



YOUR ENROLLMENT GUIDE

IT'S TIME TO
PICK THE
RIGHT PLAN!

Resources to Help You Enroll

This guide tells you:

- How to access enrollment information available on **Your Benefits Resources Center** and what to do when you're there.
- How to make future benefit changes when your life changes.

In addition, be sure to check out:

- The Summaries of Benefits and Coverage (SBC) for the DTE Energy medical plan options that are available to you. You can access these on **Your Benefits Resources Center** at ybr.com/dteenergy in the Knowledge Center.

TAKE
TIME
OUT

Welcome to DTE Energy

It's time to enroll in your DTE Energy benefits. This is your opportunity to choose your DTE Energy benefits, add your dependents to the plan, contribute to a flexible spending account (FSA) or Health Savings Account (HSA) (if applicable), and take other important benefit-related actions.

Benefits are a big purchase for your family, so it pays to be a smart shopper. **The Your Benefits Resources™ Center website** at ybr.com/dteenergy provides you with interactive tools and resources to make it easier to choose the benefits that will meet your needs. Read this guide to learn about your resources, review your options online, take time to understand plan options, and consider your needs for the coming year.

If you wish to enroll, you must act before the deadline. You can change your choices as many times as you wish during the enrollment period, but not after the deadline. **If you miss this chance to enroll, your next opportunity is Open Enrollment, which takes place each fall for the following year's benefits.**

How Do I Enroll?

You will use **Your Benefits Resources Center** to choose your benefits for the coming year. **There are two ways to enroll.**

1 Online at ybr.com/dteenergy

Your Benefits Resources Center features a website with personalized information about your benefit choices and costs, and online tools to make choosing easier.

Here is how to get started:

- Log on at ybr.com/dteenergy anytime, day or night.
- Follow the on-screen instructions, including the pop-up messages you will receive as you make your enrollment choices.
- If you enroll online, you will need to print the online confirmation page showing your elections for your records.

2 By phone at 1-866-899-4DTE (4383)

Customer service representatives are available Monday through Friday, between 9 a.m. and 5 p.m. Eastern time. They can answer questions about coverage or using the website, and they can help you enroll in your benefits. If you enroll by phone, you will receive a confirmation statement in the mail.

If you don't enroll, you will still receive a confirmation in the mail after your enrollment period ends.

Your Enrollment Checklist

Use this checklist as a handy resource on what you need to do when you are ready to choose your benefits.

- Establish a User ID and password. See page 3 for directions.
- Use **Your Benefits Resources Center** at ybr.com/dteenergy to review personalized information about your options and key dates related to your enrollment deadline, and to find tools to help you choose your benefits.
- Review your DTE Energy health and insurance benefit options during your enrollment period and designate your beneficiaries, if applicable.
- Important: If you are adding an eligible dependent, you must provide supporting documentation** (e.g., for a spouse—marriage license and the current year federal tax filing; for a child—hospital birth announcement or birth certificate) by the deadline. **You'll also need to provide Social Security numbers for all dependents you are enrolling or any beneficiaries you are designating.**
- In addition, if you get married or add a child to your family and you want to add dependents during the year, **you must contact Your Benefits Resources Center and provide supporting documentation within 60 days of the event.** Otherwise, you won't be able to enroll your new spouse or dependent for coverage until the next Open Enrollment period.
- If you are waiving coverage(s) for your spouse/same-sex domestic partner and/or child(ren), you must provide supporting documentation (e.g., for a spouse—marriage license and the current year federal tax filing; or for a child—hospital birth announcement or birth certificate) to receive opt-out credits.
- You **must** enroll if you are eligible for and want to contribute to an FSA or HSA, or want to buy vacation days (if eligible).
- Important:** If you participate in an HSA, you cannot enroll in a Healthcare FSA.
- If required, you must answer the Working Spouse and Non-Tobacco Use questions.
- If you enroll online, you'll need to print the online confirmation page showing your elections for your records. If you enroll by phone, you'll receive a confirmation statement in the mail. If you don't enroll, you'll receive a confirmation statement in the mail after your enrollment period ends.
- You'll receive ID cards in the mail several weeks after you enroll.

Enroll Online

Your Benefits Resources Center (ybr.com/dteenergy) is your best source for information about DTE Energy's benefits and the fastest way to enroll. Plus, it's the only way to access the online tools you can use to help you choose the right benefits for you and your family.

Visit the website whenever you need to check your coverage, make a coverage change, or get more information about DTE Energy's benefit plans and how they work.

About Your Password

If you are logging on to the website for the first time, click on the "Are you a new user?" link located below the Logon button. You will need to enter certain information to identify yourself. You will then create a User ID and password of your choice.

You'll also be asked to create security questions that you can use to authenticate and/or reset your password or User ID if needed in the future.

Your password can contain letters, numbers or both, and should be at least six characters long. To help you remember your password, you will also be able to enter a password hint.

You will use the same password when you call. If you need to speak directly with a representative, say the word "representative." You will need to provide some information to identify yourself to the representative. You will not be asked to provide your password to the representative.

Worried About Security?

No problem!

Your Benefits Resources Center uses state-of-the-art technology to ensure that only you have access to your benefits information.

If You Forget Your Password

Reset it online or by phone. If you forget your password, you can reset it online or by phone:

- **Online:** You can request a temporary password by logging on to **Your Benefits Resources Center** at ybr.com/dteenergy. You can have your new password sent to your preferred email address on file, if applicable, within 15 minutes or mailed to your home within three to five business days.
- **Telephone:** You can also complete transactions or request a temporary password by calling **Your Benefits Resources Center** at **1-866-899-4DTE (4383)**. Customer service representatives are available Monday through Friday, between 9 a.m. and 5 p.m. Eastern time.

Note: The first time you log on to **Your Benefits Resources Center** at ybr.com/dteenergy, you'll have the opportunity to set up security questions that allow you to authenticate and reset your password and/or User ID if needed in the future.

Remember: You cannot enroll online without a password.

When Things Change

Be prepared for life events that might have an impact on your benefits.

There are specific rules about when you can change your benefits during the year. After you enroll in (or decline) coverage, your choices will generally stay in effect for the rest of the plan year. However, if you experience a “qualified status change,” you can enroll in new coverage or change your elections during the plan year. This only applies if you report the qualified status change to **Your Benefits Resources Center** and provide the required documentation within 60 days of the event.

Examples of qualified status changes are:

- **Marriage**
- **Birth or adoption of a child**
- **Death of a dependent**
- **Divorce**
- **Move to a new address with a new zip code**

Learn more about qualified status changes and/or update your benefits by visiting **Your Benefits Resources Center** at ybr.com/dteenergy or by calling a customer service representative at **1-866-899-4DTE (4383)**.

We're always here

Your Benefits Resources Center is not just for enrollment. Visit ybr.com/dteenergy throughout the year to find:

- **Your plan details**—Review key features of your health plan whenever you need to.
- **Medical providers in your area**—Quickly and conveniently locate doctors, dentists and vision care providers who meet your search criteria.

If you elect medical coverage through DTE Energy, your medical and prescription drug claims information will be provided to our third-party wellness and health management vendors. Keep in mind, your information will only be used to assist these vendors in managing your health. Your specific health information will be held in confidence, and will not be accessible to DTE Energy, or any of its employees.