

Your Total Rewards |



# 2021 Benefits Annual Enrollment

---

**ENROLL:**  
OCT. 30 – NOV. 20  
[hr.phillips66.com](http://hr.phillips66.com)

**At Phillips 66, providing access to high quality programs and care for you and your family is important to us.** When we are at our best, we are poised to deliver exceptional results — personally and professionally.

Maintaining a culture of health, well-being and financial responsibility is essential for a high-performing organization. With that in mind, our benefit programs are designed around these principles:

---

**Provide attractive and competitive benefits that meet the needs of our workforce.**



The value of company benefits is positioned above the median of our peers with a 2% Success Share; it increases to the top 20% with a 6% Success Share.

---

**Promote better outcomes through access to high quality care and smart decision making.**



We continue to enhance our offering with the addition of a hypertension program and expanded clinical support for diabetes for 2021.

---

**Proactively manage escalating costs while enhancing the participant experience.**



Annual deductibles and out-of-pocket maximums unchanged. Premiums remain flat for HDHP and decrease for PPO.

---

### **We have highlighted some additional changes to our health and well-being programs for 2021:**

- Oklahoma-based employees and dependents move to the enhanced BCBS Blue Preferred provider network.
- Well-being incentive program activities are updated to include engagement with Ayco Financial Coaching, a new financial well-being program that launched in August.
- Back-up family care for children and adults is provided by Bright Horizons for employees whose regular caregiver is unavailable.

I encourage you to read this annual enrollment guide so you can be informed about your benefits, select the right coverage for you and your family, and make smart benefit decisions throughout the year.

As you go through the benefit elections process, I also encourage you to review and update your designated beneficiaries and verify eligibility of dependents covered under your benefits as we plan to conduct a dependent audit next summer.

Stay safe and healthy.

**Alex Shabet**

*General Manager, Total Rewards*

# ANNUAL ENROLLMENT — ENROLLMENT IS EASY

From Oct. 30 – Nov. 20, you can enroll online or over the phone — quickly and easily.

Before enrolling, review the information in this guide to learn more about your 2021 benefits and to help determine which benefits are best for you and your family. Within this guide, you will learn about:

- Annual enrollment requirements
- Annual enrollment choices



## ONLINE AT UPOINT:

- Go to ***My HR Tools*** and click on the UPoint tile.
- From your computer or mobile device, go to ***<http://digital.alight.com/phillips66>*** and enter your UPoint user ID and password.
- You may be prompted to update your password.



## BY TELEPHONE:

- Call the Benefits Center at 800-965-4421, 8 a.m. to 6 p.m. Central time, Monday through Friday.

Forgot your password?  
If you can't remember your UPoint user ID or password, click "Forgot User ID or Password" at the UPoint login. Or, you can call the Benefits Center and say "I don't know" when prompted to enter your password.

### ENROLL EARLY!

You can change your enrollment elections as often as you want during the annual enrollment period. The annual enrollment period ends online at midnight Central time (or at 6 p.m. Central time if by phone) on Nov. 20. **Your elections in the system at that time will be final for Jan. 1, 2021.**

## 2021 BENEFITS ANNUAL ENROLLMENT

**Oct. 30 – Nov. 20, 2020**

**VISIT** [hr.phillips66.com](http://hr.phillips66.com) to learn more about your Phillips 66 Total Rewards.

# ANNUAL ENROLLMENT REQUIREMENTS

Review this guide to determine which benefits are best for you and your family. If you wish to enroll or make coverage changes for 2021, you must take action online by midnight Central time or by phone before 6 p.m. Central time on Nov. 20, 2020.

Below is an overview of what you need to do and why you need to take action during annual enrollment.

Benefit	What do you need to do?	Why take action?
Medical, Dental and Vision	Review this guide	Review to ensure you have the right coverage for you and your family. If you don't make changes, your 2020 elections will carry to 2021.
Flexible Spending Accounts (FSA) for Health Care and Dependent Care	Action required, review and enroll	If you don't enroll, you won't have an FSA in 2021.
Supplemental Life Insurance	Action required, review and enroll	If you don't attest to your tobacco user status, you'll pay higher tobacco user rates in 2021.
Spouse and Child Life, and Accidental Death & Dismemberment (AD&D) Insurance	Review this guide	Review to ensure you have the right coverage for you and your family. If you don't make changes, your 2020 elections will carry to 2021.
Basic and Enhanced Long-Term Disability (LTD) Insurance	Review this guide	If you don't make changes, your 2020 elections will carry to 2021.

## LEARN MORE ABOUT YOUR BENEFITS

- Visit [hr.phillips66.com](http://hr.phillips66.com) or the annual enrollment web page [hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx](http://hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx).
- Contact the Benefits Center at 800-965-4421, M-F, 8 a.m. to 6 p.m. Central time.

Visit [myalex.com/p66/2021](http://myalex.com/p66/2021) to use the interactive benefits tool to:

- Learn more about your 2021 benefit options.
- Compare the costs of the options.
- Help you decide which benefits are best for you in 2021.

## KEY CONSIDERATIONS

- Have you reviewed and/or updated your beneficiaries recently? Many of our benefits have the option to designate a beneficiary and it is important to update these designations from time to time to ensure they reflect your current wishes.
- Have you verified that your dependents are eligible for coverage under the Phillips 66 Medical and Dental Assistance Plan (Plan)? If not, review Plan documents on the annual enrollment website for eligibility criteria.

## ACTIONS REQUIRED

During annual enrollment you must:

- Enroll in the FSA if you wish to participate in the health care FSA and/or dependent care FSA.
- Complete your tobacco attestation if you currently have or enroll in supplemental life insurance.
- Elect employee-paid enhanced LTD if you want a higher level of coverage than offered under employer-provided basic LTD coverage. If you were already enrolled in basic LTD coverage and choose to move to enhanced coverage, Evidence of Insurability is required.



# YOUR 2021 ENROLLMENT CHOICES

Annual enrollment is your opportunity to make changes to your health and welfare coverage for 2021. Please review this guide carefully to ensure you make the best enrollment decisions for you and your family.

## MEDICAL

Phillips 66 offers comprehensive medical benefit options providing coverage for preventive care, regular checkups and office visits, prescription drugs, and more. The HDHP and PPO options are offered to eligible employees through either Aetna or BCBS, based on the employee's home ZIP code.

For 2021, your annual deductible and out-of-pocket maximum will remain unchanged from 2020.

**New:** Oklahoma residents will change to the BCBS Blue Preferred network and receive new ID cards. To find out if your doctor is in the new network, contact BCBS or search providers on [www.bcbstx.com](http://www.bcbstx.com). Prior to Jan. 1, follow these instructions: Click **Find a Doctor or Hospital, Search as Guest**, and **Search In-Network Providers**. Answer the drop-down questions choosing **Blue Preferred** as your network. After Jan. 1, search providers while logged into Blue Access for Members (BAM).

Your 2020  
medical election  
will carry to 2021 if  
you don't take  
action.

## TELEMEDICINE

Telemedicine gives you 24/7 access to a national network of U.S. board-certified doctors at a low cost.

### GRAND ROUNDS

Whether you or a covered dependent needs help finding care, Grand Rounds can:

- Discuss your treatment options or provide guidance on next steps directly from a staff physician via telephone or video chat.
- Help you find a top-tier doctor through the Doctor Match feature.
- Connect you to a world-class physician for an expert opinion on a diagnosis or condition.

To learn more about Grand Rounds and activate your account, go to My HR Tools and click on the Grand Rounds tile, [grandrounds.com/phillips66](http://grandrounds.com/phillips66), use the Grand Rounds mobile app or call 844-339-6732.

## PRESCRIPTION DRUG BENEFITS

The HDHP and PPO options include prescription drug benefits administered by CVS Caremark. You are generally required to get your 90-day supply of a maintenance medication through mail order. Alternatively, you can get a 90-day supply at a CVS Pharmacy through their Maintenance Choice program.

**New:** Starting January 2021, Phillips 66 is offering two new programs to participants who meet the criteria.

- **Hello Heart:** Hypertension awareness and management program. Participants will receive a wireless blood pressure monitor and real-time personalized digital coaching.
- **Next Generation Transform Diabetes Care:** Members who were participating in the Livongo program in 2020 and other eligible individuals will be able to engage in a more comprehensive and personalized clinical approach to diabetes management.

	HDPH Option		PPO Option	
	Network	Non-network	Network	Non-network
<b>Annual deductible</b>	Employee only: \$1,600 Employee + Dependents: \$3,200	Employee only: \$2,400 Employee + Dependents: \$4,800	Employee only: \$800 Employee + Dependents: \$1,600	Employee only: \$1,600 Employee + Dependents: \$3,200
	<i>(Includes prescription drug costs)</i>		<i>(Excludes medical copays and prescription drug costs)</i>	
<b>Annual out-of-pocket maximum</b>	Individual: \$5,000* Family: \$10,000	Individual: \$15,000* Family: \$30,000	Individual: \$5,000* Family: \$10,000	Individual: \$15,000* Family: \$30,000
	<i>(Includes deductible and eligible expenses covered by the plan)</i>			
	<i>* Once the individual out-of-pocket maximum has been met, covered services for that individual will be paid at 100%.</i>			
<b>Preventive medical care (deductible waived)</b>	Covered at 100%	\$1,500 covered at 100%; you pay 50% thereafter	Covered at 100%	\$1,000 covered at 100%; you pay 50% thereafter
<b>Doctor visits</b>	You pay 20%, after deductible	You pay 50%, after deductible	Primary care: \$30 copay Specialist: \$60 copay	You pay 50%, after deductible
<b>Telemedicine &amp; Retail Clinic</b>	\$10 copay, after deductible		\$15 copay	
<b>Urgent care</b>	\$50 copay, after deductible	You pay 50%, after deductible	\$60 copay	You pay 50%, after deductible
<b>Most other services</b>	You pay 20%, after deductible	You pay 50%, after deductible	You pay 20%, after deductible	You pay 50%, after deductible
<b>Centers of excellence</b>	You pay 10% for certain procedures, after deductible	NA	You pay 10% for certain procedures, after deductible	NA
<b>Preventive prescription drugs</b>	Generic preventive drugs and insulin: Covered at 100%; no deductible Brand preventive drugs: You pay 20% (Retail: \$150 max.; Mail: \$300 max.); no deductible		No special provision for preventive prescription drugs	
<b>Other network prescription drugs</b>	<b>Retail (after deductible):</b> <ul style="list-style-type: none"> <li>• <i>Generic:</i> \$10 copay</li> <li>• <i>Preferred brand:</i> You pay 20% (\$150 max.)</li> <li>• <i>Non-preferred brand:</i> You pay 35% (\$300 max.)</li> </ul> <b>Mail (after deductible):</b> <ul style="list-style-type: none"> <li>• <i>Generic:</i> \$25 copay</li> <li>• <i>Preferred brand:</i> You pay 20% (\$300 max.)</li> <li>• <i>Non-preferred brand:</i> You pay 35% (\$600 max.)</li> </ul> You pay 100% of the discounted cost until you reach your annual deductible.		<b>Retail:</b> <ul style="list-style-type: none"> <li>• <i>Generic:</i> \$10 copay</li> <li>• <i>Preferred brand:</i> You pay 35% (\$150 max.)</li> <li>• <i>Non-preferred brand:</i> You pay 50% (\$300 max.)</li> </ul> <b>Mail:</b> <ul style="list-style-type: none"> <li>• <i>Generic:</i> \$25 copay</li> <li>• <i>Preferred brand:</i> You pay 35% (\$300 max.)</li> <li>• <i>Non-preferred brand:</i> You pay 50% (\$600 max.)</li> </ul>	
<b>Monthly premium</b>	Employee Only: \$25.00 Employee + Spouse/Domestic Partner: \$111.00 Employee + Child(ren): \$111.00 Employee + Family: \$168.00		Employee Only: \$150.00 Employee + Spouse/Domestic Partner: \$325.00 Employee + Child(ren): \$325.00 Employee + Family: \$450.00	
<b>Annual health savings account (HSA) or health care flexible spending account (HCFSA) contribution</b>	<b>HSA-eligible</b> Phillips 66 contributes: <ul style="list-style-type: none"> <li>• Employee Only: \$500</li> <li>• All other coverages: \$1,000</li> </ul> You can contribute up to: <ul style="list-style-type: none"> <li>• Employee Only: Up to \$3,100</li> <li>• All other coverages: Up to \$6,200</li> </ul> (Age 55 or over, you can make an additional contribution of \$1,000)		<b>HCFSA-eligible</b> Phillips 66 contributes: \$0 You can contribute up to: \$2,750 or up to IRS plan limits	



## KAISER HMO

Kaiser provides medical and prescription drug coverage from doctors and facilities participating in the Kaiser network.

If you live within a Kaiser service area in California or Washington, you can choose to enroll in the Kaiser HMO option. For coverage details, contact Kaiser.

Kaiser	
Website	<a href="http://kp.org">kp.org</a>
Phone number	Kaiser CA: 800-464-4000 Kaiser WA: 888-901-4636
Monthly premium (CA only)	Employee Only: \$137.19 Employee + Spouse/Domestic Partner: \$290.30 Employee + Child(ren): \$290.30 Employee + Family: \$402.34
Monthly premium (WA only)	Employee Only: \$140.43 Employee + Spouse/Domestic Partner: \$297.56 Employee + Child(ren): \$297.56 Employee + Family: \$411.77



Oklahoma City Terminal  
OKLAHOMA CITY, OK



## HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-advantaged health savings account that allows you to contribute before-tax dollars that can be used to pay for current or future health care expenses. When combined with a high-deductible health plan, it offers unique savings and tax advantages. You must be enrolled in the HDHP option (HSA-eligible) to contribute to a Phillips 66 affiliated HSA through before-tax payroll deductions or to receive company contributions. Your HSA is owned by you, the funds carry over from year to year, and you take it with you if you leave the company.

The Phillips 66 company contribution will be \$500 for those enrolled in employee only and \$1,000 for those enrolled in employee plus dependent coverage.

**CONSIDER:** An HSA can be an important part of your long-term savings and retirement plans.

**New:** For the HSA, the IRS maximum contribution limit has increased to \$3,600 for an individual and \$7,200 for a family.

For more information about your HSA visit <https://healthaccounts.bankofamerica.com/Phillips66> or call 877-785-6698.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

If you elect to have an FSA, your contributions can be deducted from your paycheck on a before-tax basis to pay for eligible health care and/or dependent care expenses.

### Health Care

**FSA** — If you do not enroll in the HDHP option, you can contribute to a health care FSA. It's important to consider your anticipated 2021 needs because you'll forfeit any FSA funds that aren't used to pay qualified medical expenses incurred during the year.

**New:** You can contribute any amount from \$120 up to \$2,750 or up to IRS plan limits to your health care FSA.

**Dependent Care FSA** — If you have qualifying dependents, you can contribute any amount from \$120 up to \$5,000. This helps you pay for qualified child care services (for example, day care) for children under the age of 13, or care for a disabled spouse or dependent of any age, which allows you (or, if you're married, you and your spouse) to work. It's important to consider your anticipated 2021 needs because you will forfeit any FSA funds that aren't used to pay qualified dependent care expenses incurred during the year.

For information regarding eligible health care and dependent care expenses, view the Flexible Spending Plan page on [hr.phillips66.com](http://hr.phillips66.com) or visit <http://digital.alight.com/phillips66>.

**REMEMBER:**  
All requests for reimbursement of expenses incurred during the calendar year must be filed by March 31 of the following calendar year.

**ACTION REQUIRED:**  
Your 2020 FSA elections will not carry over. You must enroll to participate.

Sweeny Refinery  
OLD OCEAN, TX



## DENTAL

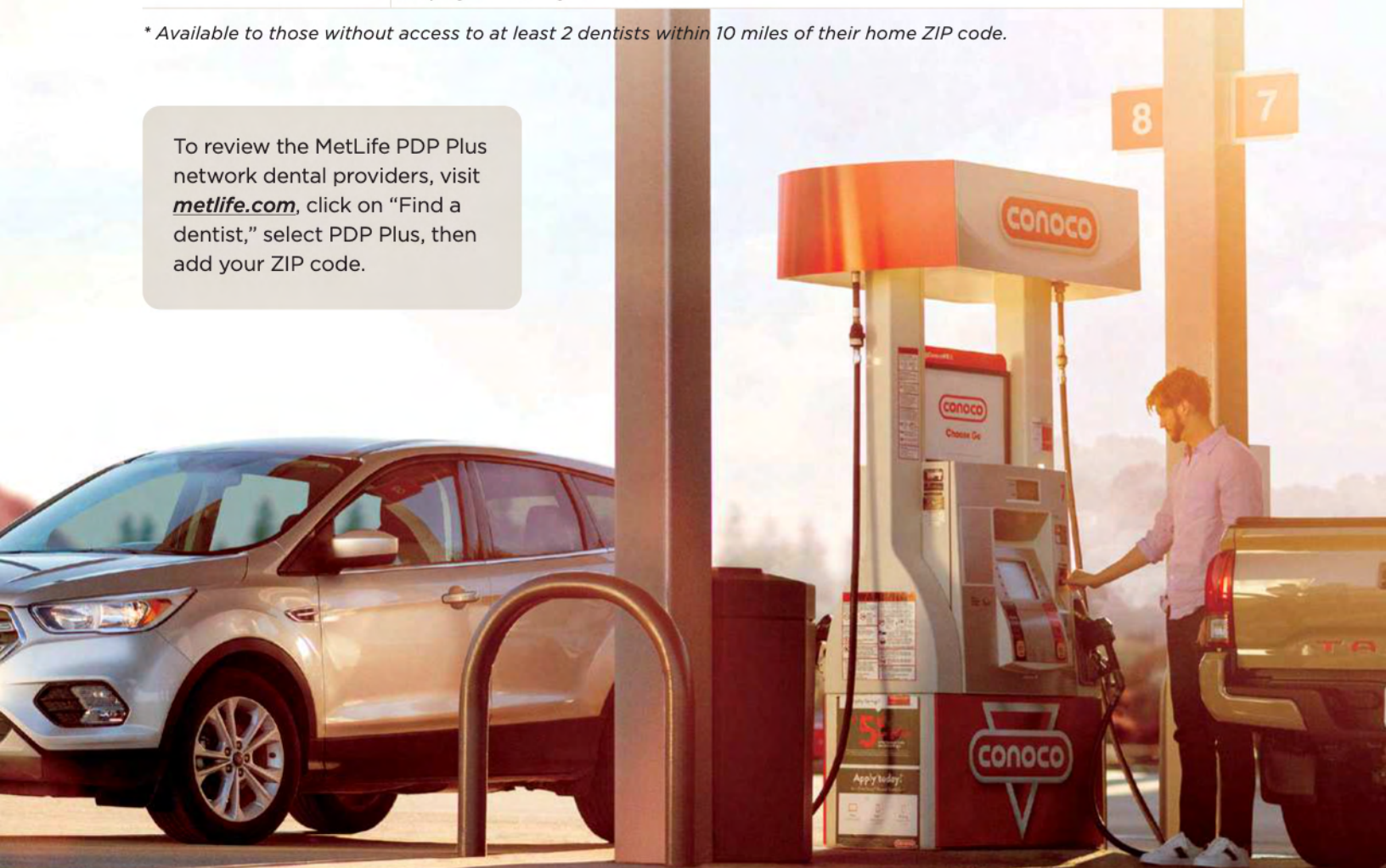
Dental options are provided through the MetLife PDP Plus network. Coverage includes regular checkups, as well as basic, restorative, major and orthodontia services.

**Your 2020 dental election will carry to 2021 if you don't take action.**

	Dental Option		Out-of-area* Dental Option
	Network	Non-network	
<b>Annual deductible</b>	\$50 individual \$100 family	\$150 individual \$300 family	\$50 individual \$100 family
<b>Annual maximum</b>	\$2,000 per person		
<b>Preventive</b>	Covered at 100%	Covered at 80%	Covered at 100% up to plan limits
<b>Basic services</b>	You pay 20%, after deductible	You pay 50%, after deductible	You pay 20%, after deductible up to plan limits
<b>Major services</b>	You pay 50%, after deductible	You pay 50%, after deductible	You pay 50%, after deductible up to plan limits
<b>Orthodontia</b>	Covered at 50% up to \$2,000 lifetime maximum per person		
<b>Monthly premium</b>	Employee Only: \$7.00 Employee + Spouse/Domestic Partner: \$15.00 Employee + Child(ren): \$17.00 Employee + Family: \$24.00		

\* Available to those without access to at least 2 dentists within 10 miles of their home ZIP code.

To review the MetLife PDP Plus network dental providers, visit [metlife.com](https://www.metlife.com), click on "Find a dentist," select PDP Plus, then add your ZIP code.





## VISION

Through the company-provided basic option, you and your family receive routine eye exams at no cost. You may also receive discounts on other services from VSP network providers. You and your family are automatically enrolled in the basic option.

**Your 2020 vision election will carry forward to 2021 if you don't take action.**

You can elect a higher level of coverage through the comprehensive option described below.

**Important:** If you elect the comprehensive option for yourself, but not your dependents, your dependents will have no coverage.

	Basic Option	Comprehensive Option
<b>Exam</b>	Covered at 100%	Covered at 100% (under the company-provided basic option)
<b>Frames</b>	Discounts available	\$200 annual allowance*
<b>Contact lenses</b>	Not covered	\$180 annual allowance*
<b>Contact lens fitting</b>	Discounts available	Covered at 100%
<b>Lenses — Single vision, bifocal, trifocal, lenticular, polycarbonate (under age 19)**</b>	Discounts available	Covered at 100% one-time annually
<b>Lens options — Progressive, anti-reflective</b>	Discounts available	Member pays VSP Preferred Pricing
<b>Monthly premium</b>	Company-paid	Employee Only: \$10.34 Employee + Spouse/Domestic Partner: \$18.80 Employee + Child(ren): \$18.72 Employee + Family: \$29.93

\* The annual allowance is for either frames or contact lenses in the calendar year, but not both.

\*\* Polycarbonate lenses are covered at 100% for participants under the age of 19. For participants over the age of 19 they are covered at a discounted rate.

To learn more or to find a network vision provider, visit [www.vsp.com](http://www.vsp.com). Enter your ZIP code to find a doctor.



Ponca City Refinery  
PONCA CITY, OK

## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Phillips 66 provides you with basic life insurance at 1 times your annual pay.

You also have the option to purchase additional insurance for yourself, as well as insurance for your dependents.

### IMPORTANT REMINDER

Evidence of insurability (EOI) will generally be required any time you add or increase life insurance coverage for you or your spouse/domestic partner.

**Employee Supplemental Life Insurance:** You can elect to purchase up to 8 times your annual pay in supplemental life insurance.

Monthly Supplemental Life Premiums		
If your age is ...	Your premium per \$1,000 of coverage is ...	
	Non-Tobacco User	Tobacco User
<b>Under 30</b>	\$0.046	\$0.060
<b>30 – 34</b>	\$0.062	\$0.103
<b>35 – 39</b>	\$0.070	\$0.138
<b>40 – 44</b>	\$0.077	\$0.181
<b>45 – 49</b>	\$0.110	\$0.281
<b>50 – 54</b>	\$0.166	\$0.467
<b>55 – 59</b>	\$0.300	\$0.926
<b>60 – 64</b>	\$0.526	\$1.368
<b>65 – 69</b>	\$1.031	\$3.230
<b>70 &amp; over</b>	\$1.448	\$4.086

A tobacco user isn't necessarily a smoker — it's anyone who uses tobacco. Phillips 66 defines tobacco products as cigars, cigarettes, smokeless tobacco (snuff or chewing tobacco), pipe tobacco or roll-your-own tobacco.

You are considered a tobacco user if you have used tobacco products or any nicotine delivery system within the past 12 months.

**Spouse Life Insurance:** You can elect to purchase life insurance coverage for your spouse in increments of \$50,000 up to \$500,000.

Monthly Spouse Life Premiums	
If your spouse's age is ...	Your premium per \$1,000 coverage is ...
<b>Under 30</b>	\$0.050
<b>30 – 34</b>	\$0.070
<b>35 – 39</b>	\$0.080
<b>40 – 44</b>	\$0.090
<b>45 – 49</b>	\$0.130
<b>50 – 54</b>	\$0.190
<b>55 – 59</b>	\$0.350
<b>60 – 64</b>	\$0.610
<b>65 – 69</b>	\$1.190
<b>70 &amp; over</b>	\$1.660

**ACTION REQUIRED:**  
For employee supplemental life insurance you are required to attest to your tobacco user status annually. If you don't attest, you will pay higher tobacco user rates in 2021.



**Child Life Insurance:** You can elect to purchase life insurance coverage for your child or children. There are three coverage options available: \$15,000, \$20,000 and \$25,000. This election covers all eligible children.

Child Life Insurance	Monthly Premium
\$15,000 of coverage	\$ 0.75
\$20,000 of coverage	\$ 1.00
\$25,000 of coverage	\$ 1.25

You can elect or cancel employee supplemental, spouse or child life insurance coverage at any time. Evidence of insurability (EOI) may be required.

#### Employee Accidental Death & Dismemberment

**(AD&D):** You can elect to purchase from \$50,000 to \$1 million of AD&D coverage.

**Spouse & Child AD&D:** You can elect to purchase from \$50,000 to \$500,000 of AD&D coverage for your spouse and from \$10,000 to \$50,000 for your eligible child or children.

AD&D Insurance	Monthly Premium
Employee AD&D (no age limit)	\$0.017 per \$1,000 of coverage
Spouse AD&D (ends at age 70)	
Child AD&D (ends at age 26)	

**REMINDER:**  
Review your beneficiary  
tile on UPoint to confirm  
you have designated a  
beneficiary and your  
information is current.

## DISABILITY

**Short-Term Disability (STD):** Company-provided STD replaces a portion of your pay if you experience a disability and are unable to work as a direct result of your non-occupational illness or injury.

STD benefits will replace a portion of your pay for up to 26 weeks. The number of weeks paid at 100% or 60% will be determined by your service date according to the schedule below:

Years of Service	Weeks at 100%	Weeks at 60%
< 6	10	16
6 - 7	12	14
8	16	10
9	20	6
10+	26	—

**Long-Term Disability (LTD):** LTD replaces a portion of your pay if you experience a disability and are unable to work for a period of more than 26 weeks.

All eligible employees are automatically enrolled in company-provided basic LTD, which pays 50% of your pre-disability earnings, with a maximum benefit of \$5,000 per month. If you are currently enrolled in basic or enhanced coverage, your enrollment option will not change.

If you want additional coverage you must enroll in employee-paid enhanced LTD. Enhanced LTD pays 60% of your pre-disability earnings. The maximum benefit is \$10,000 per month. If you change from basic LTD to enhanced LTD, evidence of insurability (EOI) will be required.

LTD	Monthly Premium
Basic LTD	Company paid
Enhanced LTD	\$0.341 per \$100 of pre-disability earnings

**CONSIDER:** Review your personal circumstances to determine if you have enough life and disability coverage to protect you and your family.

## WELL-BEING

The well-being program provides access to high-quality programs and resources that help you focus on your total health and achieve your goals around physical, social, emotional, and financial well-being.

### Well-Being Incentive

The well-being incentive helps you focus on a few key activities supporting healthy behaviors and positive change.

You have the opportunity to receive payroll credits of up to \$650 by completing the activities listed in the table below. **Submit these activities by November 30, 2021.**

Activity	Payroll Credit
Submit biometric screening results	\$100
Obtain BMI of less than 30 or consult with a primary care physician	\$200
Obtain blood pressure of less than 140/90 or consult with a primary care physician	\$100
Complete 2 preventive screenings (\$50 each) (For example: annual physical, well-woman's exam, dental exam, vision exam, etc.)	up to \$100
Complete 1 company-wide challenge	\$100
Complete 1 Virgin Pulse Journey or engage with Ayco Financial Coaching*	\$50
<b>Total well-being incentive credit</b>	<b>up to \$650</b>

**Note:** These activities are required to be eligible for the Fitness Reimbursement

\* Ayco Financial Coaching engagement is completion of the digital assessment or one phone call with a coach.

### Fitness Reimbursement

You can receive a fitness reimbursement of up to \$500, through payroll, for fitness-related memberships and activities for you and your eligible dependents enrolled in the medical plan. The total reimbursement of up to \$500 can be requested once you have completed the well-being incentive activities listed below:

- Submitted biometric screening results;
- Obtained a body mass index (BMI) of less than 30 or have consulted with a primary care physician; and
- Obtained a blood pressure of less than 140/90 or have consulted with a primary care physician.

The fitness reimbursement includes most fitness-related memberships and activities. For example: CrossFit, yoga, Pilates, personal training, massage therapy, virtual fitness classes, genetic testing kits, adult and child sports league fees, nutritional counseling and Weight Watchers program fees.

**Submit claims by  
November 30, 2021.**

San Francisco Refinery  
RODEO, CA



## WORK/LIFE BENEFITS

At Phillips 66 we recognize that priorities surface in your personal life that require your time and attention. We believe that in addition to high quality benefits, it is equally important to have policies in place that enable you to balance your work and life and give you time to refresh, recharge, and focus on you and your family. Highlighted below are several policies that demonstrate our ongoing commitment to support you in achieving this balance. To learn more about other benefits, please visit [hr.phillips66.com](https://hr.phillips66.com).

- **New:** Beginning August 2020, Phillips 66 introduced the Ayco Financial Coaching Program. This program provides financial coaching (digital and/or telephonic coach) across a range of areas to improve the overall financial health and well-being of our employees and their families.
- **New:** Starting January 2021, employees will have access to back-up family care services. These services, provided through Bright Horizons, offer in-home and center-based back-up care for children and adults when their regular caregiver is unavailable. Access is available 24/7 via online, mobile app, or the call center.
- **Rethink** — provides caregiver assistance (free tools, training and clinical guidance) for those supporting individuals with learning, social and behavioral challenges. Available on demand 24/7.
- **Vacation** — your annual vacation award is earned monthly and you can take vacation at any time during the year with supervisor approval (even if you have not earned all of it). Employees that leave the company will only be paid for vacation days that have been earned and not used at the time of termination.
- **19/30** — this program provides the flexibility of taking one personal day off each month, resulting in the potential of 12 personal days a year in addition to your vacation time.
- **Parental Benefits:**
  - The parental leave policy provides mothers and fathers up to 2 weeks of parental leave for the care and bonding of a child within 12 months of the child's birth or adoption.
  - The disability plan provides birth mothers up to 10 weeks of short-term disability leave paid at 100% for the birth of a child.
  - Phillips 66 has partnered with Leave Logic to provide support to new parents through the leave process with the Parental Planning Tool.
- **Community Service** — this benefit provides up to 2 days of paid time off so that you can volunteer your personal time to give back to the community in which you work. Time off can be taken in half-day increments and used for eligible charitable organizations.
- **Short-Term Disability (STD)** — replaces a portion of your pay if you experience a disability and are unable to work as a direct result of your non-occupational illness or injury.
- **Long-Term Disability (LTD)** — replaces a portion of your pay if you experience a disability and are unable to work for a period of more than 26 weeks.
- **Serious Illness in Family** — provides time off to attend to critical family matters.
- **Death in Family** — provides time off to attend funerals for immediate family members.
- **Adoption Assistance** — provides financial assistance to help cover the cost of adopting a child.

Subject to the eligibility provisions of each policy, these benefits apply to non-represented employees, as well as those represented employees where provided for under the terms of an applicable collective bargaining agreement.



# RESOURCES

This annual enrollment guide highlights what you need to know to enroll in your 2021 benefits. If you want more information on a specific plan — eligibility, coverage details, how it works — you have several resources:

- Annual enrollment website: [hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx](https://hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx).
- Summary plan descriptions (SPDs) at [hr.phillips66.com](https://hr.phillips66.com).
- The interactive benefits tool at [myalex.com/p66/2021](https://myalex.com/p66/2021).
- Benefits Center at 800-965-4421, Monday – Friday, 8 a.m. – 6 p.m., Central time.
- Health care reform requires Phillips 66 to provide you with a summary of benefits and coverage (SBC), available at [hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx](https://hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx). The SBC is a standardized document that highlights key provisions, limitations and exceptions.

## PHILLIPS 66 BENEFIT PROVIDER CONTACT INFORMATION

### FIND A DOCTOR AND EXPERT OPINION

**Grand Rounds:** 844-339-6732  
[grandrounds.com/phillips66](https://grandrounds.com/phillips66)

### TELEMEDICINE 24/7

**For Aetna:** 855-835-2362  
[teladoc.com/aetna](https://teladoc.com/aetna)

**For BCBS:** 888-680-8646  
[MDLIVE.com/bcbstx](https://MDLIVE.com/bcbstx)

### RESOURCES FOR LIVING (EXTERNAL EAP)

844-766-7351  
[resourcesforliving.com](https://resourcesforliving.com)

### MEDICAL

**Aetna:** 855-267-4184  
[aetna.com](https://aetna.com)

**BlueCross BlueShield:** 855-594-4233  
[bcbstx.com/phillips66](https://bcbstx.com/phillips66)

**Kaiser CA:** 800-464-4000  
**Kaiser WA:** 888-901-4636  
[kp.org](https://kp.org)

### PRESCRIPTION DRUGS

**CVS Caremark:** 888-208-9634  
[caremark.com](https://caremark.com)

### DENTAL

**MetLife:** 855-837-6381  
[metlife.com](https://metlife.com)

### VISION

**VSP:** 800-877-7195  
[www.vsp.com](https://www.vsp.com)

### HEALTH SAVINGS ACCOUNT

**Bank of America:** 877-785-6698  
<https://healthaccounts.bankofamerica.com/Phillips66>

### FLEXIBLE SPENDING ACCOUNTS, FITNESS REIMBURSEMENT, AND COMMUTER ACCOUNT BENEFITS

**Alight Solutions:** 800-965-4421  
[digital.alight.com/phillips66](https://digital.alight.com/phillips66)

### WELL-BEING

**Ayco Financial Coaching:** 866-416-1495  
[www.ayco.com/login/p66](https://www.ayco.com/login/p66)

**Bright Horizons:** 877-242-2737  
[Clients.brighthorizons.com/phillips66](https://Clients.brighthorizons.com/phillips66)

**Rethink:** 800-714-9285  
<http://phillips66.rethinkbenefits.com>

**Virgin Pulse:** 888-671-9395  
[iam.virginpulse.com](https://iam.virginpulse.com)

### SAVINGS PLAN

**Vanguard:** 800-523-1188  
[vanguard.com](https://vanguard.com)

### ADDITIONAL RESOURCES

**Benefits Center:** 800-965-4421

**Phillips 66:** [hr.phillips66.com](https://hr.phillips66.com)

Effective Jan. 2021

*This communication may contain information regarding certain Phillips 66 compensation and benefits. The summary plan descriptions for the various benefit plans and other relevant terms and conditions provide more detailed information. Receipt of this communication does not guarantee eligibility for benefits or any other form of compensation. Phillips 66 reserves the right to correct any errors. If the information provided by this communication conflicts with the plan documents, the plan documents will prevail. Phillips 66 also reserves the right to amend, change or terminate its plans, any underlying contract or any other policy or program, at any time without notice, at its sole discretion. This communication applies only to non-represented employees, as well as represented employees where provided for under the terms of an applicable collective bargaining agreement.*



**Enroll online before midnight, Central time  
(or by phone before 6 p.m., Central time)  
on Nov. 20, 2020.**

**Make sure you understand all your  
options before enrolling in your  
2021 benefits.**