

YOUR 2024 BENEFITS

Open Enrollment Guide RETIREES

IT'S TIME TO PICK
THE RIGHT PLAN!



Why Your Decisions Matter

Open Enrollment is here! Between **12:01 a.m. ET Oct. 23 and 11:59 p.m. ET Nov. 3**, you have an opportunity to update your benefit elections for 2024.

This is a chance to take care of yourself and your family by reviewing your elections for the coming year, make changes, buy vacation, even add or remove coverage of an eligible dependent.

Resources to Help You Enroll

This guide tells you how to access enrollment information available on the **Your Benefits Resources™ Center website** at ybr.com/dteenergy and what to do when you are there.

Be sure to review the materials you've received at home, including:

- What's Changing flyer
- Any information that came directly from the insurance companies, if applicable

Ready to Enroll?

You can now enroll for your benefits on the Alight Mobile app!

The mobile app gives you quick and easy access to Your Benefits Resources (YBR) Center (ybr.com/dteenergy).

See page 3
for more
information!



Worried about Security?

No problem! **Your Benefits Resources Center** uses state-of-the-art technology to ensure that only you have access to your benefits information.



DTE | Take Care

Your Enrollment Checklist



This checklist highlights what you need to do when you are ready to choose your benefits.

- Use **Your Benefits Resources Center** at ybr.com/dteenergy to review personalized information about your options and find tools to help you choose your benefits. Make sure you have your User ID and password on hand.
- Review the **What's Changing flyer** and other materials that may have been sent to your home this fall to find out what specific steps you need to complete in order to enroll.
- Review and make changes to your DTE Energy health and insurance benefits during the Open Enrollment period (**Oct. 23–Nov. 3, 2023**) and designate your beneficiaries (if applicable).
- Important: If you are adding an eligible dependent, you must provide supporting documentation** (e.g., for a spouse—marriage certificate and the current year's filed Form 1040 U.S. individual income tax return; for a child—birth certificate or hospital-issued birth announcement for child(ren) less than 12 months of age) by the posted deadline.
- If you currently cover a dependent, you should review the dependent eligibility rules** located on the Open Enrollment welcome page on **Your Benefits Resources Center** at ybr.com/dteenergy to make sure they are still eligible for coverage.
- Log on to **Your Benefits Resources Center** at ybr.com/dteenergy to make sure Social Security numbers for all dependents are on file.

Don't Forget to Enroll in Medicare Part A and Part B

Enroll in Medicare Part A and Part B when you become Medicare-eligible. Non-Represented and Represented retirees enrolled in the DTE Group non-Medicare Advantage PPO or HMO, must enroll in Medicare Parts A and B when you or your covered dependents become Medicare-eligible. The DTE Retiree Plan may not pay if you are not enrolled in Medicare Part A and Part B.

Before You Enroll

When you are ready to enroll, you will need to have the following information available:

- If you are enrolling through the website, you will use the User ID and password you created the first time you logged on. If you are enrolling by phone, you will be asked to provide some personal information to identify yourself.
- The names, birth dates and Social Security numbers of any dependents you are enrolling or any beneficiaries you are designating.



**Can't remember
your password?
See page 4.**

How Do I Enroll?



You will use **Your Benefits Resources Center** to choose your benefits for the coming year.

There are three ways to enroll.



Online at ybr.com/dteenergy—it's your quickest and easiest option

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

Here is how to get started:

- Log on at ybr.com/dteenergy anytime, day or night.
- Follow the on-screen instructions, including the pop-up messages you will receive as you make your enrollment choices.
- In early December, you will receive a confirmation statement in the mail that shows your 2024 elections.



Download the app

Your Benefits Resources Center has an easy-to-use app where you can enroll in your 2024 benefits during Open Enrollment.

To download the app:

- Go to the App Store or Google Play.
- Search “Alight Mobile” and download.
- Select “DTE Energy” as your employer.

Log on using **Your Benefits Resources (YBR) Center** user ID and password (one time only).



If you don't make any changes, you will still receive a confirmation statement in the mail after the Open Enrollment period ends.



By phone at **866.899.4DTE (4383)**

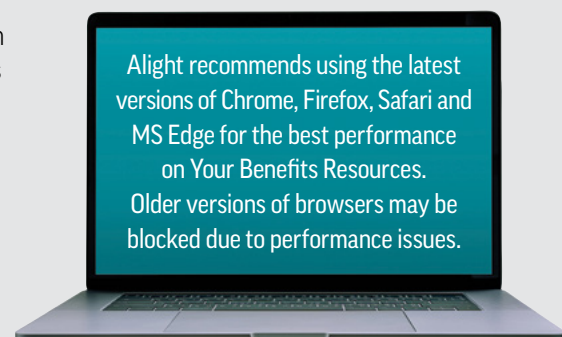
Customer Care representatives are available Monday through Friday between 9 a.m. and 5 p.m. Eastern time. They can answer questions about coverage or using the website, and they can help you enroll in your benefits. If you enroll by phone, you will receive a confirmation statement in the mail after the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

Enroll Online!

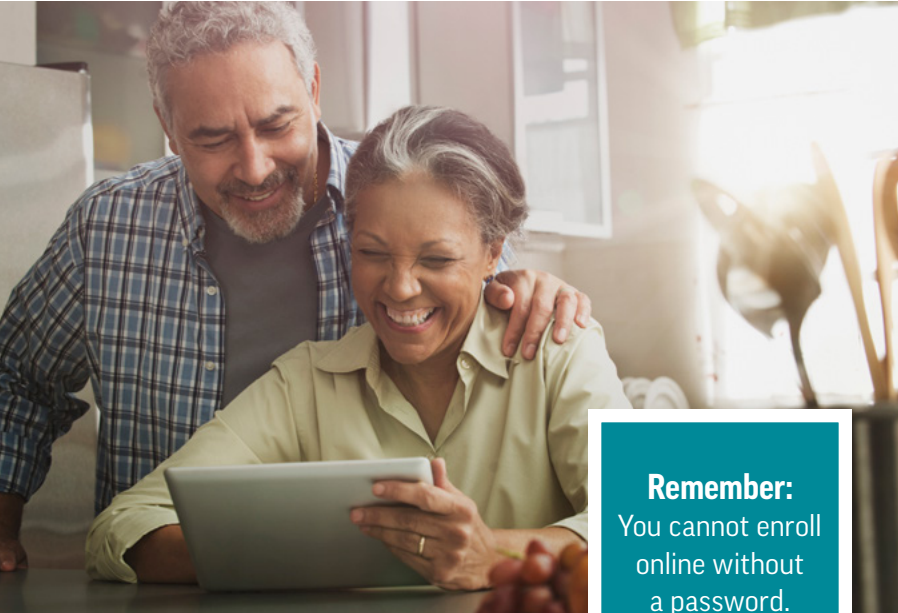
Your Benefits Resources Center (ybr.com/dteenergy) is your best source for information about DTE Energy's benefits and the fastest way to enroll. Plus, it's the only way to access the online tools you can use to help you choose the right benefits for you and your family.

To keep your benefits in your pocket, download the Alight Mobile app on the App Store or Google Play. After logging on, you can also add fingerprint or face ID authentication to make it even easier and more secure to access.

Visit the website from any PC, tablet or mobile device whenever you need to check your coverage, make a coverage change or get more information about our benefit plans and how they work.



Alight recommends using the latest versions of Chrome, Firefox, Safari and MS Edge for the best performance on Your Benefits Resources. Older versions of browsers may be blocked due to performance issues.



Remember:
You cannot enroll
online without
a password.

If You Forget Your Password

Reset it online or by mail

If you've forgotten your password for the website, you may reset it online by visiting **Your Benefits Resources Center** at ybr.com/dteenergy. If you have a mobile number on file with **Your Benefits Resources Center**, you'll receive a one time code to use within 10 minutes. (A temporary password can take up to a week to be delivered by mail.)



We Are Always Here

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

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

For Customer Care assistance
call **866.899.4DTE (4383)**.