



LETTER AGREEMENT NO. 02-52-PGE



PACIFIC GAS AND ELECTRIC COMPANY
INDUSTRIAL RELATIONS DEPARTMENT
2850 SHADELANDS DRIVE, SUITE 100
WALNUT CREEK, CALIFORNIA 94598
(925) 974-4104

INTERNATIONAL BROTHERHOOD OF
ELECTRICAL WORKERS, AFL-CIO
LOCAL UNION 1245, I.B.E.W.
P.O. BOX 4790
WALNUT CREEK, CALIFORNIA 94596
925-933-6060

STEPHEN A. RAYBURN
DIRECTOR AND CHIEF NEGOTIATOR

PERRY ZIMMERMAN
BUSINESS MANAGER

October 17, 2002

Local Union No. 1245
International Brotherhood of
Electrical Workers, AFL-CIO
P.O. Box 4790
Walnut Creek, CA 94598

Attention: Mr. Perry Zimmerman, Business Manager

Dear Mr. Zimmerman:

MetLife, the life insurance underwriter for PG&E, is offering a new Will Preparation feature for 2003. This feature is available at no additional cost to employees enrolled for more than \$10,000 of life insurance coverage and will be provided by Hyatt Legal Services, a MetLife Company. This is a special one-time offer and will only be effective January 1, 2003 through December 31, 2003. Employees who are not currently enrolled for more than \$10,000 of life insurance coverage may enroll by calling the HR Service Center.

PG&E recognizes the value of this benefit to employees and proposes to implement this feature for IBEW bargaining unit employees.

If you are in accord with the foregoing and agree thereto, please so indicate in the space provided and return one executed copy of this letter to the Company.

Very truly yours,

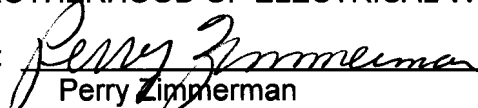
PACIFIC GAS & ELECTRIC COMPANY

By: 
Stephen A. Rayburn
Director and Chief Negotiator

The Union is in accord with the foregoing and agrees thereto as of the date hereof.

LOCAL UNION NO. 1245, INTERNATIONAL
BROTHERHOOD OF ELECTRICAL WORKERS, AFL-CIO

Oct 31, 2002

By: 
Perry Zimmerman
Business Manager

A SPECIAL ONE-TIME LIFE INSURANCE OPPORTUNITY

Don't Miss It!



Recent events have caused many Americans to further evaluate their financial security.

For this reason, you may want to take a closer look at the life insurance protection you have in place for those you value most – your family. During 2003, as an added benefit to employees who are enrolled for more than \$10,000 of life insurance coverage, MetLife is offering a new **Will Preparation** service at **no additional cost to you.**

▶▶ **Look on the Backside For Details!**



**Pacific Gas and
Electric Company™**

**Will Preparation
Includes:**

- Access to Hyatt Legal Plans' nationwide network of over **9,000** participating plan attorneys
- Preparing and updating wills for you and your spouse (not including living wills)

Please Note: Having a will does not supersede any beneficiary designations you may have.

Currently on LTD?

If you are currently on Long Term Disability (LTD), you will not be able to enroll or increase your life insurance coverage until you return to "active status." However, if you are on LTD and already have more than \$10,000 of life insurance coverage, you will have access to the Will Preparation service in 2003.

New Will Preparation Feature for 2003

PG&E is pleased to announce that effective January 1, 2003 through December 31, 2003, all employees who are enrolled for more than \$10,000 of life insurance coverage will have access to a new feature, Will Preparation. This new feature is available at **no additional cost** to employees enrolled for more than \$10,000 of life insurance coverage and is provided by Hyatt Legal Services, a MetLife Company.

It may surprise you to know that approximately 65% of full-time employees in the United States do not have a will¹. If you pass without a will, the state decides who is entitled to your personal property and who will be granted custody of your minor children. That is why a will is probably the most important legal document you will ever sign.

With Will Preparation, You Can:

- Protect your assets
- Preserve your family's financial future
- Designate guardians for your minor children
- Distribute property according to your wishes

Accessing the Will Preparation Service is Easy!

Simply call Hyatt Legal Plans at 1-800-821-6400, Monday through Thursday, 7:00 a.m. to 6:00 p.m. and Friday, 7:00 a.m. to 5:00 p.m. (Central Time). A Client Service Representative will ask you to provide your social security number and your PG&E Group Number, which is 74304. The representative will then assist you in locating a participating plan attorney in your area and provide you with an authorization number to give to the attorney you choose.

Remember... the Will Preparation service is only available during 2003, so make sure you call before the end of next year to have your will prepared.

If you are not currently enrolled for more than \$10,000 of life insurance coverage, you may enroll now by calling the PG&E HR Service Center at Company extension 223-2363, 415-973-2363, or 1-800-788-2363. Don't miss out on this valuable opportunity... enroll today!