric Company
Benefits Department
Plan Administrator Appeals
1850 Gateway Blvd., 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written appeal; you may submit written comments, documents, records and other information relating to your claim. You may also request, free of charge, reasonable access to, or copies of, all documents, records and other information relevant to your claim for benefits. The Benefits Department's review of your appeal will take into account all comments, documents, records and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered in the initial benefit determination. Please note, however, that it is the obligation of the Benefits Department to administer the Plan consistently in accordance with the provisions of the Plan.

If your appeal is denied, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits;
- an explanation of any voluntary appeal procedures offered by the Plan and your right to obtain information about such procedures; and
- a statement of your right to bring a civil action under section 502(a) of ERISA.

You will receive a final ruling from the Benefits Department within a reasonable period of time, but not more than 60 days after the Benefits Department's receipt of your appeal unless, due to special circumstances, the Benefits Department requires additional time to respond, up to another 60 days. If an extension of time is required, the Benefits Department will notify you within the initial 60 days of the special circumstances requiring the extension and when the Benefits Department expects to render its decision.

Claims and Appeals Relating to Enrollment, Fees or Other Claims

Claims

If you have a claim relating to enrollment, fees or other claims relating to the Children's Center, you can file a claim for benefits to the Plan Administrator by writing to:

Pacific Gas and Electric Company
Benefits Department
Plan Administrator Claims
1850 Gateway Blvd, 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written claim for benefits; you may submit written comments, documents, records and other information relating to your claim. Please note, however, that it is the obligation of the Benefits Department to administer the Plan consistently in accordance with the provisions of the Plan.

If the Benefits Department denies your claim, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary;
- a description of the Plan's review procedures and the time limits applicable to such procedures; and
- a statement of your right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on review.

The Benefits Department will respond to you within a reasonable period of time, but not more than 90 days after the Benefits Department's receipt of your claim unless, due to special circumstances, the Benefits Department requires additional time to respond, up to another 90 days. If an extension of time is required, the Benefits Department will notify you within the initial 90 days of the special circumstances requiring the extension and when the Benefits Department expects to render its decision.

Appeals

If you are not satisfied with the Benefits Department's decision, you may submit a written appeal to the Employee Benefit Appeals Committee (EBAC), stating the reasons for your appeal and enclosing all supporting documentation. Please note: Your appeal to EBAC must be received by EBAC within 60 days of your receipt of notice that your claim has been denied by the Plan Administrator.

Send your appeal to:

Pacific Gas and Electric Company
Benefits Department
EBAC Appeals
1850 Gateway Blvd., 7th Floor
Concord, CA 94520

No special form or format is required in submitting a written appeal; you may submit written comments, documents, records and other information relating to your claim. You may also request, free of charge, reasonable access to, or copies of, all documents, records and other information relevant to your claim for benefits. The EBAC review of your appeal will take into account all comments, documents, records and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered at the initial benefit determination.

You will receive a final ruling from EBAC within a reasonable period of time, but not more than 60 days after EBAC's receipt of your appeal unless, due to special circumstances, EBAC requires additional time to respond, up to another 60 days. If an extension of time is required, EBAC will notify you within the initial 60 days of the special circumstances requiring the extension and when EBAC expects to render its decision.

If EBAC denies your appeal, you will receive a written response which will include:

- the specific reason(s) for the denial of the claim;
- a reference to the specific Plan provision(s) on which the denial is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits; and
- a statement of your right to bring a civil action under section 502(a) of ERISA.

Tuition Refund Program

The Pacific Gas and Electric Company, and PG&E Corporation and its covered affiliates (referred to collectively as the "Company" in this section), offers the Tuition Refund Program. The Tuition Refund Program allows you the opportunity to enroll in approved courses. These approved courses are designed to assist you in performing your current duties in the most productive manner possible and to help enable you to assume new duties in the future.

The Tuition Refund Program is a Company practice and is not subject to employee benefits regulations including, but not limited to, ERISA.

To view the entire Tuition Refund Program guidelines online, go to **Tuition Refund Program** on the PG&E@Work intranet.

Contact Information

If you have questions about your eligibility to participate in the Tuition Refund Program or about your application, payment in advance, textbook reimbursement, or employee records, you should contact the Tuition Refund Program Office. The contact information is:

- Tuition Refund Helpline: 925-459-8013
- Email: pgetuition@pge.com

Effective November 21, 2011, administration of the Tuition Refund Program will migrate to EdLink Corporation:

- Tuition Refund Helpline: 888-718-2235
- Email: PGETuition@edlinktuition.com

Eligibility

Full-time employees on the active payroll are eligible to utilize the Tuition Refund Program after completing six months of continuous service and attaining regular status. Eligibility must be maintained throughout the duration of the course(s).

You are not eligible for Tuition Refund Program benefits if you are a part-time employee, temporary employee, summer hire, a summer technical intern, a contract, agency, or leased employee, a hiring hall employee, a retired employee, or an employee covered in an apprentice classification covered by the provisions of the Master Apprenticeship Agreement.

Tuition Refund Application

Applications must be completed online via the **Tuition Refund Program** section of the PG&E@Work intranet or you can call the HR Service Center at company extension 8-223-4357, or externally at 415-973-HELP (415-973-4357) or 800-788-2363.

Work/Life Benefits

When you use the on-line application process, your application automatically routes to EdLink for a preliminary review and then to your respective supervisor for approval.

Paper applications are available for those employees who do not have access to a computer. You may request a paper application by calling the Tuition Refund Program Helpline at 925-459-8013. If you use the paper process, your completed application, including your supervisor's signature, must be sent to:

Company mail:
1850 Gateway Blvd.
7th Floor, Concord

U.S. Mail:
1850 Gateway Blvd.
7th Floor
Concord, CA 94520

If you prefer, you may fax your completed application to the Tuition Refund Program Office at:

925-459-7331

Effective November 21, 2011, you must fax your completed application to EdLink at:

888-718-2235

Course Approval Criteria

Courses must be either job-related or career-related:

- Job-related: Related to knowledge and skills useful for the employee's present job or helps improve the employee's present job performance
- Career-related: Related to future career objectives with PG&E or qualifies the employee for a new job with PG&E

Only courses offered by accredited institutions (or "schools") are reimbursable by the Program. Institutions offering courses submitted to the Program must be accredited by one of the following:

- Western Association of Schools and Colleges or one of its regional counterparts;
- California Department of Education;
- California Private Post-Secondary Education Institution; or
- Distance Education Training Council.

Courses require approval by both EdLink and direct-line management:

- The employee's supervisor (or next-level manager, as appropriate) is responsible for reviewing and approving the course application
- Human Resources reviews and has final approval authority for all applications

Contact the Tuition Refund Program Hotline at 925-459-8013 for more information.

Excluded Programs and Courses of Study

- The Program does not provide reimbursements for educational courses that PG&E determines in its sole discretion are personal to the employee.
- No reimbursement is available for education that involves sports, games, or hobbies unless the education has a reasonable relationship to the business of PG&E (determined by the employee's Director or above and Human Resources), or is required as part of an approved degree program.

Specific Exclusions:

- Certain concentrations of study not relevant to PG&E business or available positions are specifically excluded. This list is illustrative, but not exhaustive: Architecture, Art/Commercial Art, Aviation, Criminal Justice or Law Enforcement, Theology, Law or Legal Assisting, Occupational Therapy, Photography, or Real Estate, Executive MBA programs and Ph.D. degrees. (Refer to Corporation Standard HR-1101S, Section 5.3, for a more comprehensive list.)
- Exceptions are allowed only if the concentration is directly related to the employee's job, as determined by the employee's Director or above and the Human Resources department.
- Individual courses in excluded concentrations may be taken as electives as part of an approved degree program.
- Ph.D. and other advanced degree programs are not covered by the Program unless agreed upon by the employee's Vice President and the Senior Vice President-Human Resources. Approval will be granted only in circumstances where the advanced degree program is job-related and determined to be a business or regulatory necessity.

Certificate Programs:

- All certificate programs are reviewed on a case-by-case basis by the Human Resources department.
- Certificate programs are eligible only if they are job-related, offered by an accredited institution, approved by Human Resources, and fulfill all other Program requirements.

If the course is a certificate course where evidence of successful completion is only awarded by passing an exam, then the employee must pass the exam in order to receive reimbursement.

Tuition Costs Covered

You are eligible for a refund of covered costs which include the following:

- Tuition
- Registration fees
- Laboratory fees
- Textbooks (including taxes, if applicable)

To receive a refund, eligibility must be maintained throughout the duration of the course(s).

Tuition Costs Not Covered

Costs that are not covered include:

- Materials, supplies and equipment
- Shipping and handling charges
- Food
- Lodging
- Transportation
- Examination fees (e.g., GMAT, SAT, PE)
- Parking

Refer to Corporation Standard HR-1101S, Section 5.3, for a more comprehensive list of ineligible costs.

What the Program Will Pay

IBEW- and SEIU-Represented Employees

The Program will pay 75% of covered costs where the institution includes the cost of textbooks and/or supplies in its charges or fees, or in all other cases, 90% of covered costs. Payment is limited to \$5,250 per calendar year.

In no case can payments for a calendar year exceed the respective limit outlined above. Payments are applied to a given calendar year limit based on the start date of the course. You are not eligible for the Tuition Refund Program if you are in a part-time position.

ESC-Represented Employees

The Plan will pay 100% of covered costs. Payment is limited to:

- \$6,000 per calendar year for Engineering, Computer Sciences, Environmental Sciences, and Business courses or degree programs, English as a Second Language (ESL) courses, and foreign language courses for languages which are reflective of our customer base; or
- \$3,000 per calendar year for all other job-or career-related courses or degree programs.

You may incur some tax liability when the payments are for career-related courses or degree programs. Payment amounts for those items above \$5,250 are considered gross income, subject to federal, state, FICA and wage benefit taxes. Payments for job-related courses are not considered taxable income.

In no case can payments for a calendar year exceed \$6,000. Payments are applied to a given calendar year limit based on the start date of the course(s). You are not eligible for the Tuition Refund Program if you are in a part-time position.

Payment Procedure

Immediately after your application is approved, you will receive a Tuition Voucher by e-mail. At this point, an employee has two options available for pre-payment of tuition:

- You may provide the Tuition Voucher to the school and the school sends an invoice for the course tuition directly to the Program Manager. The Program Manager pays the approved amount of tuition directly to the school.
- Alternatively, you may pay for the course upfront and submit proof of payment to the Program Manager. The Program Manager pays the approved amount of tuition to you through a payroll direct deposit or check within 30 days of receipt of the required documentation, separate from regular bi-weekly or monthly payroll.

In all cases where pre-payment does not apply, including textbook purchases, the Program offers direct reimbursement to you:

- The Program Manager pays the approved amount to you through a payroll direct deposit or check within 30 days of receipt of the required documentation for successful completion, separate from regular bi-weekly or monthly payroll.

Upon Completion of Course

- Evidence of successful course completion is required for all courses.
 - A grade of "C" or better for letter graded courses
 - A grade of "Pass" for Pass/Fail courses
 - A letter from the school or a certificate indicating passing performance for non-graded courses
- Evidence of successful completion must be provided to the Program Manager for every course within 30 days of the end of the course, if such evidence has been issued by the school by that time.

- If evidence of course completion has not been issued by the school within 30 days of the end of the course, you must notify the Program Manager by the original deadline. Failure to meet the 30-day deadline with evidence of successful completion or notice that such evidence is unavailable will be treated as an unsuccessful completion.
- If the school has not issued evidence of successful completion within 30 days of the end of the course and you notify the Program Manager of this before the deadline, you must submit evidence of successful completion to the Program Manager within 90 days of the end of the course, without exception. Failure to meet the 90-day deadline with evidence of successful completion will be treated as an unsuccessful completion.

Before November 21, 2011, this proof should be sent to:

Pacific Gas and Electric Company
 Tuition Refund Program Office
 1850 Gateway Blvd., 7th Floor
 Concord, CA 94520

After November 21, 2011, this proof should be submitted to EdLink by following the instructions as provided on the **Tuition Refund Program** website or faxed to:

888-718-2235

Reimbursement of Payments Made in Advance

- Participants must repay the Program for all pre-paid tuition when the requirements for successful completion are not met.
 - If you receive a letter grade lower than a “C” for a letter-graded course, a grade of “Fail” for Pass/Fail courses, or cannot submit a letter from the school or a certificate indicating passing performance for non-graded courses, any pre-paid tuition will be deducted directly from your paycheck or must be paid upon request.
 - In the event of failure to provide evidence of a successful completion by the required deadline, even if the course is otherwise successfully completed, any pre-paid tuition will be deducted from your paycheck or must be paid upon request.
 - If you terminate employment for any reason before the course is completed, you must repay any pre-paid tuition to the Program out of pocket upon request.
- No reimbursement is made for any course or textbook when the requirements for successful completion are not met, or if you terminate employment for any reason before the course is completed.
- Incomplete courses are reimbursed only under unusual circumstances such as:
 - You become disabled
 - Your working hours are changed, preventing completion.
 - You are called for extended jury duty.
 - You are promoted or transferred and move to a geographical area that is beyond a reasonable commute distance.

Note

The participant is responsible for notifying the Program Manager if any of these circumstances apply, and for providing appropriate documentation for the exception.

In all other situations, an incomplete course is considered unsuccessful completion.

Wellness Program

The Pacific Gas and Electric Company, and PG&E Corporation and its covered affiliates (referred to collectively as the “Company” in this section), offers the Wellness Program, a broad-based collaborative corporate initiative which assists its employees and their families to improve their health through education and programs designed to facilitate health and well-being. The Wellness Program also provides health screenings and flu vaccinations for employees throughout the service territory.

Fitness

Active employees and those on LTD can participate in a subsidy and discount program for gym memberships, lifestyle coaching and weight loss through GlobalFit. The program includes a \$50 any-use subsidy, a credit that can be used on any GlobalFit service, except home fitness equipment. Only active employees and those on LTD can use the \$50 subsidy. Discounts for memberships to more than 10,000 fitness centers nationwide (new members only) and the Nutrisystem weight loss program are also available. A Virtual Gym with online exercise videos and tracking tools, Virtual Nutrition Coach and home fitness equipment can be purchased at low cost.

Dependents may purchase GlobalFit programs online through their PG&E-employed family member's registered account. Go to www.globalfit.com/pge or call 800-294-1500 to register or for more information.

Smoking Cessation

Employees and their dependents who are enrolled in a PG&E-sponsored medical plan can participate in Smokeless®, PG&E's free tobacco cessation program. Smokeless® is a proven way to become tobacco-free and is administered in conjunction with the American Institute for Preventive Medicine.

You can enroll in Smokeless® anytime; this program is not part of Open Enrollment. After you enroll, you'll receive one year of unlimited coaching by phone, eight weeks of Nicotine Replacement Therapy (gum or patch), a self-help guide and relaxation CDs or tapes.

Smokeless® has been implemented at more than 3,000 companies, hospitals and government agencies over the last 23 years, resulting in an employee success rate of 45 percent after just one year of participation. To enroll in the free program, call 800-345-2476, ext. 233 (7 a.m. to 2 p.m. Pacific Time) or visit www.healthylife.com/pge.

Work/Life Program

The Company offers the Work/Life Program. The Company-sponsored Work/Life program, administered by ValueOptions (VO), provides information and assistance in locating quality child care or elder care services locally and nationwide. In addition, other Work/Life resources are available.

Contact

Call the following number to access Work Life services: 888-445-4436

Eligibility

The Work/Life program is available to all Company employees and their dependents.

You are not eligible for this program if you are a contract or agency worker, a hiring hall employee or a retired employee.

What the Program Provides

Some of the Work/Life services provided include:

- Telephone counseling to help identify the type of dependent care assistance you need;
- Printed educational materials to guide you in making appropriate dependent care decisions;
- Referrals that have confirmed availability and openings to state-licensed family home day care centers, child care centers, nursery schools, private and public schools, and college and vocational schools; and
- Referrals to nationwide resources on housing, health care, insurance, aging, and financial information for elderly parents.

How to Use the Work/Life Program

To request Work/Life referral services, simply call the toll-free EAP Hotline at 888-445-4436. A counselor will confirm your eligibility and connect you with a Work/Life Specialist.