



**The energy to love
your life and your career.®**

Benefits to care for you and your family every day.

2025 BENEFITS GUIDE

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Open Enrollment is your annual opportunity to review what's changed for you and your family and explore how Dominion Energy's wide range of benefits can be there for you.

At Dominion Energy, our health insurance and other benefits are designed to support you every day and in many aspects of life. Whether you're navigating everyday health and wellness, seeking emotional support in the face of challenges, growing your family or planning for the future, we have benefits and programs to help care for you and your loved ones every step of the way. We also provide tools, resources and guidance to help you make the most of what we offer.

This guide provides an overview of your Dominion Energy benefits. Take a look and see how the benefits you choose can best care for you and your family in the coming year.

What's New

Medical

- Participants who live in D.C., Maryland, Virginia and Wisconsin will receive a new medical ID card. Please see page 2 for details.
- Over-the-counter (OTC) hearing aids will now be covered with a prescription. Both specialized and OTC hearing aids are subject to your medical plan's in- or out-of-network cost share, with a maximum allowance of \$2,500 every 36 months.

Health Savings Account (HSA) Limits

- Individual annual maximum will increase to \$4,300 from \$4,150.
- Family annual maximum will increase to \$8,550 from \$8,300.

Healthcare Flexible Spending Account (FSA) Limit

- Annual maximum will increase to \$3,200 from \$3,050.

Benefits to Support You and Your Family

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Alight Mobile App: Enroll on the Go

Did you know? You can enroll using the Alight Mobile app. Also, during the year, you can access Your Benefits Resources™ to find answers to benefit questions and make transactions. Locate in-network doctors or urgent care clinics near you, view and download ID cards from your plan administrators, verify plan information from your doctor's waiting room, and much more.

You can have everything at your fingertips! There are two easy ways to add the app:

1. Go to the **Apple App Store** or **Google Play** or
2. Text "Benefits" to 67426 to receive a text response with a link.





How to Enroll

Log on to Your Benefits Resources (YBR) to review your options and enroll in your benefits. You have two ways to access YBR:

- **Directly from HR Home once you've logged on to your work computer.** From the HR Home front page, select the **Your Benefits Resources** link under the **Health & Benefits** tab to access your YBR account via single sign-on.
- **Via the internet at digital.alight.com/dominionenergy.** You will need to enter your YBR user ID and password each time to access your account.

After You Enroll

Be sure to save or print out your **Submitted/Completed Successfully** page to have a confirmation of your benefit elections. If you have an email address on file, you'll get an email confirmation within approximately 30 minutes of completing your enrollment on YBR. An enrollment confirmation will also be mailed to your home address.

Enrolling and Making Changes During the Year

You cannot make a change to your elections during the year unless you are a newly hired employee or have a qualifying life event such as marriage, divorce, birth or adoption. You have 31 days* from the date of the life event to notify the Dominion Energy Benefit Center about the change; otherwise, you'll have to wait until the next Open Enrollment to make the change.

Go to **DomBenefits.com** (click on **Choose Benefits** and then **Changes During the Year**) for information about what qualifies as a life event and the changes you can make and when.

If you make changes to your 2024 benefits due to a qualifying life event after you have made your 2025 Open Enrollment elections, your life event election won't automatically carry over to 2025. You must contact the Dominion Energy Benefit Center immediately to update your 2025 elections.

Questions?

Call the Dominion Energy Benefit Center at **1-877-434-6996** (1-646-254-3478 outside the U.S.). Representatives are available Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time. If there's a long wait, you can schedule a call-back at a time convenient for you. You can also put your call on virtual hold, and your smartphone will notify you when a representative will soon be available.

*The enrollment period to add dependent children is 60 days in the event of the birth, adoption or placement for adoption of your dependent children. The enrollment period to enroll yourself and dependents is also 60 days in the event of eligibility for premium assistance under the plan through a state children's health insurance program (CHIP)—or the termination of Medicaid or CHIP coverage due to loss of eligibility. The 31-day period remains in effect for all other qualifying life events.

First-Time YBR Users

You'll need to register. Click on **New User?** and follow the prompts to create your own user ID and password.

Forgot Your User ID or Password?

Click on **Forgot User ID or Password?** and follow the prompts to confirm your identity. You can choose to receive an access code by text, email or phone. You can also request a temporary password be sent to you by email or U.S. mail.

Getting Help on YBR

- If you're on YBR and can't find the answer you need, just ask the Interactive Virtual Assistant (IVA). Look for the blue **Need Help?** button at the lower right of every page. Click the button, and the IVA will search a library of frequently asked questions to help you.
- Still need help? From the links at the bottom of any page on YBR, choose **Contact Us** and then **General Information**. From there, you'll be able to start a live chat with a Dominion Energy Benefit Center representative.

Medical Plan Options

Take a look at your medical plan options and the features of each plan.

Plan Feature	Option A	Option B	Option C
Annual Deductible			
• Employee only coverage	\$2,190	\$1,250	\$610
• Employee plus dependent coverage (including domestic partners)			
– Per person	N/A ¹	\$1,250	\$610
– Per family	\$4,380	\$2,500	\$1,220
In-Network Annual Out-of-Pocket Maximum²			
• Employee only coverage	\$4,990	\$4,960	\$2,480
• Employee plus dependent coverage (including domestic partners)			
– Per person	\$7,310 ³	\$4,960	\$2,480
– Per family	\$9,980	\$9,920	\$4,960
Out-of-Network Annual Out-of-Pocket Maximum			
• Employee only coverage	\$9,990	\$8,680	\$4,340
• Employee plus dependent coverage (including domestic partners)			
– Per person	\$14,620	\$8,680	\$4,340
– Per family	\$19,980	\$17,360	\$8,680
In-Network Preventive Care Services	The plan pays 100%; deductible doesn’t apply		
Emergency Room (ER) Services Copayment	After the deductible, the plan pays 80%; you pay 20%	You pay a \$100 copay per visit plus 20% of the remaining charge after the deductible	
Other In-Network Covered Medical Services Copayment			
• Medical care and services	After the deductible, the plan pays 80%; you pay 20%		
• Office visits			

¹If you select Option A and enroll your dependents, you must meet the family deductible before any expenses are paid for services other than covered preventive care.

²Does not include non-covered services, out-of-network provider charges that are above the plan allowance, and amounts above plan limits.

³If an individual meets the \$7,310 out-of-pocket maximum, the plan pays 100% for that individual. Other family members will need to meet the remaining portion of the family out-of-pocket maximum of \$9,980 before the plan pays 100% for all family members.

Beginning January 1, 2025, employees and their enrolled dependents who live in D.C., Maryland, Virginia and Wisconsin will receive new medical ID cards due to changes to the group identification number. Please be on the lookout for these new ID cards to arrive in the mail. Be sure to present your new ID card to your providers starting January 1, 2025. If you have any questions, please contact Anthem at **1-800-348-1966**.

Medical Premium Credit

You and your spouse or domestic partner can each earn up to a \$400 annual medical premium credit if you are enrolled in the Dominion Energy Medical Plan and complete your wellness requirements by your deadline.

All requirements must be COMPLETED, RECEIVED, REVIEWED AND ACCEPTED by the applicable deadline. Visit webmdhealth.com/dominionenergy for details.



Plan Feature	Option A	Option B	Option C
In-Network Prescription Drugs	After the deductible, the plan pays 80%, you pay 20%	<p>After you meet the \$87 per person annual prescription drug deductible, you pay:</p> <p>Retail (up to a 30-day supply)</p> <ul style="list-style-type: none">• Generic20%, \$5 minimum• Formulary Brand25%, \$20 minimum• Non-Formulary Brand35%, \$35 minimum <p>Home Delivery (up to a 90-day supply)</p> <ul style="list-style-type: none">• Generic20%, \$10 minimum• Formulary Brand25%, \$40 minimum• Non-Formulary Brand35%, \$70 minimum <p>Your per person annual out-of-pocket maximum is \$1,090</p>	
Provider Choice	You may use any provider you want; you'll generally pay less if you use Anthem network providers		
HSA*	You can contribute up to \$3,800 (for employee only or employee plus domestic partner coverage) or \$7,550 (for employee plus dependent coverage, including spouses)	Not applicable	
Dominion Energy HSA Contribution	Up to \$500 (for employee only or employee plus domestic partner coverage) or up to \$1,000 (for employee plus dependent coverage, including spouses)	None	
Healthcare FSA	Not applicable	You can contribute up to \$3,200 tax-free in 2025	
Lifetime Maximum Benefit	No lifetime dollar limit		

*HSA participants between the ages of 55 and 65 are eligible to contribute up to an additional \$1,000 "catch-up" amount.

Health Pro Can Help You Navigate Your Healthcare Benefits

Health Pro is available to you at no cost, to guide you in making the right healthcare decisions for you and your family.

Call Health Pro at **1-866-217-6257** or email **MyHealthPro@alight.com** if you:

- Have questions about the differences between medical plan options and which might be best for you.
- Need an accredited in-network doctor or specialist accepting new patients for medical, dental or vision services.
- Want to know how a procedure or service is covered under your medical, prescription, dental or vision plan.
- Need to know if preauthorization is required for a medical service.
- Need a facility recommendation for a specific disease or diagnosis such as cancer, behavioral health or substance abuse, physical therapy or rehabilitation.

Save Money with Rx Savings Solutions

Dominion Energy works with **Rx Savings Solutions** to help our medical plan participants easily find the lowest price options for prescription drugs. The Rx Savings Solution program is voluntary and works alongside your prescription drug coverage through Express Scripts. **To activate your account, visit myrxss.com, call 1-800-268-4476, or email support@rxsavingsolutions.com.**

Ways to Save Money

Health Savings Account (HSA)

Your Health Savings Account (HSA) is a personal bank account that works with medical Option A. It allows you to set aside tax-free contributions each pay period to pay for qualified healthcare expenses.

Dominion Energy also contributes to your HSA:

- \$500 for Employee Only or Employee + Domestic Partner coverage
- \$1,000 for Employee + Spouse, Employee + Child(ren) or Employee + Family coverage

Who is eligible for the HSA?

To contribute to the HSA, you must be enrolled in **medical plan Option A**. In addition, **YOU CANNOT:**

- Be enrolled in any part of Medicare (A or B) or TRICARE.®
- Be covered by another medical plan or Healthcare FSA (for example, you cannot be a dependent on anyone else’s plan that is not a high deductible plan, except for vision and dental coverage).
- Be receiving certain veteran’s health benefits now or in the past 90 days.
- Be claimed as a dependent on another person’s tax return.
- Elect a Healthcare FSA.

Switching to Option A for 2025?

Because of federal rules, if you have a balance in your Healthcare FSA on December 31, 2024, and you choose medical Option A for 2025, you cannot contribute to your HSA or receive Dominion Energy’s contribution to your HSA until after the Healthcare FSA grace period has expired. As a result, your and Dominion Energy’s HSA contributions will not begin until April 2025. You’ll be able to use your remaining Healthcare FSA balance for any eligible expenses incurred through March 15, 2025.

Comparing the HSA and Healthcare FSA

The HSA and Healthcare FSA are both great ways to save money on healthcare expenses. While both allow you to pay for eligible expenses with pre-tax dollars, they work differently. See below for a quick comparison.

	HSA Must be enrolled in Option A	Healthcare FSA Cannot be enrolled in Option A
2025 maximum annual contribution	Individual: \$4,300 Family: \$8,550	\$3,200
Catch-up contributions?	Yes, for age 55 and older (\$1,000 maximum)	No
Company contributions?	Yes Individual: \$500 Family: \$1,000	No
Does balance carry over each year?	Yes	No; unused balance is forfeited

What’s Great About the HSA?

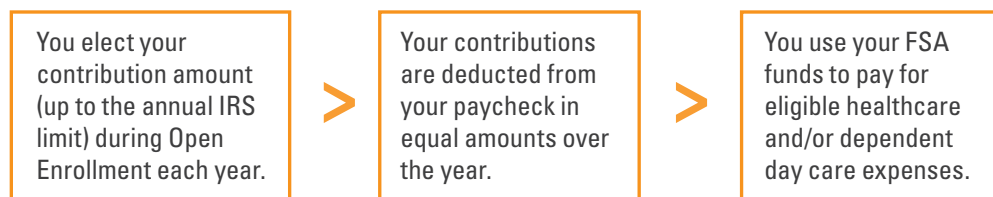
- **It’s tax-free when it goes in.**
You decide how much money to put into your HSA on a pre-tax basis through convenient payroll deductions. Not only do you save money on qualified expenses, but also your taxable income is lowered.
- **It’s tax-free as it grows.** You earn tax-free interest on your money. The interest you earn even earns interest!
- **It’s easy to invest your money through HSA investment funds.**
Contact Inspira Financial for more information on investing options.
- **It’s tax-free when you spend it.** When you use your HSA to pay for qualified healthcare expenses, you don’t pay any taxes. That means you’re saving money on things like your medical, dental and vision coinsurance and deductibles.
- **It’s always your money.** Just like a bank account, you own your HSA, so it’s yours to keep and use even if you change medical options, leave Dominion Energy or retire.

HSA elections do not carry over from year to year! If you wish to contribute each year, you must re-enroll during Open Enrollment for contributions to begin in January.

Ways to Save Money

Flexible Spending Accounts (FSAs)

One of the easiest ways to save money in 2025 is by participating in the Flexible Spending Accounts (FSAs). They offer you a tax-free way to pay for eligible services and products you need anyway. The money is **not** taxed when it comes out of your paycheck **or** when you get it back as reimbursement. Here's how it works:



	Healthcare FSA	Day Care FSA
2025 annual contribution	Minimum: \$120 Maximum: \$3,200	Minimum: \$120 Maximum: \$5,000*
Use pre-tax dollars to pay for eligible services and products	Medical, prescription drug, vision and dental costs not covered by insurance	Dependent day care for your children up to age 13 or an elderly parent who lives with you

*Depending on your tax status

Using Your Healthcare FSA Funds

You can be reimbursed from your Healthcare FSA up to your total annual contribution election, even if you don't yet have this amount in your account. Here's how:

- **Use your Inspira Card** to pay for eligible healthcare expenses at the time of service. Your payment will be deducted directly from your Healthcare FSA.
- **Pay for services out of your pocket and submit a reimbursement request.**

Reimbursement Requests

Inspira Financial makes requesting reimbursements easy, with several ways to submit claims:

- **Submit a claim online** by logging on to Inspira Financial's website (inspirafinancial.com).
- **Use the Inspira Mobile app** to submit claims. The app also provides real-time access to your account balances, claims and reimbursements.
- **Submit an FSA Claim Form** by mail.

Don't forget to provide supporting documents! However you choose to submit your claim for reimbursement, you must provide evidence of your purchase or payment:

- If your insurance carrier has already processed your claim, you must provide your Explanation of Benefits.
- Otherwise, you must provide receipt(s) that include the provider, date and cost of the service and type of service or medical supply.

Reimbursement Payments

You may choose to have your reimbursement sent to you by check or directly deposited into your checking or savings account. To select direct deposit, call the Dominion Energy HelpLine at **1-877-947-4636** or visit DomBenefits.com to obtain a **Direct Deposit Authorization Form**. Complete the form and send it directly to Inspira Financial. You may also enroll online at inspirafinancial.com.

Grace Period and Claims Deadline Reminders

Learn more by visiting DomBenefits.com.

- Incur eligible healthcare expenses until March 15, 2026.
- File 2025 Healthcare FSA claims for reimbursement by April 30, 2026.

Claims incurred through the grace period and postmarked by April 30 can be processed for reimbursement using the prior plan year's FSA balance.

Tools You Can Use

- If you choose a Flexible Spending Account, YBR (digital.alight.com/ **dominionenergy**) tools will help you decide how much to contribute.
- **Healthcare FSA Estimator and Day Care FSA Estimator**—adds up eligible expenses so you can estimate how much money to contribute to your FSA.

FSA elections do not carry over from year to year! If you wish to contribute each year, you must re-enroll during Open Enrollment for coverage to be effective January 1.



Dental Benefits

Your Dominion Energy Dental Plan lets you decide where you want to receive care. When you see a MetLife network dentist, you pay less. The good news is the MetLife network has tens of thousands of participating providers. What if your dentist isn't in the network? No problem. You'll still receive the standard benefits as shown below. Please make sure you understand your benefits before seeking treatment.

Plan Feature	Network Benefit	Standard Benefit
Annual Deductible	\$25 per person; \$75 per family	
Annual Benefit Maximum (all services except preventive exams and cleanings, and orthodontia)	\$1,750 per person	
Preventive Services <ul style="list-style-type: none"> • 2 exams per calendar year • 2 cleanings per calendar year • Complete X-rays every 60 months • Supplementary bitewing X-rays covered every six months for children under age 19 and once per year for adults • Fluoride treatments • Sealants for children under age 19 (once in a lifetime, permanent molars only) • Space maintainers 	Plan pays	
	100% of network negotiated cost, no deductible	100% R&C,* no deductible
Restorative Services (non-surgical) <ul style="list-style-type: none"> • Fillings, including amalgam (silver) and composite (white) fillings • Extractions (other than impacted teeth) • Gum treatment • Night guard • Anesthesia (IV sedation only) 	90% of network negotiated cost, after deductible	80% R&C,* after deductible
Restorative Services (surgical) <ul style="list-style-type: none"> • Extractions of impacted teeth • Root canals • Anesthesia (IV sedation only) 	60% of network negotiated cost, after deductible	50% R&C,* after deductible
Prosthodontics** <ul style="list-style-type: none"> • Crowns, inlays, onlays • Implants • Installation and repair of bridgework • Installation and repair of dentures • Anesthesia (IV sedation only) 	60% of network negotiated cost, after deductible	50% R&C,* after deductible
Orthodontics (braces to straighten teeth) Covered for employees, spouses/domestic partners and dependent children up to age 26.	60% of network negotiated cost	50% R&C*
	Up to a \$2,000 lifetime benefit	

*You pay any charges above reasonable and customary (R&C), which is the amount MetLife considers reasonable in your geographic area for the same service.

**Includes services to replace teeth that were missing prior to being covered under this plan.

Go to **DomBenefits.com** for more information.

Helpful Hint

Before receiving dental care that is expected to cost more than \$100, be sure to have your dentist complete a pre-treatment estimate and submit it to MetLife for approval. This will help confirm that the care is covered and how much the plan will pay.

Vision Benefits

Enroll in the EyeMed Vision Plan and receive comprehensive vision benefits. The plan pays benefits for vision exams, eyeglasses, contact lenses and more.

Plan Feature	In-Network	Out-of-Network
Exam with dilation as necessary	\$0 copay	Member pays up to \$55
Retinal imaging benefit	Up to \$39	N/A
Contact lens fit and follow-up <ul style="list-style-type: none"> • Standard • Premium 	Up to \$40 10% off retail price	N/A N/A
Frames	\$0 copay, \$135 allowance; 20% off balance over \$135	Member pays up to \$65
Standard plastic lenses <ul style="list-style-type: none"> • Single vision • Bifocal • Trifocal • Lenticular • Standard progressive lens 	\$0 copay \$0 copay \$0 copay \$0 copay \$50 copay	Member pays: Up to \$60 Up to \$80 Up to \$100 Up to \$120 Up to \$80
Contact lenses instead of eyeglass lenses (allowance covers materials only) <ul style="list-style-type: none"> • Conventional 	\$0 copay, \$135 allowance; 15% off balance over \$135	Member pays: Up to \$100
<ul style="list-style-type: none"> • Disposables 	\$0 copay, \$135 allowance, plus balance over \$135	Up to \$100
<ul style="list-style-type: none"> • Medically necessary 	\$0 copay, paid in full	Up to \$100
LASIK and PRK vision correction	15% off retail price or 5% off promotional price	N/A
Frequency <ul style="list-style-type: none"> • Exam • Frames • Standard plastic lenses or contact lenses 	Once every calendar year Once every calendar year Once every calendar year	
Medical eye conditions, such as eye infection, injury or glaucoma, are covered under the medical plan, not the vision plan.		



Go to [DomBenefits.com](https://www.DomBenefits.com) for more information.

Income Protection Benefits

Protect your financial health with these Dominion Energy benefits.

Long-Term Disability

Long-term disability (LTD) coverage provides an income if you are out of work for 180 consecutive days due to an approved disability caused by sickness or injury. You automatically receive LTD coverage equal to 50% of your annual base pay at no cost to you. You may purchase additional LTD coverage. Visit YBR for coverage options and costs.

If you increase your coverage, you'll need to complete an Evidence of Good Health form that will be mailed to your home by Unum, the disability administrator. Your increased LTD coverage will not take effect until Unum receives your form and approves the increased coverage. Note that a change in your LTD coverage will not apply to a disability period that has already begun.

Life Insurance

Employee Life Insurance

Dominion Energy automatically provides you with Basic Life insurance coverage equal to your annual base pay (rounded to the next \$1,000). You can buy additional life insurance coverage for yourself on an after-tax basis. Visit YBR for coverage options and costs.

Spouse/Domestic Partner Life Insurance

You may choose from eight coverage options for your spouse or domestic partner. Visit YBR for coverage options and costs. The amount of life insurance you elect for your spouse or domestic partner cannot be more than the life insurance amount you elect for yourself. A Statement of Health is needed for Spouse/Domestic Partner Life insurance coverage of \$100,000 or more.

Statement of Health

If you buy life insurance for yourself and/or your spouse or domestic partner that requires a Statement of Health, the coverage will not take effect until MetLife approves the coverage. Visit **DomBenefits.com** for more information.

Child Life Insurance

You may elect Child Life insurance for your children under age 26 up to \$25,000. Statements of Health are not required to increase Child Life insurance coverage.

All covered children will be insured at the same amount. Coverage levels are:

•\$2,500 •\$5,000 •\$10,000 •\$15,000 •\$20,000 •\$25,000

Your cost for Child Life insurance will be the same no matter how many children you cover.

Accelerated Benefits Feature

This feature provides you up to 80% of your life insurance benefit if you are diagnosed with a terminal illness and 12 months or less to live. Your request is subject to medical review and approval by MetLife. Payment is generally paid in a lump sum, up to a maximum of \$500,000. You choose how you use your benefit payment; for example, to pay medical bills, nursing home expenses or living expenses. Upon your death, any remaining life insurance benefit is paid to your beneficiary(ies) as long as you remain in an eligible status.

Tools You Can Use

Use the long-term disability tool on YBR (**digital.alight.com/dominionenergy**):

- **Estimate Your Long-Term Disability Needs**—determine how much money you and your family would need if you were to become disabled and unable to work.

You can find the life insurance tool on YBR (**digital.alight.com/dominionenergy**):

- **Estimate Your Life Insurance Needs**—see how much money your beneficiaries would need if you were to die.

Free Will Preparation

If you enroll or are enrolled in additional Employee Life insurance, you and/or your spouse can have a will prepared or updated at no cost. MetLife is offering this service through its company, MetLife Legal Plans. For more information, call MetLife Legal Plans at **1-800-821-6400**. When calling, provide the Dominion Energy group number (6967) and the last four digits of your Social Security number.

Update Your Beneficiary

Selecting a life insurance beneficiary ensures your benefits are distributed as you intended. New hires must select a beneficiary but you should review and update your designations yearly, or after a life event, such as marriage, divorce, birth of a child, etc.

If you die, your most recent beneficiary on file will receive your life insurance benefit amount. Contact the Dominion Energy Benefit Center at **1-877-434-6996** with questions or if you require assistance.

Voluntary Benefits

Protect what is important to you with voluntary benefits*. When you enroll in or apply for these offerings as part of your Dominion Energy benefit package, you get:

- Convenient online enrollment**
- Payroll deduction of your premiums (except for pet insurance; see below)
- Issuance of coverage is guaranteed in some instances
- Portability***—take your coverage with you if you leave Dominion Energy

Accident insurance—MetLife's Accident insurance can help pay for costs incurred after an accidental injury. There are more than 100 covered benefits, including ER visits, hospital stays, fractures, dislocations, X-rays, physical therapy, burns, medical appliances and more. This plan pays based on a schedule of benefits regardless of whether you have medical coverage. The payments come directly to you to be used any way you choose.

Critical Illness insurance—MetLife's Critical Illness insurance pays a lump-sum benefit amount if you are diagnosed with a covered disease or illness. This benefit can help cover some of the costs of treatments and unexpected expenses. Best of all, the payment is made directly to you and in addition to any other insurance coverage you may have. It's yours to spend however you like, including on everyday living expenses. You do not need to be enrolled in a medical plan to take advantage of this benefit.

Hospital Indemnity insurance—MetLife's Hospital Indemnity insurance helps by supplementing your medical plan coverage if you are admitted and confined to a hospital. You will receive a lump-sum payment that you can use to pay for things your medical plan may not cover, such as deductibles, copayments, out-of-network care and even everyday living expenses.

Identity theft protection—Allstate's identity protection provides comprehensive 24/7 identity monitoring and fraud resolution designed to help you protect yourself and your family against digital threats. With their inclusive definition of "family," you can cover everyone under your roof (or wallet) no matter their age.

Auto and Home insurance—Dominion Energy offers Auto and Home insurance from Farmers GroupSelectSM and Liberty Mutual Insurance. It provides coverage for one's important valuables—including your auto, home, condominium, rented property, rental property, boat, motorcycle, recreational vehicle and more. You can apply for these offerings any time during the year.

Pet insurance—My Pet Protection through Nationwide Insurance provides reimbursement for eligible vet expenses for most dogs, cats, and avian and exotic pets. Coverage includes unlimited calls to the **vethelpline**[®] for free 24/7 advice on any pet concern. It also includes access to discount prescriptions. If you want pet insurance, you can enroll at any time at petinsurance.com/dominionenergy or call **1-877-738-7874**. Identify that you are an employee of Dominion Energy for a discounted premium.

Legal benefits—MetLife Legal Plans assists with a variety of legal needs. The plan design covers you for traffic tickets, identity theft, document review, immigration and many more legal matters. You, your spouse, domestic partner and dependents have access to a network of over 18,000 experienced attorneys coast-to-coast. There are no copays, deductibles or claim forms. You can contact an attorney via chat, online or by calling the MetLife Legal Plans' Client Service Center. Also, you have access to digital estate planning for wills, living wills, and powers of attorney online. Learn more at info.legalplans.com or call the Client Service Center at **1-800-821-6400**.



Important Note for Accident, Critical Illness and Hospital Indemnity

To have Accident, Critical Illness and/or Hospital Indemnity coverage in 2025, you must enroll in them on YBR during Open Enrollment**** or, if hired in 2025, within 31 days of your hire date. You do not need to be enrolled in a medical plan option to take advantage of these benefits.

*Please note: There is no representation or guarantee that the cost of voluntary benefits is less expensive than the cost of coverage you may be able to find on your own.

**For certain insurance coverage, including Liberty Mutual Insurance and Farmers GroupSelect insurance products, an employee does not enroll, but must apply. Applications are accepted year-round.

***Subject to underwriting rules, applicable law and local availability, should you move out of state when you leave the Company.

****If you are currently enrolled in a voluntary benefit, your elections will carry over each year unless you make a change during Open Enrollment.



Eligibility

You're eligible for the benefits in this guide if you're a regular full-time or part-time non-union employee who is scheduled to work at least 1,000 hours during the year.

When Your Dependent Is a Dominion Energy Employee

If you and your spouse, domestic partner or other dependent are both employed by Dominion Energy, neither can be covered as both an employee and a dependent for medical, dental and vision benefits. Also, your dependent children cannot be covered under the medical, dental and vision plans by more than one employee. Both parents can have Child Life insurance coverage for the same child(ren).

When enrolling, you have two options:

- One employee can sign up for coverage with the others as dependents; or
- Each employee can sign up for coverage separately (with only one employee enrolling eligible children as dependents).

Family Members

You can enroll these family members in your medical, dental, vision and dependent life insurance benefits:

- Your spouse, the person to whom you are legally married under applicable law and for whom you can provide proof of marriage such as a valid government issued marriage certificate.
- Your children, regardless of marital status (defined as your natural children, legally adopted children, children placed with you for legal adoption, foster children and stepchildren {i.e., the children of your current legal spouse}) who are under age 26. Children under age 26 who are serving in the military are also eligible. **Note:** Children of domestic partners cannot be covered under the medical, dental and vision plans unless they are otherwise eligible to be covered as your dependents under the plan. The child of your domestic partner is not considered your "stepchild" for purposes of the plan.
- Your children age 26 or older who are not able to support themselves because of a physical or mental disability. For more information, visit **DomBenefits.com**. You may be required to provide proof of the disability from time to time.
- A person of the same or opposite gender who qualifies as your domestic partner. For more information about domestic partner coverage, visit **DomBenefits.com**.
- Your legal ward under age 26 for whom you are appointed legal guardian, provided that they qualify as your dependent for tax purposes.

When you add a new dependent, you'll need to provide proof of their eligibility—such as a marriage certificate, birth certificate or adoption certificate. You'll be notified via U.S. mail to your home address of the documentation needed and the deadline for providing it.

Family Care Benefits

Bump Box

Bump Box provides new parent gift boxes, which are available if you are welcoming a new child into your family either by birth or adoption. There is no upfront cost for the boxes, although their value is taxable.

MilkShip (through LifeCare)

With MilkShip, if you breastfeed and travel domestically for work, you can safely ship your breast milk with an easy-to-use, secure kit delivered directly to your destination.

Other Benefits to Support You and Your Family

Dominion Energy offers other benefit programs, such as adoption and education assistance, designed to support you in life and work! Adoption Assistance offers eligible employees up to \$16,810 per child to assist with qualifying adoption expenses. Education Assistance pays 100% of eligible tuition costs and other related fees—up to \$7,500 per calendar year. Please visit **DomBenefits.com** to learn more.

Dominion Energy Credit Union

Employees and their immediate family are eligible to join the Credit Union and take advantage of competitive rates and convenient personal banking.

- Enjoy higher rates on savings, lower rates on loans and fewer fees.
- Save the easy way with automatic deposits from your paycheck through payroll deduction.
- Access your accounts through Online and Mobile Banking, and use shared branches and no-surcharge ATMs nationwide.

For information and to join, visit

DominionEnergyCU.org or call **1-800-268-6928**.

Federally insured by NCUA.

Dominion Energy Savings Plan

The Dominion Energy Savings Plan enables you to save some of your own money toward retirement and receive a Company matching contribution on a percentage of the amount you save. Go to **dominionenergy401k.voya.com** to obtain more information. You may also contact the Dominion Energy Savings Plan Service Center at **1-888-366-4015**. Non-union employees hired or rehired **on or after** July 1, 2021, and those who chose to join the new Company contribution formulas under the 401(k) Savings Plan, will receive an additional non-elective automatic employer contribution.

The Dominion Energy Pension Plan

The Dominion Energy Pension Plan, for non-union employees hired or rehired **prior** to July 1, 2021, is funded entirely by the Company and participation is automatic. If you were an eligible Pension Plan participant and chose to join the new Company contribution formulas under the 401(k) Savings Plan during the Retirement Choice period, you began receiving non-elective automatic employer contributions under the 401(k) Savings Plan, effective May 1, 2022, instead of monthly pay credits to the Pension Plan. The plan is designed to provide you and/or your beneficiary with monthly benefit payments at retirement. To learn more about your pension benefit, please review the information on YBR. You may also contact the Dominion Energy Benefit Center at **1-877-434-6996**.

THE FINE PRINT

This guide constitutes a summary of material modifications. This material, along with the most recent edition of the summary plan description, is only a summary of your benefit options and does not create a contract between the Company and any employee.

Details of the Dominion Energy benefit plans and programs can be found in the plan documents or HR policies that govern all aspects of the plan or program. In the event of a discrepancy between the information contained in this guide and the applicable HR policies, agreements or plan documents, the relevant HR policies, agreements or plan documents shall be controlling. The Company reserves the right to amend or terminate the plans or programs at any time for any reason.

Reconstructive Surgery After a Mastectomy

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, all Dominion Energy Medical Plan options provide coverage for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and copayment provisions as may be deemed appropriate and consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.

Newborns' and Mothers' Health Protection Act (Newborns' Act)

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Health Insurance Portability and Accountability Act (HIPAA)

Dominion Energy maintains the privacy of your health information in compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). As part of our compliance with HIPAA, this is a reminder that you have access to Dominion Energy's notice describing our legal duties and privacy practices related to how medical information about you may be used and disclosed, as well as information about how you can access this information.

To request a copy of this notice, call Anthem at **1-800-348-1966** and ask to speak with a representative.

Contact Information

For more information about Dominion Energy benefits, contact the applicable resource shown here.

Benefit	Administrator	Reasons to Contact	Phone Number	Website or Email Address
Dominion Energy Benefit Center	Alight Solutions	<ul style="list-style-type: none"> • Questions about your benefits or enrollment • Qualifying life events 	1-877-434-6996	Your Benefits Resources (YBR) digital.alight.com/dominionenergy
Dominion Energy HelpLine	Dominion Energy	<ul style="list-style-type: none"> • After you have contacted claim administrator and still need help • Changes in your name, marital status and address 	1-877-947-4636 1-804-771-4636 (tie line) 8-736-4636	Email: helpline@dominionenergy.com
Accident Insurance*	MetLife	<ul style="list-style-type: none"> • Questions about your coverage • Making a claim 	1-800-GetMet8 (1-800-438-6388)	metlife.com/mybenefits
Alight Health Pro	Alight Solutions	<ul style="list-style-type: none"> • Questions about your health, dental or vision plan • Help finding top rated care professionals 	1-866-217-6257	digital.alight.com/dominionenergy DominionEnergyHealthPro@alight.com
Auto/Home Insurance*	Farmers GroupSelect	<ul style="list-style-type: none"> • Auto and home policies with group discounts 	1-800-438-6381	myautohome.farmers.com
	Liberty Mutual Insurance	<ul style="list-style-type: none"> • Auto and home policies with group discounts 	1-800-295-9943	libertymutual.com/dominion
COBRA	Dominion Energy Benefit Center	<ul style="list-style-type: none"> • COBRA enrollment 	1-877-434-6996	N/A
Credit Union	Dominion Energy Credit Union	<ul style="list-style-type: none"> • Personal banking services with competitive rates • Save the easy way—sign up for payroll deduction 	1-800-268-6928	DominionEnergyCU.org mycu@dominionenergy.com
Critical Illness*	MetLife	<ul style="list-style-type: none"> • Questions about your coverage • Making a claim 	1-800-GetMet8 (1-800-438-6388)	metlife.com/mybenefits
Dental	MetLife	<ul style="list-style-type: none"> • Dental claims and network providers 	1-800-942-0854	metlife.com/mybenefits
Discounts	LifeMart provided by LifeCare	<ul style="list-style-type: none"> • Access to hundreds of discounts on items such as child care, electronics, entertainment, fitness, retail, dining and travel 	N/A	discountmember.lifecare.com Registration code: Dominion
Employee Assistance Program (EAP)/ Life Resource Center	Carelon Behavioral Health	<ul style="list-style-type: none"> • Personal concerns for employees and immediate families • Emotional wellbeing • Legal and financial concerns • Child care, adult care and parenting • Convenience services 	1-877-366-9355 (1-877-DOM-WELL)	achievesolutions.net/dominion
Flexible Spending Accounts (FSAs)	Inspira Financial	<ul style="list-style-type: none"> • Healthcare and Day Care FSA coverage and claim payments 	1-844-729-3539	inspirafinancial.com
Health Savings Accounts (HSAs)	Inspira Financial	<ul style="list-style-type: none"> • Check HSA balance • Questions about account 	1-844-729-3539	inspirafinancial.com
Hospital Indemnity Insurance*	MetLife	<ul style="list-style-type: none"> • Questions about your coverage • Making a claim 	1-800-GetMet8 (1-800-438-6388)	metlife.com/mybenefits

*Voluntary benefits

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Benefits support wherever you are!

Download apps for many of our benefits providers by searching the **Apple App Store** or **Google Play**.

Benefit	Administrator	Reasons to Contact	Phone Number	Website or Email Address
Identity Theft*	Allstate Identity Protection	<ul style="list-style-type: none"> Credit monitoring reports Identity theft restoration 	1-800-789-2720	myAIP.com
Legal Insurance*	MetLife Legal Plans	<ul style="list-style-type: none"> Access to attorneys to assist you with comprehensive legal needs such as family law, financial issues and real estate concerns 	1-800-821-6400	info.legalplans.com
Life Insurance	MetLife	<ul style="list-style-type: none"> Enrollment and coverage questions Statement of Health 	Dominion Energy Benefit Center 1-877-434-6996	Your Benefits Resources (YBR) digital.alight.com/dominionenergy
Long-Term Disability/FMLA	Unum	<ul style="list-style-type: none"> Enrollment and coverage questions 	Coverage questions: 1-877-434-6996 Application requests: 1-877-947-4636 Help with FMLA/LTD claims: 1-866-245-2857	N/A
Medical	Anthem	<ul style="list-style-type: none"> Medical claims, covered services and network providers 	1-800-348-1966	anthem.com
	Anthem NurseLine	<ul style="list-style-type: none"> Registered nurses assist with your health questions 	1-866-545-3507	anthem.com
	Anthem Building Healthy Families	<ul style="list-style-type: none"> Registered nurses assist with your pregnancy-related questions 	1-800-828-5891	anthem.com
Pet Insurance*	Nationwide	<ul style="list-style-type: none"> Insurance protection for most pets 	1-877-738-7874	petinsurance.com/dominionenergy
Prescription Drugs	Express Scripts	<ul style="list-style-type: none"> Claims, network providers and covered medications (Contact Anthem for information about the prescription drug deductible and out-of-pocket limit under Option A) 	1-866-282-0547	express-scripts.com
	Rx Savings Solutions	<ul style="list-style-type: none"> For help finding the lowest cost drug options under your Express Scripts prescription plan 	1-800-268-4476	myrxss.com
Retirement	Dominion Energy Benefit Center	<ul style="list-style-type: none"> Questions regarding retirement, retiree medical and retiree Life insurance 	1-877-434-6996	Your Benefits Resources (YBR) digital.alight.com/dominionenergy
Savings Plan	Voya	<ul style="list-style-type: none"> All Savings Plan questions 	1-888-366-4015 (1-888-DOM-401K)	dominionenergy401k.voya.com
Vision	EyeMed	<ul style="list-style-type: none"> Vision claims and covered services 	1-855-273-4537	eyemedvisioncare.com
Wellness	WebMD Health Services	<ul style="list-style-type: none"> <i>Well On Your Way</i> wellness program including the medical premium credit and health coaching 	1-866-280-1090	webmdhealth.com/dominionenergy

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