



# Take Charge of Your Benefits



## Your Benefits Highlights

**Southern Company's 2017  
Annual Enrollment is Oct. 31- Nov. 18**

You and your family are top priorities at Southern Company. We are committed to providing you access to high-quality tools and resources to help you meet your needs and manage your health care dollars.

**This brochure provides key information regarding the plans and programs being offered during annual enrollment to support your physical, financial and emotional well-being.**

### **There's more online!**

Log on to *Your Benefits Resources* for all the details about your 2017 benefits options.





## MDLIVE: Receive care when you need it

Starting in 2017, you will have 24/7 access to board-certified physicians via telephone or video consultation for basic and minor medical issues through MDLIVE. Using your phone, computer or mobile device, you can connect with a doctor licensed in your state on-demand or by appointment. MDLIVE is a great option if your primary care physician is not available, you are away from home, or as an alternative to going to urgent care or the emergency room for non-emergency ailments.

## Protect your dependents

Annual enrollment is an excellent time to review and ensure your dependents and beneficiaries are up to date.

### 1 Review the dependents you currently have enrolled in Southern Company benefit coverage and:

- Verify their Social Security numbers and the plans in which they are enrolled.
- Delete the names of dependents who are no longer eligible for coverage.
- Add dependents who are newly eligible for coverage. Note you will be required to turn in documentation to verify new dependents' eligibility. Information will be sent to you in December at your home via U.S. mail. If you fail to turn in documentation or the documentation is insufficient, those dependents will be dropped, even if you receive an ID card for them. For a list of eligible dependents, visit <http://resources.hewitt.com/southernco> or call the Southern Company Hewitt Service Center at 1-888-435-7563.

### 2 Beneficiaries

- Make sure your beneficiaries are up to date. Go to the Benefits page of mySource and click on the "Life Insurance Beneficiaries" link on the left-hand side of the page to review your beneficiaries for life insurance (contributory and non-contributory), AD&D and your Southern Company pension.
- Go to the Benefits page of mySource and click on the "ESP/Deferred Comp Beneficiaries" link to review your beneficiaries for your Employee Savings Plan (ESP) or Deferred Compensation Plan account.

Remember, your wellness incentive will not be shown on the 2017 premium information you see online. You have until the end of the year to qualify for the 2017 wellness incentive.



## Things to know for 2017\*

- The same plan options that were available to you in 2016 will be available in 2017.
- No action is required if you want to keep the same coverage you had in 2016. However, you must enroll if you want to participate in the vacation purchase program.
- Medical premiums are increasing to align with current market costs and plan experience.
- Dental premiums will remain the same.
- The annual out-of-pocket maximum for prescription drugs is increasing in 2017.
- You will be issued new medical and pharmacy ID cards only if you make a plan change for 2017.

## New for 2017

- **NEW!** You will now have 24/7 access to board-certified doctors, pediatricians and therapists 365 days a year through MDLIVE. This benefit allows you to speak with a physician over the phone or through secure video chat to diagnose non-emergency medical issues.
- **NEW!** SleepCharge™ Program through Fusion Health focuses on helping you sleep better. You will have access to sleep health experts who can evaluate your sleep, provide educational and online resources, and outline treatment options.
- **NEW!** Medical services for transgender individuals will be expanded.

\* If you're not an active employee, refer to your enrollment worksheet or visit Your Benefits Resources to view your plan options and costs.

## Pick the plan that's right for you!

Southern Company's online plan selection tool provides a snapshot of your health care history, projects premium and out-of-pocket costs in 2017 for you and your family and compares that with the medical plan options that are available to you. You can access the tool as you go through the enrollment process online.



# Financial protection for yourself and your family

Southern Company provides protection for your family in the event of your death or if you're unable to work. Log on to the annual enrollment website for more details about the plans below and your coverage options.

## Life Insurance\*

The company provides life insurance at no cost to employees beginning on their first day of work. You may also choose to purchase additional coverage for yourself and your family.

## Accidental Death and Dismemberment Insurance (AD&D)

AD&D pays benefits if you (or a covered dependent) should die or suffer dismemberment as the result of an injury involving a covered accident – on or off the job.

## Disability Insurance: Accident and Sickness and Long-Term Disability\*

Disability insurance replaces a portion of your income if you can't work due to an illness or injury. If offered at your company, short-term accident and sickness coverage provides a daily benefit for up to 26 weeks for a single period. Long-term disability coverage replaces a portion of your salary if you have been totally disabled for at least 180 days.

*\* If you elect to increase your coverage amount for contributory life insurance and/or accident and sickness, or enroll for the first time during Annual Enrollment, you may need approval through a process called Evidence of Insurability (EOI). You will be notified if you need to complete a Statement of Health form for EOI.*

## Did you know?

The decision you make to pay your Long-Term Disability (LTD) premium with before- or after-tax dollars has an impact on how your benefit will be taxed should you have to file a claim. If you pay on a pre-tax basis, your full LTD benefit will be taxable. If you pay on an after-tax basis, only a portion of your LTD benefit will be taxable.



## Invest in your emotional health

The Employee Assistance Program (EAP) is open to all employees – even those not covered by a company-sponsored medical plan. EAP offers services ranging from financial and legal advice to managing relationships to finding care for elderly parents and young children.

In addition to online resources and information, the program offers up to six confidential counseling sessions at no cost.

The program is open to all employees and their household members. To ensure your confidentiality, counseling offices are located away from the company's work sites. For more information, call 1-800-680-6333.



## You've got this!

Follow these 5 easy steps to enroll:

- 1 **KNOW** your 2017 benefits.
- 2 **COMPARE** plan options.
- 3 **VERIFY** your dependent information.
- 4 **ENROLL** in Added Benefits.
- 5 **ENROLL** in Core Benefits.

**At work:** [mysource/Benefits/Annual Enrollment](http://mysource/Benefits/Annual%20Enrollment)

**From home:** [mysource.southernco.com](http://mysource.southernco.com)

**Or directly:** <http://resources.hewitt.com/southernco>

### **ACTION:** **Remember Social Security Numbers**

The Patient Protection and Affordable Care Act (PPACA) requires the company to file an annual report to the Internal Revenue Service that must include the Social Security numbers of all employees and dependents covered by the health plan. You will be required to provide the SSNs of all covered members when you enroll.

## Save for health care and dependent care costs

Tax Saver Accounts (TSAs) enable you to set aside money to pay for eligible health care and dependent care expenses. By contributing before-tax dollars to the account, you can also reduce your taxable income. There are two kinds of Tax Saver Accounts:

- Health Care (\$2,550 annual maximum): Eligible costs include copays, deductibles, eyeglasses and health care supplies not covered by your medical and dental plans.
- Dependent Care (\$4,992 annual maximum): Eligible costs include day care expenses so that you or you and your spouse can work or attend school.

Southern Company also gives you an additional way to save for health care costs – a Health Reimbursement Account (HRA). You can earn HRA dollars by completing wellness activities through the SouthernLifeStyle health and wellness program.

**NEW!** Find out more by watching the new TSA/HRA video on the Benefits page of mySource.



### **We're here to help!**

Call the Southern Company  
Hewitt Service Center at  
**1-888-435-7563** weekdays  
between 8 a.m. and 8 p.m.  
Eastern time.

# Legal Notices

## Summary of Benefits and Coverage Notice

Southern Company offers a number of medical coverage options. To help you make an informed choice, a Summary of Benefits and Coverage (SBC) is available that summarizes important information in a standard format to help you understand your coverage and compare different coverage options.

Employees can review the SBC via the Your Benefits Resources™ (YBR) website. During your enrollment period, you can access the SBC the following ways:

- **Online:** <http://resources.hewitt.com/southernco>
- **From the YBR home page:** Select Plan Information. Then choose the SBC you'd like to review.

A paper copy is also available, free of charge, by calling the Southern Company Hewitt Service Center at 1-888-435-7563 weekdays between 8 a.m. to 8 p.m. Eastern time.

*Note: If you have dependents who are enrolled in Southern Company's medical plan, please share this SBC information with them.*

## HIPAA Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), as amended, requires health plans to notify participants and beneficiaries about how their protected health information may be used and disclosed to other parties. To receive a copy of the Notice of Privacy Practices, free of charge, contact the Southern Company Hewitt Service Center at 1-888-435-7563 weekdays between 8 a.m. to 8 p.m. Eastern time. You may also obtain a copy of the Notice of Privacy Practices by visiting the mySource webpage and clicking: [Benefits tab > HIPAA > Policies/Guidelines > Notice of Privacy Practices](#).

## Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the Southern Company Services, Health and Welfare Benefits Plan (the "Plan") if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 60 days after the marriage, birth, adoption, or placement for adoption.

If you decline enrollment for yourself or your dependents (including your spouse) while coverage under Medicaid or a state Children's Health Insurance Program (CHIP) is in effect, you may be able to enroll yourself and your dependents in the Plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 calendar days after your or your dependents' Medicaid or CHIP coverage ends. If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or a CHIP program with respect to coverage under the Plan, you may be able to enroll yourself and your dependents (including your spouse) in the Plan. However, you must request enrollment within 60 days after you or your dependents become eligible for the premium assistance.

To request special enrollment or obtain more information, contact the Southern Company Hewitt Service Center at 1-888-435-7563. Representatives are available weekdays from 8 a.m. to 8 p.m. Eastern time.

*This brochure contains information that is intended to provide an overview of the benefits that may be available to you as an employee of Southern Company. In the event of a conflict between the information provided in this brochure and the plan documents, the plan documents will govern. Southern Company reserves the right to modify, terminate or change its plans, programs and policies.*