

YOUR 2017 BENEFITS UPDATE— WHAT'S CHANGING

Open Enrollment 2017

Between Nov. 28 at 12:01 a.m. Eastern time and Dec. 9 at 11:59 p.m. Eastern time, you have an opportunity to change your benefits for 2017.

Your current DTE Energy benefits will continue next year with the changes described in this Benefits Update. If after reviewing the changes, you want to make a change to your benefits, this Benefits Update provides directions.

Even if the benefit changes don't affect you, this is still a good time to think about your benefits and consider your needs. If your life circumstances have changed or you are interested in trying a new type of medical plan, this is your chance to change your coverage for next year.

If you don't take any action, your current benefit elections will continue in 2017.

Have Your Password Ready!

When it's time to choose your benefits, make sure that you have your User ID and password on hand. If you've forgotten your password, you can reset it online at ybr.com/dteenergy or by phone at **1-866-899-4DTE (4383)**.

If you have an email address on file with **Your Benefits Resources™ Center**, you'll receive your password the same day. (A temporary password can take up to a week to be delivered by mail.)

You can also speak to a customer service representative to create a new password immediately (after you verify certain information). You will not be able to enroll online without a password.

**2017 Open Enrollment
Is Nov. 28-Dec. 9, 2016**

**TAKE
TIME
OUT**



Reminders About Your Retiree Healthcare Coverage

<p>What's Changing</p>	<p>To comply with new Equal Employment Opportunity Commission (EEOC) regulations regarding wellness programs, the Standard plan option for the BCN HMO will be eliminated for 2017. The plan name will change, as follows:</p> <table border="1" data-bbox="431 352 1479 436"> <thead> <tr> <th>Current Plan Name</th> <th>Name in 2017</th> </tr> </thead> <tbody> <tr> <td>BCN Healthy Blue Living HMO</td> <td>BCN HMO</td> </tr> </tbody> </table> <p>There are changes to the deductibles, out-of-pocket maximums, and medical and prescription drug co-pays for the BCN HMO. For plan details, please refer to the Health Plan Comparison Charts on Your Benefits Resources Center.</p>	Current Plan Name	Name in 2017	BCN Healthy Blue Living HMO	BCN HMO
Current Plan Name	Name in 2017				
BCN Healthy Blue Living HMO	BCN HMO				
<p>Women's Preventive Health Coverage</p>	<p>Women can receive additional in-network preventive health services without having to pay a co-payment, coinsurance or deductible. Services include an annual well-woman visit; screening and counseling for HIV and domestic violence; FDA-approved prescription contraceptives; breastfeeding support, supplies and counseling; screening for gestational diabetes; and sexually transmitted infection counseling.</p>				
<p>Women's Health and Cancer Rights Act of 1998</p>	<p>Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema?</p> <p>For more information, contact the plan service provider for your DTE Energy medical plan. You can also find more information by logging on to Your Benefits Resources Center at ybr.com/dteenergy or calling 1-866-899-4DTE (4383). Customer service representatives are available Monday through Friday, between 9 a.m. and 5 p.m. Eastern time.</p>				

How to Find Your 2017 Medical Options

DTE Energy offers a number of medical plans so you can enroll in the one that best meets your healthcare needs and lifestyle. And, we make it easy to view your choices and complete your enrollment, if needed, by consolidating all your personalized information on **Your Benefits Resources Center**.

To find your medical plan options and pricing, log on to ybr.com/dteenergy during the enrollment window of **Nov. 28 through Dec. 9, 2016**.

On the site, you'll find complete, personalized information about your benefit options and be able to make any changes with the click of a mouse.

The benefits you select during Open Enrollment will go into effect on Jan. 1, 2017.

Making Your Enrollment Decisions

Review your medical options and pricing on **Your Benefits Resources Center** at ybr.com/dteenergy from **Nov. 28 through Dec. 9, 2016**.

Check Your Dependents

When you visit the site, you'll see whom you are covering on your DTE Energy benefits. If you want to change whom you are covering by adding or dropping dependents from coverage, you may do so during Open Enrollment.

Adding an Eligible Dependent (if eligible)

If you will be adding a spouse or dependent during Open Enrollment, you must provide supporting documentation (marriage license, current year federal tax filing, hospital birth announcement) by the deadline.

In addition, if you get married or want to add dependents during the year, you must contact **Your Benefits Resources Center** and provide supporting documentation.

You won't be able to enroll your new spouse or dependent for coverage until your documentation is received.

Social Security numbers for all dependents must be on file with **Your Benefits Resources Center**.

How to Enroll

Once you've reviewed your options and made your decisions:

- Follow the on-screen directions to complete the enrollment process (the easy, step-by-step process takes only a few minutes to complete);
- Confirm that your choices look correct; and
- Print a confirmation statement for your records.

Remember: If you don't take any action, your current benefit elections will continue in 2017.

Have Questions?

If you need help, contact **Your Benefits Resources Center** at 1-866-899-4DTE (4383) toll-free, Monday through Friday between 9 a.m. and 5 p.m. Eastern time, or log on to ybr.com/dteenergy from any computer with Internet access.

Your Benefits Resources™ is a trademark of Hewitt Associates LLC.

This is a Summary of Material Modifications to your 2017 benefit plans. These modifications are not currently reflected in your Summary Plan Description (SPD). It is intended to help you understand these changes so you and your family can take maximum advantage of your benefits. After reviewing this material, please file this document with your SPD.

For Non-Represented Employees, nothing in this Summary of Material Modifications is intended to be interpreted as a promise or guarantee of future or continued benefits or employment or as stating provisions or terms of employment. DTE Energy and its subsidiaries and their non-represented employees recognize their mutual right to end their employment relationship at any time and acknowledge that this relationship is one of employment at will. Except for the employment at will relationship, DTE Energy and its subsidiaries reserve the right to change (including, but not limited to, the right to amend, suspend or terminate) any employee pension or welfare benefit plan, policy or program, including those applicable to retirees, at its discretion, at any time without notice. The Senior Vice President of Human Resources is the only officer authorized to communicate such changes.

For Represented Employees, nothing in this Summary of Material Modifications is intended to be interpreted as a promise or guarantee of future or continued benefits or employment or as stating provisions or terms of employment. Subject to the terms of any applicable collective bargaining agreement under which you are covered, DTE Energy and its subsidiaries reserve the right to change (including, but not limited to, the right to amend, suspend or terminate) any employee pension or welfare benefit plan, policy or program, including those applicable to retirees, at its discretion, at any time without notice. The Senior Vice President of Human Resources is the only officer authorized to communicate such changes.

Rights and benefits under the plans described in this Summary of Material Modifications are governed by legal documents, including the plan documents. These legal documents will control over any conflict with any information presented in this Summary of Material Modifications.

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.

If you opt out of wellness and health management programs, your medical and prescription drug claims information will continue to be sent to our third-party wellness and health management vendors.

FOR YOU



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