

Benefits Overview

HEALTH & INSURANCE BENEFITS*

Fidelity is a single source for your Health and Insurance benefits.

After your date of hire, you will receive enrollment information from Fidelity by mail within 7-10 business days, including information on how to enroll. Or you can go on-line at netbenefits.com after 3 business days or by calling the CMS Energy Benefit Service Center at Fidelity at 800-260-4015.

You have 31 days from your date of hire to make benefit elections. If you choose not to enroll upon hire, you may enroll with a qualifying life event or during the next Annual Enrollment.

EMPLOYEE SAVINGS PLAN AND DEFINED COMPANY CONTRIBUTION PLAN*

Fidelity is also the single source for your Employee Savings Plan and Defined Company Contribution Plan.

After your date of hire, you will receive enrollment information from Fidelity by mail within 7-10 business days, including information on how to enroll. Or you can go on-line at netbenefits.com or by calling the CMS Energy Benefit Service Center at Fidelity at 800-260-4015.

If you have not enrolled in the Savings Plan within 180 days of being hired, you will be automatically enrolled in the plan with a contribution rate of six percent (6%), unless you are a rehired employee. The 6% contribution will be treated as a pretax contribution, lowering your taxable income for federal income tax purposes. If you do not wish to contribute to the Plan, you may change your contribution rate at any time online, or by calling the CMS Energy Benefit Service Center @ Fidelity at 1-800-260-4015. You have 180 days from your date of hire to elect not to participate in the Plan's auto-enrollment feature.

You are able to make modifications to your contribution amount at any time. Your changes will generally take effect in 1 to 2 pay periods.

*Not applicable to Interns and student workers