

Your Guide to
Total Rewards
at FirstEnergy

A comprehensive package of compensation,
employee benefits and retirement rewards.

For Non-Bargaining Employees

In this guide:

pg. 3 **Pay and Performance**

FirstEnergy's total compensation program rewards employees for their role in the success of our business. We support a pay-for-performance philosophy in base and incentive pay.

pg. 6 **Employee Benefits**

FirstEnergy offers a comprehensive package of employee benefits, including health and wellness, tax-advantaged plans, life insurance options along with work/life benefits.

pg. 20 **Retirement Programs**

FirstEnergy provides you the opportunity to help build long-term financial security.

pg. 22 **Additional Resources**

Important Notice: Each employee's benefits and rights are governed at all times by the plan documents, and are in no way altered or modified by the contents of this guide. The company reserves the right to amend or terminate these benefits or change the contribution required at any time.

This guide is written as a resource for full-time, non-bargaining employees of participating employers of FirstEnergy Corp. Not all of the compensation and benefits programs summarized within necessarily apply to all employees.

Pay and Performance



Total Compensation Program

The contributions of FirstEnergy employees are important to meeting the challenges of our changing business environment. We are committed to rewarding individual and business unit efforts through a total compensation program that includes competitive base and incentive pay.

Base Pay

FirstEnergy's policy is to pay for performance and ensure equitable salary relationships are maintained among employees. The base pay program is designed to achieve individual base pay levels that represent a balance between an employee's internal value and the external market. The employee's actual rate of pay and rate of movement through a salary range should be appropriate with his or her performance and contribution.

Full-time non-bargaining employees participate in the Career Management Process, designed to ensure that employees understand their accountabilities and performance expectations; and that their performance, results and development are measured and managed on an ongoing basis.

Included in this process is an annual review (at the company's discretion) that provides an opportunity to adjust base pay based on individual employee performance.

Incentive Pay

The Short-term Incentive Program (STIP) provides incentive awards to employees for performance on crucial financial and operational goals. These goals are represented in the company's Key Performance Indicators (KPIs). A report is published yearly on the goals and progress is tracked in quarterly publications.

Incentive awards generally are paid as a lump sum in March of the following year. Awards are subject to applicable tax withholding and are eligible for

Employee Savings Plan contributions if an employee's status is active when the incentive award is paid. Non-exempt employees who are eligible for an incentive award and work overtime in the payroll year are eligible for a non-exempt overtime award.

Full-time employees may be eligible to participate in the Short-term Incentive Program. The plan year is from Jan. 1 through Dec. 31. Employees must work a minimum of 500 hours of productive time to be eligible for an incentive award. Newly hired employees must be on the payroll prior to Oct. 1 and have 500 hours of productive time to be eligible for an award in the year they are hired.

Time-Off Programs

FirstEnergy's time-off programs are designed to promote a healthy work/life balance and create flexibility in how you take paid leave.

Paid Time Off Program

You receive a set number of paid time off (PTO) days per calendar year to use for vacation, personal absence time and occasional sick leave. As a new employee, you will receive a prorated amount of PTO during your first calendar year of employment.

Month of Hire	Earned PTO (in days)
January	19
February	18
March	16
April	15
May	13
June	12
July	10
August	8
September	7
October	5
November	4
December	2

After your first calendar year of employment, you will receive PTO based on your years of service determined as of Dec. 31 of the current year. You also receive your entire PTO allocation on Jan. 1.

Whole Years of Service	PTO (in days)
1 – 4 years	19
5 - 13 years	24
14 - 23 years	29
24 years or more	34

You can defer up to 80 hours of PTO to the next calendar year. Deferred PTO must be used in the next calendar year or it will be forfeited without compensation. Should you leave the company, you will not receive compensation for unused or deferred PTO.

Paid Time Off Purchase Program

You can purchase up to 40 hours of additional PTO per calendar year, in four-hour increments. To purchase time, you must make an election when you enroll for your benefits. The cost of extra time-off hours is based on your salary at the time of purchase and the number of hours purchased. The cost will be deducted on a before-tax basis from your paycheck and spread out over the pay periods in the year. All purchased PTO hours must be used by the end of the calendar year. They do not roll over to the following year. You will have the opportunity to be reimbursed for unused hours if you cannot use them.

Family Care Leave Program

This program is designed to support you if you need time off to care for a family member. Starting the first of the month following your date of hire, you can take up to two weeks of paid leave for qualified events, such as the birth or adoption of a child or to care for a family member with a serious health condition. Qualified events must meet the requirements of the Family and Medical Leave Act.

Short-term Disability Program

The Short-term Disability Program provides you with pay when you are unable to perform your job due to a non-work related illness or accident. Short-term disability pay is based on your years of service as of Dec. 31 of the current year.

Years of Service	Days Providing 100% of Pay	Days Providing 75% of Pay
0-4	30	100
5-13	60	70
14+	130	0

Short-term disability will begin after you have been off work and disabled for seven consecutive calendar days and have provided appropriate medical documentation. In some cases, short-term disability benefits may be available on the first day of an absence for an inpatient hospitalization, accident or a major critical illness.

Long-term Disability Program

The Long-term Disability (LTD) Program protects you and your family if you become disabled by a work related or non-work related illness or injury by continuing a portion of your income until you no longer meet the eligibility requirements. The

company provides basic coverage of 50% of your base pay. You can purchase an additional 16-2/3% for a total maximum benefit of 66-2/3% of your base pay. MetLife is the LTD carrier.

If you enroll in Supplemental LTD, your eligibility for supplemental benefits during your first 6 months of coverage is limited by any pre-existing medical condition you may have. All benefits payable are subject to the terms of the LTD Plan.

Leave of Absence, Jury Duty, Bereavement

The company provides a comprehensive leave of absence program for military leave, and provides paid time off under certain circumstances for jury duty and the bereavement of a family member.

Holidays

You will receive eight paid holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Employee Benefits



Your Benefits Options

As a key component to the Total Rewards package, you can choose from a wide range of employee benefits FirstEnergy offers. This section provides the details for these offerings.

Dependent Eligibility

You can enroll your eligible dependents for coverage. Your dependents include:

- Legal spouse or domestic partner.
- Your children up to age 26, including adopted children, foster children, stepchildren and children of whom you have legal custody.
- Your unmarried children age 26 and older who are incapable of self-support due to a physical or mental disability. Proof of incapacitation must be provided to Anthem before the child becomes ineligible at age 26. If your dependent is incapable of self-support, contact Anthem to complete the necessary forms.

Dependent Verification

Verification of eligibility is required to enroll your eligible dependent(s) in a FirstEnergy plan. In order to add an eligible dependent to your coverage, you must supply the appropriate documentation with your benefits enrollment form. If verification of eligibility is not received with the form, the dependent(s) will not be added.

- Spouse: Copy of your marriage certificate.
- Domestic partner: See the Domestic Partner section below.
- Dependent child: Copy of the birth certificate or the hospital record with the name of the child's parents documented.
- Stepchild: Copy of the birth certificate or the divorce decree including the portion that states the party responsible for health care coverage.
- Adopted child: Copy of the certified adoption paperwork.
- Foster child: Copy of the documentation from the state agency placing the child.
- Child through legal guardianship: Copy of applicable court order.

Spousal/Domestic Partner Premium

An additional monthly spousal/domestic partner premium of \$200 will be charged if you elect medical and prescription drug coverage for a spouse or domestic partner who is working full-time (at least 32 hours per week) and eligible for employer-subsidized medical and prescription drug coverage. If your spouse or domestic partner's coverage changes, it is your responsibility to notify the Human Resources Service Center within 31 days of such changes.

Domestic Partners

You will be responsible for payment of applicable income taxes as a result of FirstEnergy providing health care benefits to your domestic partner. To add a domestic partner to your benefits, complete the Declaration of Domestic Partner form located in the Employee Hub or on the Forms database (Form No. X-4409). Contact the Human Resources Service Center at 1-800-543-4654 for assistance.

Changing Coverage or Dependents after Enrollment

You can change your coverage or dependents after enrollment if you experience a qualifying event such as:

- Marriage
- Divorce/legal separation/annulment
- Birth or adoption
- Death
- Spouse/domestic partner's change in coverage eligibility

If any of these events occur, contact the Human Resources Service Center **within 31 days of the event.**

Medical

Anthem Blue Cross Blue Shield (Anthem) is the carrier for all FirstEnergy medical plans.

- Consumer HDHP
- Enhanced HDHP
- Base PPO

The differences between the medical options are:

- The premiums you pay
- The annual deductible amounts
- The way the deductibles work
- The way the prescription drug deductibles are satisfied
- The annual out-of-pocket maximum amounts

In-network preventive care is covered at 100% – with no requirement to satisfy a deductible. However, if a diagnosis is detected during a preventive exam, the services would be subject to deductible and coinsurance. A list of in-network preventive care plans and guidelines can be found at www.anthem.com/preventive-care/.

High-Deductible Health Plans

The Consumer HDHP and the Enhanced HDHP are high-deductible health plans (HDHPs) that combine medical and prescription drug expenses into one plan. Both provide the option to contribute to a health savings account – or HSA. These plans have low or no premiums in exchange for a higher deductible.

How you meet the family deductible is different for the Consumer HDHP compared to the Enhanced HDHP. If you are enrolled in the Consumer HDHP with two-person or family coverage, a covered individual will not pay more than the individual deductible and individual out-of-pocket amounts. If you are enrolled in the Enhanced Plan for two-person or family coverage, the full family deductible must be met before the plan pays 80% coinsurance for any covered individual. However, the individual out-of-pocket maximum will apply even if you are enrolled for two-person or family coverage.

Anthem BlueCross BlueShield

National PPO (BlueCard PPO) network



1-866-236-4365



www.anthem.com



Anthem Anywhere app

Base PPO Plan

In the Base PPO plan, you are required to satisfy your annual deductible before the plan begins paying 80% of your eligible in-network expenses.

For two-person or family coverage, the family deductible can be satisfied by any combination of family members, but an individual would never need to satisfy more than the individual deductible or out-of-pocket amount.

Anthem's Network

If you use physicians and medical facilities that are in the Anthem network, you will pay much less compared to accessing out-of-network care. You can find out which doctors and medical facilities are in Anthem's network by visiting Find a Doctor at www.anthem.com. Enter your state, and choose National PPO (BlueCard PPO) as the plan/network.

Medical & Prescription Drug Plan Options

	Consumer HDHP	Enhanced HDHP	Base PPO	
In-Network Care				
	Medical & Prescription	Medical & Prescription	Medical	Prescription
Annual Deductible	\$2,700 individual \$5,200 family	\$1,350 individual* \$2,700 family	\$750 individual \$1,500 family	\$100 individual retail Rx \$200 family retail Rx \$0 mail order
Coinsurance	20% after deductible met	20% after deductible met	20% after deductible met	30% retail Rx 20-25% mail order Rx
Out-of-Pocket Maximum (includes deductible and coinsurance)	\$5,500 individual \$11,000 family	\$4,500 individual \$9,000 family	\$3,500 individual \$7,000 family	\$3,000 individual \$6,000 family
Preventive/Wellness Care (not subject to deductible)	100% covered	100% covered	100% covered	100% covered
Emergency Room Visit	20% after deductible met; \$250 copay if not true emergency	20% after deductible met; \$250 copay if not true emergency	20% after deductible met; \$250 copay if not true emergency	n/a
Inpatient & Outpatient Care	20% after deductible met	20% after deductible met	20% after deductible met	n/a

*The entire family deductible must be met (by any combination of family members) before the plan will begin paying coinsurance.

There are minimum copays required for prescriptions. These minimums vary depending on what type of drug is dispensed.

See Summary Plan Descriptions for plan details.



An online tool can provide a cost comparison to help determine the best plan for you. Go to www.FirstEnergyCorp.com/CompareMyPlans to access this tool.

Prescription Drug

FirstEnergy's medical plans include prescription drug coverage through CVS/Caremark. If you enroll in a HDHP, the prescription drug deductible, coinsurance and out-of-pocket maximum are combined with the medical plan. Prescription drug charges are applied to the combined deductible before benefits are paid. If you elect the Base PPO medical plan, your prescription drug expenses are subject to the deductible, coinsurance and out-of-pocket maximums of the prescription drug plan. Also, no coverage is provided for prescriptions when an over-the-counter medication is available.

Generic Drug Rule

All FirstEnergy prescription drug plans have a generic drug rule. If you choose a non-preferred brand-name drug and there is a generic available, you will pay the brand coinsurance and the difference in cost between the generic and brand-name drug. If a generic is not available, you will pay just the brand coinsurance.

CVS/Caremark

CareChoice network



1-888-202-1654



www.caremark.com



CVS Caremark app

Maintenance Choice Program

If you use maintenance prescription drugs, you have the option of obtaining up to a 90-day supply of maintenance drugs through your local CVS/pharmacy, including those located inside Target, at the same coinsurance charged for mail order prescriptions.



Caremark's online Check Drug Coverage and Cost tool allows you to view your prescription costs. To access this tool, go to www.MyFirstRewards.com > Employee Benefits > Prescription Drug > Coverage Options.

Health Savings Account

A 401(k) for your health care

A health savings account (HSA) is an optional savings plan with a triple-tax advantage — no tax on deductions, interest earned or distributions for eligible expenses. With an HSA, you can contribute pre-tax dollars into the account.

An HSA account can be used:

- For eligible expenses including medical, prescription, dental and vision (View IRS Publication 501 at www.irs.gov for a complete list)
- For you, your spouse and generally any dependents you claim on your taxes
- Now or later (great vehicle for future healthcare)

Benefits of an HSA:

- It's flexible – pre-tax contribution amounts can be changed at any time and unused dollars roll over from year to year.
- It's portable – if you leave or retire, the HSA account goes with you.
- You can save up to 40 percent depending on your tax bracket.

Eligibility

To be eligible to contribute to an HSA, you must be a U.S. resident enrolled in FirstEnergy's Consumer HDHP or Enhanced HDHP.

You cannot:

- Have other medical coverage except another high-deductible health plan
- Be enrolled in Medicare or Tricare
- Be claimed as a dependent on someone else's tax return
- Have received veterans' benefits within the last three months
- Have participated in a health care flexible spending account (FSA) earlier in 2018 (you or your spouse)

HealthEquity can help determine if you are eligible.



To learn more about the health savings account, visit www.healthequity.com/firstenergy or go to www.MyFirstRewards.com > Employee Benefits > Health Savings Accounts.

HealthEquity



1-877-713-7712



www.healthequity.com/firstenergy



HealthEquity app

Contributions

- Contributions can be made pre-tax through payroll deduction or post-tax directly to HealthEquity.
- Your total annual HSA contribution election for the year is not all available on January 1. Your annual amount is divided between the number of pay periods in the year. Only the year-to-date total amount deposited is available for reimbursement.

2018 HSA Contribution Maximums

Tax Year	Individual Medical Election	Family Medical Election
2018	\$3,450	\$6,900

If you are age 55 or older (or turning 55 in 2018), you also may contribute an additional catch-up contribution up to \$1,000, which does not count toward the above maximum.


NOTE: If you elect the Consumer or Enhanced HDHP through FirstEnergy, an HSA will automatically open for you. If you are not eligible, contact HealthEquity and ask them to close your account.


Dental


You can choose from two dental options, the Basic Plan and the Plus Plan, administered through Delta Dental. You will be responsible for the full cost of coverage. Contributions are deducted pre-tax. The deductible does not apply to diagnostic and preventive services.

Delta Dental offers two networks that you can use: PPO and Premier. You will receive the best discount if you use PPO dentists. You can search for in-network dentists by calling Delta Dental or visiting its website.

Delta Dental

 1-800-524-0149

 www.deltadentaloh.com

 Delta Dental Mobile app

Plan Feature	Basic Plan		Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$100 / \$300	\$200 / \$600	\$50 / \$150	\$100 / \$300
Calendar Year Maximum Benefit (excludes orthodontics)	\$1,000 per person	\$1,000 per person	\$2,000 per person	\$2,000 per person
Orthodontics (up to age 19)	Not covered	Not covered	50% (\$1,500 lifetime max.)	50% (\$1,500 lifetime max.)
Diagnostic & Preventive Services (Your Coinsurance Only - Annual deductible does not apply)				
Dental Examination (Twice per calendar year)	0%	20%	0%	20%
Oral Prophylaxis (Twice per calendar year)				
Bitewing X-rays (Once per calendar year)				
Full-Mouth X-rays (Once every 60 months)				
Basic Restorative Services (Your Coinsurance after deductible)				
Amalgam Fillings (under local anesthesia)	50%	70%	20%	40%
Resin Fillings (under local anesthesia)				
Denture Reline and Repair				
Major Restorative Services (Your Coinsurance after deductible)				
Crowns*, Caps, Implants	75%	Not Covered	50%	70%
Fixed Bridgework				
Full or Partial Dentures				

* Porcelain crowns are not covered on posterior teeth.



To learn more about orthodontia coverage, enhanced dental benefits for certain medical conditions and much more, visit www.MyFirstRewards.com > Employee Benefits > Dental.

Vision

You can choose from two vision options, Basic Vision and Supplemental Vision, provided by VSP.

You automatically receive Basic Vision coverage if you enroll in a FirstEnergy medical plan and don't elect the Supplemental Vision plan. The Basic Vision plan is offered at no cost to you. Family members enrolled in your medical plan also will receive Basic Vision.

You can increase coverage by selecting the Supplemental Vision plan. You will be responsible for the full cost of that coverage. Contributions are deducted pre-tax. If you elect Supplemental Vision for just yourself, your family members enrolled in a FirstEnergy medical plan will not be eligible for Basic Vision.

VSP

Choice Network



1-800-877-7195



www.vsp.com



VSP.com mobile site

You can find participating providers by calling VSP or visiting its website. Your provider will use your SAP ID to verify eligibility. To register on VSP.com use your SAP ID, preceded by zeros to make a 9-digit number.

Plan Feature	Basic Vision		Supplemental Vision	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam (per calendar year)	\$50 copay	Not covered	\$10 copay	Reimbursed up to \$45
Prescription Lenses (per calendar year)	Single – \$40 copay Bifocal – \$60 copay Trifocal – \$75 copay Lenticular – \$75 copay With purchase of complete pair of glasses	Not covered	Progressive – \$25 copay; Anti-reflective – \$25 copay; All other covered options – \$25 copay combined	Reimbursements: Single – up to \$30 Bifocal – up to \$50 Trifocal – up to \$65 Lenticular – up to \$100
Frame (per calendar year)	25% discount With purchase of complete pair of glasses	Not covered	\$160 retail frame allowance (all manufacturers)	Reimbursed up to \$70
Contacts (exam, fitting & materials) (per calendar year)	15% discount on exam; no discount on materials	Not covered	Elective – \$160 allowance; Medically necessary covered in full (must be pre-approved)	Reimbursements: Elective – up to \$105; Medically necessary – up to \$210



To learn more about the special offers and discounts available through VSP, visit www.MyFirstRewards.com > Employee Benefits > Vision.

Flexible Spending Accounts

You can save on health care and dependent care expenses by enrolling in a flexible spending account (FSA). An FSA allows you to set aside pre-tax dollars to help pay for eligible health care and dependent care expenses. Contributing to an FSA saves you money by lowering your taxable income.

Important FSA Items to Remember

- FSA funds can be used for yourself, your spouse and generally any dependents you claim on your taxes.

WageWorks



1-877-924-3967



www.wageworks.com



EZ Receipts app

- You can submit expenses for reimbursement by using the EZ Receipts mobile app, WageWorks website, paper claim form and the WageWorks FSA Card (not available for Dependent Care FSA).
- Documentation may be required for expenses that you submit for reimbursement.

	Health Care FSA	Limited Health Care FSA	Dependent Care FSA
Who is eligible to enroll:	Any employee that does not enroll in a HDHP	Any employee enrolled in a HDHP	Any employee with day care expenses for anyone they claim on their taxes
Eligible expenses:	Medical, prescription, dental and vision	Dental and vision only	Daycare, before & after school care for children under age 13 and elder care
Can contribute up to:	\$2,600	\$2,600	\$5,000
The money is available:	On the benefits effective date	On the benefits effective date	As it's deposited into the account
Can incur expenses between:	The benefits effective date through Dec 31, 2018	The benefits effective date through Dec 31, 2018	The benefits effective date through Mar 15, 2019
File for reimbursement by:	Mar 31, 2019	Mar 31, 2019	Jun 30, 2019 or forfeit remaining balance
Carryover:	Can carryover up to \$500 into 2019. Remainder is forfeited.	Can carryover up to \$500 into 2019. Remainder is forfeited.	Not available



To learn more about the flexible spending accounts, visit the WageWorks website, review IRS Publications 502 or 969 or visit www.MyFirstRewards.com > Employee Benefits > Flexible Spending Accounts.

Insurance Benefits

Life Insurance

FirstEnergy offers several life insurance plans and other voluntary benefits to enhance financial security for employees and their families. The following life insurance options are available to you through MetLife:

- Basic life insurance
- Supplemental life insurance
- Dependent life insurance
- Accidental Death and Dismemberment

Basic Life Insurance

FirstEnergy provides basic life coverage equal to one times your annual base pay at no cost to you. You will be enrolled in this coverage automatically.

Supplemental Life Insurance

You can purchase supplemental life insurance coverage up to 10 times your annual base pay. Increases during open enrollment periods are limited to one-time annual base pay. Your supplemental life insurance deductions paid through after-tax contributions are based on your current pay and your age. Your cost will change during the year if your supplemental life insurance coverage is increased due to a base pay/wage change, or the cost per \$1,000 of coverage is increased due to your age.

Dependent Life Insurance

There are three levels of dependent life coverage from MetLife that you can choose. The coverage available for your spouse and eligible dependent children (up to age 19, or age 25 if a full-time student) is as follows:

- Standard level: \$10,000 for your spouse/\$5,000 for each child
- High level: \$20,000 for your spouse/\$10,000 for each child
- Premier level: \$40,000 for your spouse/\$20,000 for each child

MetLife



1-866-492-6983



www.metlife.com/mybenefits

If you are enrolling in supplemental and dependent coverage, you must provide medical evidence of insurability if:

- Your total supplemental coverage exceeds \$1 million.
- You elect supplemental life insurance coverage for yourself or dependent life insurance during the open enrollment period.

Your Beneficiaries

Beneficiaries are the individuals you have designated to receive life insurance benefits in the event of your death. Be sure to designate your beneficiary information – and keep it up to date in the future.

You automatically are the beneficiary for dependent life insurance coverage on your spouse and dependent children. Contact MetLife at 1-866-492-6983 or go to www.metlife.com/mybenefits to designate beneficiaries for Basic Life, Supplemental Life and Accidental Death and Dismemberment insurance.

Accidental Death and Dismemberment Insurance

Accidental death and dismemberment insurance (AD&D) pays a benefit if you die or become injured as the result of a work related or non-work related accident.

- You may elect one to 10 times your annual base pay in AD&D.
- Eligible dependent children are covered until age 19, or age 25 if a full-time student.
- If your spouse or domestic partner is an employee of the company, only one of you can elect to enroll in Employee + Child(ren), Employee + Spouse or Domestic Partner or Family coverage.

This chart shows the coverage and tiers available to you.

Coverage tier	Coverage
Employee Only	100% Employee
Employee + Child(ren)	100% Employee 30% Children (max of \$80,000)
Employee + Spouse or Domestic Partner	100% Employee 100% Spouse (max of \$1M)
Family	100% Employee 90% Spouse (max of \$1M) 20% Children (max of \$80,000)



For more information on the Insurance options, go to www.MyFirstRewards.com, then click on Insurance in the Employee Benefits tab.

Voluntary Benefits

You have access to voluntary benefits that provide additional coverage for you and your family.

FirstEnergy does not sponsor or contribute to these voluntary benefits, although discounted rates are negotiated on your behalf.

- Auto and Home Insurance
- Critical Illness Insurance
- Pet Insurance
- Identity Theft Protection
- Accident Insurance

Visit www.firstenergyvoluntarybenefits.com or call 1-866-795-0156. Premiums are conveniently deducted from your FirstEnergy paycheck.

Employee Discounts

FirstEnergy offers an employee discounts program as part of FirstEnergy's Voluntary Benefits Program. The employee discounts complement our existing benefit packages and serve to stretch an employee's payroll dollar.

Visit www.firstenergyvoluntarybenefits.com for hundreds of discounts on items such as appliances, clothing, computers, entertainment, furniture and vehicles. You can take advantage of discounts from more than 100 national merchants.

Anthem and VSP also offer discounts and special offers. To learn more, visit their websites at www.vsp.com/specialoffers and www.anthem.com/specialoffers.

Matching Gifts Program

FirstEnergy's Matching Gifts Program encourages and supports the company's tradition of giving with a dollar-for-dollar match, up to \$3,000 annually, of employee contributions to qualified nonprofit organizations and educational institutions. The minimum matching gift is \$50.

All full-time employees with at least six months of continuous service may participate in the Matching Gift Program. The FirstEnergy Foundation administers the Matching Gift Program.

Healthy Living Program

The Healthy Living wellness program is available to you at no cost. The program provides an opportunity to improve and maintain your health and well-being by identifying personal health risks, offering tools to make positive long-term health choices and rewarding your progress.

All employees are eligible to participate in the program. You are not required to be enrolled in other FirstEnergy benefits to participate. Participation is voluntary, and employees who choose to participate are eligible for the Healthy Living incentive.

More details about the program can be found at www.myfirstrewards.com.

Life Resources Program (EAP)

You and your household members have access to a confidential support, information and referral service program to help you find solutions to issues that may come your way.

Get the support and insight you need, such as:

- Up to five free professional counselor visits per problem per year
- Assistance via phone or in-person
- Unlimited video counseling (via computer or mobile device)
- Resources available to assist with adoption, parenting, child development, child care, emergency dependent care, education, children and adults with special needs, convenience services, moving and relocation, pet care, health and wellness, older adult care, aging, retirement, end-of-life issues, balancing work and family, financial, legal, anxiety, marriage, grief and loss, depression, stress and substance abuse.

The program is available regardless of your participation in other FirstEnergy plans. Resources are available 24 hours a day – 7 days a week. To use the program, call 1-888-745-0714 or go to www.firstenergycorp.com/liferesources.

Educational Assistance

The employee educational assistance program can help you in furthering your development by successfully completing approved courses of study. Eligible coursework must benefit both you and the company. Reimbursement for approved courses will be based upon the full letter grade received (90% - A, 80% - B, 70% - C) or evidence of satisfactory completion if a letter grade is not issued. Reimbursements are capped at \$5,250 per year.

Programs or courses taken through a distance learning format are subject to the same provisions and conditions as courses taken through a classroom format.

Employees requesting reimbursement from the program must sign a Repayment Agreement. The Repayment Agreement states that you agree to remain employed with FirstEnergy for two years after you have finished taking classes. If you leave within the two years (except for severance and retirement), you will be required to repay the company for the money that was reimbursed to you through the program.

Adoption Assistance

Adoption assistance is available to all employees who have legally adopted a child under age 18 who is not the birth child of the employee's spouse.

The maximum amount eligible for reimbursement per successful adoption in a calendar year is \$5,000. Only one claim may be submitted per child, even if both adoptive parents are eligible employees.

The IRS considers eligible expenses to include reasonable and necessary adoption fees, court costs, attorney fees, traveling expenses and other expenses directly related to and whose principal purpose is for legal adoption of an eligible child. Examples of ineligible expenses include expenses incurred or submitted prior to becoming a full-time employee, or subsequent to employment with the company, payments to or expenses for the biological parents (medical, living, counseling), medical expenses, voluntary donations or contributions, and expenses for an adoption that never becomes finalized.

Retirement Programs



401(k) Savings Plan

You are eligible to participate in the FirstEnergy Corp. Savings Plan on your date of hire, and may contribute from 1% to 75% of your base pay on a before-tax, Roth 401(k), after-tax or a combination basis. The first 6% of pay contributed is currently matched by the company with FirstEnergy stock at the rate of 50 cents per dollar.

As a new employee, you automatically will be enrolled at a 6% before-tax contribution level invested in the Life Path Fund closest to your 65th birthday. You will also be enrolled in the Automatic Increase Program, which will increase the amount you defer by 1% on April 1st of the following year until at 10% contribution level is reached. You may waive out of this automatic enrollment or designate contribution levels and investment funds of your choice. New employees also can rollover their previous employer's tax-qualified plan.

Savings Plan participants can borrow from their after-tax savings, before-tax savings and rollover account savings. Participants repay the loan by paying themselves back interest as well as principal.

Most Savings Plan transactions can be completed through Fidelity Investments, the plan's recordkeeper, by phone at 1-800-982-3451 from 8:30 a.m. to 8:00 p.m. (EST), Monday through Friday when the Market is open or by logging on to the Savings Plan website at www.netbenefits.com.

Investment Advice and Account Management

You can get personalized investment advice through the Fidelity Portfolio Advisory Service. The Advisory Service can provide you with objective savings and investment advice, personalized reports and ongoing account management. You can access advice online

or have your account managed and advised by a professional Investment Advisor Representative.

Through the Information Line at 1-800-982-3451, you can speak with a licensed and trained professional from 8:30 a.m. to 8:00 p.m. (EST). An Investment Advisor Representative will provide you with personalized savings and investment recommendations and can immediately make any agreed upon changes to your account. Representatives are retirement plan service professionals with financial backgrounds. Representatives are not compensated on commission from product sales; they are salaried and provide objective advice.

If you like to take matters into your own hands, you can access the Personal Online Advisor through the Savings Plan website at www.netbenefits.com. Your account information is included automatically. You also can include information about your other retirement savings vehicles. For advice, follow the step-by-step instructions. Based on the information you provide, such as current income, savings and ideal retirement age, you'll receive a personalized recommendation with details on your chances of reaching your retirement goal. Use the interactive software to see how changes in portfolio risk, contribution amounts or desired retirement age and income goals can affect your projected outlook. You'll need to take action to implement your advice with your plan account.

Pension Plan

You are eligible to participate in the Pension Plan, funded entirely by the company, on the first day of the month following your date of hire. You will be vested after completing three years of service in which you worked at least 1,000 hours each year.

This is a cash balance plan. The company credits eligible employees with amounts based on employee age and years of service. Benefits are calculated based on an annual pay credit and interest credit on the prior year's balance.

Pension plan participants can run pension estimates at any time through a self-service, online pension estimate tool called Your Pension Resource (YPR). This tool will allow you to compare your pension benefit at future dates throughout your career at FirstEnergy. This tool will help plan your retirement strategy. Details on accessing this tool will be mailed

to your home address within two months of your hire date.

If you are vested in the plan and leave the company, whether you retire or leave the company for other reasons, you may elect to immediately take your account balance either as a lump sum (total account distribution) or a monthly annuity.

If you are vested in the plan and die as an active employee, the plan will pay a pension benefit to your beneficiary. If married, the beneficiary automatically is your spouse. If unmarried, you must complete the Cash Balance Pre-Retirement Survivor Benefit Designation Form (X-4328) to designate your beneficiary.

If you are married, for pension purposes, the company will need a copy of your marriage license, your spouse's Social Security number and a copy of your spouse's birth certificate.

Additional Resources

Human Resources Service Center

[1-800-543-4654](tel:1-800-543-4654)

The Human Resources Service Center (HRSC) is a team that can help answer any benefit-related questions. Contact the Human Resources Service Center at HRService@firstenergycorp.com, 811-4357 (internal) or 1-800-543-4654, Monday through Friday. After business hours or during high-volume calling periods, you may leave a message on the voice mail and an HR representative will call you back within 24 hours.

MyFirstRewards Website

www.myfirstrewards.com

This website is your primary source of information about your Total Rewards at FirstEnergy, which includes information on Employee Benefits, Healthy Living Wellness, Pay and Performance, Time Off Programs, Retirement and Savings and Disability/Leave of Absence. This site requires no log-in credentials which makes it easy for you or your family to access the information from home or work. You may want to mark this website, www.myfirstrewards.com, as a favorite.

Employee Concerns Line

[1-800-683-3625](tel:1-800-683-3625)

The Employee Concerns Line is a telephone number that any employee can call 24 hours a day, seven days a week to report a violation or suspected violation of FirstEnergy's Code of Business Conduct. Your call is taken by an independent third-party organization that helps employees communicate sensitive and sometimes confidential information to their employer. The Employee Concerns Line is staffed by professionals who are trained to protect your anonymity and handle your concerns in a confidential manner.

In most cases, you should report violations or suspected violations of the Code of Business Conduct directly to your supervisor or to the chief ethics officer. All reports will be held in strictest confidence. If the report is such that you feel total anonymity is necessary, you can use the option of the Employee Concerns Line.

Important Legal Notices

To view the legal notices, go to www.myfirstrewards.com and click the [Legal Notices](#) link.

