

NOTICE OF SUMMARY OF MATERIAL MODIFICATION

To Ameren Missouri represented co-workers of IBEW Local 2, IBEW Local 702 Clerical, IBEW Local 702 Physical, IBEW Local 1439, IBEW Local 1439 South, IBEW Local 1455, and IUOE Local 148, under the collectively bargained contract with Ameren Missouri.

A summary is provided below for your information and serves as the Summary of Material Modifications (SMM)\* notice for changes in the Ameren Employee Medical Plan, Ameren Corporation Savings Investment Plan (401(k) Plan) and the Ameren Retirement Plan. Please note there may be action for you to take.

<p><b>Ameren Employee Medical Plan</b> <i>(All Unions)</i></p>	<p><b>A special enrollment period for 2023 healthcare benefits will be open from Dec. 21, 2022, to Jan. 6, 2023</b>, if you would like to make a change (Medical, Working Spouse Contribution, Healthcare Flexible Spending Account – FSA, and Dental (Local 148 only) for the 2023 Plan Year you may <b><u>do so by calling myAmeren Benefits at 877.769.2637, option 2 by Jan. 6, 2023, at 3 p.m. CST (Central Standard Time.)</u></b> If you do not take any action, the elections you previously made during Annual Enrollment (Nov. 2022) will remain in place for the 2023 Plan Year with the applicable updated premium.</p> <p>Description of the changes:</p> <ul style="list-style-type: none"> <li>• Medical: Please see the insert for updates to the medical plan.</li> <li>• A premium reduction of \$11 per paycheck for 48 months (through Dec. 31, 2026).</li> <li>• A one-time additional Health Savings Account (HSA) deposit of \$400 will be made by the company for any employee enrolled in the Health Savings Plan or Health Savings Plan - Value as of January 6, 2023 with an HSA eligible for funding at Fidelity.             <ul style="list-style-type: none"> <li>– Note: For Plan Year 2024 and 2025, if you enroll for the first time during Annual Enrollment in either Health Savings Plan with an HSA eligible for funding through Fidelity, you will receive a one-time additional deposit of \$400. This company contribution will be made no later than Jan. 31 of the respective Plan year.</li> </ul> </li> </ul>
<p><b>Dental and Vision Plan</b> <i>(Local 148 only)</i></p>	<p>Description of the change (please see instructions in the Medical section above if you wish to make changes to dental-vision coverage as a result of the following):</p> <ul style="list-style-type: none"> <li>• Dental/Vision premiums effective Jan 1, 2023, will be revised as follows:             <ul style="list-style-type: none"> <li>– Employee: \$2.50 per paycheck</li> <li>– Spouse/Domestic Partner: \$3 per paycheck</li> <li>– Per Child: \$3.50 per paycheck</li> </ul> </li> </ul>
<p><b>Ameren Corporation Savings Investment Plan - 401(k)</b> <i>(All Unions)</i></p>	<p>Description of the changes:</p> <ul style="list-style-type: none"> <li>• Eligible compensation for purposes of 401(k) withholdings will include overtime pay, earned vacation pay, bonuses, premium pay, and short-term incentive pay. These changes will go into effect for the first paycheck which includes time worked in 2023. <b>ACTION NEEDED:</b> Review your current 401(k) deferral election percentage with respect to the new eligible compensation definition. To make a change, you must do so at Fidelity by <b>3:00pm CT on Jan. 6, 2023</b>, to be in effect for your first paycheck under the new eligible compensation definition.</li> <li>• An Additional Company Contribution of \$1,000 will be made by the company for each active employee employed on the contract ratification</li> </ul>

	date. This contribution will be made as soon as administratively feasible and is expected before Feb. 1, 2023.
<b>Ameren Retirement Plan - Pension</b> <i>(All Unions)</i>	Description of the changes: <ul style="list-style-type: none"> <li>• Effective Jan. 1, 2023, eliminate the 1 year waiting period for 100% Joint and Survivor annuity options elected at retirement to be effective. This does not change any pension elections with benefit commencement dates prior to Jan. 1, 2023.</li> </ul>

For questions on your benefits, call myAmeren Benefits at 877.769.2637.

***myAmeren Benefits***

\*This document serves as a Summary of Material Modification (SMM) as required by the Employee Retirement Income Security Act of 1974 (ERISA). ERISA requires that we inform you of these modifications. If updated SPDs are not yet available to you, this SMM updates the content of your current SPDs. Please keep this document with your current SPDs for future reference. The updated SPDs, when available, which describe these benefits will supersede this SMM in the event of a discrepancy. Ameren reserves the right to suspend, revoke or modify the benefit programs offered to co-workers and retirees. Nothing in this document shall be construed as a contract of employment between Ameren and any co-worker, nor as a guarantee of any co-worker to be continued in the employment of Ameren.

## 2023 Healthcare Benefit Changes

<b>Health Savings Account</b>	<ul style="list-style-type: none"> <li>A one-time additional Health Savings Account (HSA) deposit of \$400 will be made by the company for any employee enrolled in the Health Savings Plan or Health Savings Plan Value as of January 6, 2023 with an HSA eligible for funding at Fidelity.</li> <li>For Plan Year 2024 or 2025, if you enroll for the first time during Annual Enrollment in either Health Savings Plan with an HSA eligible for funding at Fidelity, you will receive a one-time additional HSA deposit of \$400. This company contribution will be made no later than Jan. 31 of the respective Plan year.</li> </ul>
<b>Standard Plan Changes</b>	<p><b>Revised deductible amounts as follows:</b></p> <ul style="list-style-type: none"> <li>In Network - \$300 per person; \$600 per family maximum</li> <li>Out of Network - \$600 per person; \$1,200 per family maximum</li> </ul> <p><b>New co-pays for the following services:</b></p> <ul style="list-style-type: none"> <li>Primary Care - \$25</li> <li>Specialist - \$40</li> <li>Urgent Care - \$25</li> <li>Outpatient - \$150</li> <li>Inpatient - \$300/day; \$1,200 maximum per hospital stay</li> </ul>
<b>Medical Premium</b>	<ul style="list-style-type: none"> <li>From Jan. 1, 2023, through Dec. 31, 2026, a premium credit of \$11 per paycheck will be applied to the medical plan election for co-workers enrolled in the Ameren Basic Plan which is available to Ameren Missouri Locals 2, 148, 702, 1439, 1439-South, 1455 and respective co-workers on Long-Term Disability. Upon termination of employment or retirement the credit will no longer apply. New medical plan rates are referenced in the table below.</li> </ul>

<b>2023 Per Paycheck Premiums for Medical Coverage</b>				
	<b>HEALTH SAVINGS PLAN</b>	<b>HEALTH SAVINGS – VALUE PLAN</b>	<b>STANDARD PLAN 3-TIER RX</b>	<b>STANDARD PLAN COINSURANCE RX</b>
You Only	\$16	\$7.50	\$37	\$31.50
You + Spouse/Domestic Partner	\$89	\$55.50	\$163.50	\$154
You + Child(ren)	\$68.50	\$41.50	\$122	\$114
You + Family	\$141.50	\$89.50	\$248.50	\$236.50

Payroll deductions will be taken pre-tax from two paychecks each month.  
Eligible 1455 part time co-workers may pay different rates.

<b>Dental and Vision Plan</b> <i>(Local 148 only)</i>	<p>Dental/Vision premiums effective Jan 1, 2023, will be revised as follows:</p> <ul style="list-style-type: none"> <li>Employee: \$2.50 per paycheck</li> <li>Spouse/Domestic Partner: \$3 per paycheck</li> <li>Per Child: \$3.50 per paycheck</li> </ul>
--	---