

FAQs



Health & Welfare Benefits

Important Annual Enrollment Information for Pre-65 Retirees

1. Are there benefit changes in 2022?

Most programs and plans will remain the same; however, there are a few important updates.

- Credence Blue Cross and Blue Shield is the medical plan administrator as of January 1, 2022.
 - If you are currently eligible for Blue Cross and Blue Shield of AL (BSBC-AL), you will see no change in benefits or how you access care. The medical plan administrator is simply changing its national name to Credence Blue Cross and Blue Shield.
 - If you are currently eligible for Anthem, the medical plan administrator is changing to Credence Blue Cross and Blue Shield. You will receive new medical insurance ID cards and the LifeSource EAP will be provided through New Directions.
 - If you are covered by Credence Blue Cross Blue Shield, you will receive new ID cards in the mail mid-December 2021. Be sure to provide your doctors with the new card.
 - HMO Illinois, Kaiser HMO and the VIVA Health Plan will continue to be offered to those who are eligible for those medical plan options.
- Medical air transport benefit – A new Added Benefits® offering that adds an additional level of coverage for air transportation and services if you are injured and need transport for care. If you elect this coverage, you pay the full cost of premiums.

2. What do I need to know about the transition to Credence Blue Cross and Blue Shield for medical plan administration?

You will see very little difference in how you use, access and manage your health care. Here's why.

- There are no changes in the benefits or options. Note that the HMOs and the VIVA Health Plan are still options for retirees who are eligible for those options.

- You do not need to find a new doctor, health care provider or hospital/facility because you have access to the same national network that you have today.
- Pharmacy benefits continue to be handled by CVS Caremark and you can use the current CVS ID card. (Note that pharmacy services for Consumer \$4,000 Plan participants will be provided by Credence Blue Cross and Blue Shield.)
- LifeSource EAP is offered through New Directions; it is a new vendor for those currently eligible for Anthem. You will now have the same LifeSource EAP provider that offers enhanced tools and online features.

3. Will new medical ID cards be sent to everyone enrolled in Credence Blue Cross and Blue Shield plans?

Yes. If you elect coverage under a Credence Blue Cross and Blue Shield plan, you will receive a new medical ID card. You should expect to receive it in mid-December of 2021.

If enrolled in BCBS-AL during 2021, your health insurance information on the ID card will remain the same. You will receive a new card with the updated name of Credence Blue Cross and Blue Shield, but you will not be issued a new group number or member ID.

If you were enrolled in an Anthem medical plan during 2021, you will receive a new ID card with a new group and member ID number. It is important that you provide your new ID card to health care providers such as doctors, chiropractors, medical specialist, hospitals, imaging clinics or outpatient clinics beginning January 1, 2022.

4. What dental plans are offered this year?

Your dental options have not changed for 2022. You can choose from the Low Option, High Option or Schedule Option dental plans. Log on to <http://digital.alight.com/southernco> to review current coverage.

5. What medical options are offered this year?

Medical plan options have not changed for 2022. You can review the medical options available to you online at <http://digital.alight.com/southernco>.

6. Are there any changes in medical coverage?

Your medical coverage remains the same in 2022, including the medical options and networks. Refer to the Annual Enrollment materials for a comparison of your medical plan options.

7. What is the premium cost I will pay for medical coverage in 2022?

You can view costs for 2022 medical options online at <http://digital.alight.com/southernco>. Note that the cost for medical coverage may increase for 2022, depending on the plan you are enrolled in.

8. What will I pay for dental coverage in 2022?

You can view costs for 2022 dental options online at <http://digital.alight.com/southernco>. The cost for dental coverage will go up in 2022. There was a higher number of dental claims filed in 2021 which drove up costs for dental insurance. Although there will be a 6% increase in the cost next year, the premiums will remain the same for the next two years.

9. What can you do to keep health care costs low this year?

It's important that you understand how to best use your health care benefits, and that you take advantage of resources intended to ensure quality care and manage out-of-pocket expenses. Research shows preventive care reduces the risk for diseases, disabilities and death and maintaining good health typically results in lower health care costs.

10. Where can I find life insurance premiums?

If you are eligible for retiree life coverage, you can find rates for life insurance online at digital.alight.com/southernco during annual enrollment.

11. If I do not make any elections during Annual Enrollment what happens?

If you do not take any action during Annual Enrollment, all current coverage will continue into 2022, including any Added Benefits[®] elections.

12. How do I make elections for medical, dental, life and AD&D coverage?

You can make benefit elections online or by phone during Annual Enrollment. Here's how:

- Go online to make your enrollment elections
 - digital.alight.com/southernco
- Call the Southern Company Benefits Center at 888-435-7563 weekdays between 8 a.m. and 8 p.m. Eastern time

13. How do I enroll in Added Benefits[®]?

You can make your Added Benefits elections one of several ways:

- Access Added Benefits by logging on to socoaddedbenefits.com
- Call the Added Benefits Center at 855-218-5265 weekdays between 8:30 a.m. and 6:00 p.m. Eastern time

Added Benefits are made available to you at group rates. You pay the full cost of coverage for most of these benefits through direct bill. They are not endorsed, sponsored or administered by Southern Company. You can review a list of Added Benefits offerings at socoaddedbenefits.com.

14. What are the premiums for Added Benefits®?

For information regarding the premiums for Added Benefits, visit the Added Benefits website (socoaddedbenefits.com) or call the Added Benefits Center at 855-218-5265, weekdays between 8:30 a.m. and 6:00 p.m. Eastern time.

15. Do I have to re-enroll in Added Benefits® each year?

No, the elections roll over from year to year.

16. I made my elections online. How do I confirm my elections for 2021?

After you enroll, you will receive an email from the Southern Company Benefits Center to the email address you have on file. You can also contact the Southern Company Benefits Center regarding your enrollment at 888-435-7563 weekdays between 8 a.m. and 8 p.m. Eastern time. You will also receive a Confirmation of Enrollment statement in December at your mailing address on file. However, we encourage you to confirm your elections on-line as there may be increased wait times for the Southern Company Benefits Center due to national labor shortages impacting businesses across the US this year.

17. Can I change my elections after the enrollment period ends?

You will receive a Confirmation of Enrollment statement in December. Be sure to review this statement and contact the Southern Company Benefits Center by December 31, 2021, if you notice any errors. They can be reached at 888-435-7563 weekdays between 8 a.m. and 8 p.m. Eastern time. However, if you make changes close to the end of the year, your deductions may not be adjusted for the first pension check of 2022.

18. How can retirees update a mobile phone number with Southern Company?

Go online to <http://digital.alight.com/southernco> to update your contact information including your mobile phone number. It's important to have current numbers on file because the easiest and quickest way to reset your online password or access personal benefits information is using your mobile number. Updating passwords by email will no longer be an option in 2022. You will still be able to obtain a password reset pin via the regular mail.

19. Is my mobile phone the only way to access the Southern Company Benefits Center?

No. Updating your mobile number is important for making sure that you have easy access to reset your Southern Company Benefits Center password. However, you will still be able to access your Southern Company Benefits account via a desktop computer or by calling 1-888-435-7563.

20. How do retirees update personal contact information?

Call the Southern Company Benefits Center at 1-888-435-7563 weekdays between 8 a.m. and 8 p.m. Eastern time to update personal information. If using a PO Box for your mailing address, please provide a physical address as it is required for enrollment to be processed.

Other Questions?

Call the Southern Company Benefits Center at 1-888-435-7563 weekdays between 8 a.m. and 8 p.m. Eastern time. You can email questions about benefits to the Health and Welfare email inbox at g2SCHCE@southernco.com.

Every effort has been made to ensure the accuracy of the information provided in this document. However, in the event there is a discrepancy between the information provided in this document and the plan document, the terms of the applicable plan document will govern.