

2021 ANNUAL ENROLLMENT *guide*



table of contents

- [1](#) Annual Enrollment is Here
- [2](#) Annual Enrollment Checklist
- [3](#) Member Eligibility
- [4](#) Benefit Updates for 2021
- [6](#) 2021 Benefit Highlights
- [14](#) Health Savings Account - 101
- [15](#) How to Maximize Your HSA
- [16](#) How to Make Your 2021 Benefit Elections
- [17](#) Need Help Choosing Your Benefits?

The Company's policies, plans, practices and procedures may be amended, terminated or changed at any time at the sole discretion of the Company. If that should occur, the material in this document will be superseded and the provisions of the official plan documents will be followed. If there are discrepancies between this document and the official plan documents, the official plan documents will always govern.

Annual Enrollment is November 1-14, 2020.

NOVEMBER 2020

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Remember, this is your only opportunity to make changes to your 2021 benefit plans, unless you experience a qualifying event.



**Marathon
Petroleum Company LP**

ANNUAL ENROLLMENT IS *here*



WHAT

Annual Enrollment is your opportunity to make changes to the benefits you will have in 2021. This guide will highlight the benefit changes happening in 2021 and you can find more detail in the 2021 Benefits Guide. Your current elections will carry into 2021, however, you must make an active election if you want a Flexible Spending Account in 2021.

WHEN

Annual Enrollment is November 1-14, 2020 with all changes becoming effective January 1, 2021.

WHY

As a Marathon Petroleum employee, your benefits are a significant portion of your total compensation. Being actively engaged in your company benefits will keep you informed and help you make the best decisions for you and your family's health care.

COMPANY PROVIDED BENEFITS FOR ELIGIBLE EMPLOYEES

Below are the benefits that the company automatically provides as a supplement to your compensation. You do not need to take any action during Annual Enrollment for the benefits listed below.

Benefit Plan	Coverage
Employee Assistance Program (EAP)	Company paid coverage
Basic Life Insurance	Company paid coverage at 2x your covered compensation
Basic Accidental Death and Dismemberment (AD&D)	Company paid coverage at 2x your covered compensation
Long Term Disability (LTD)	Company paid coverage*
Occupational Accidental Death	Company paid coverage

* If LTD is not listed on your benefits summary you are not enrolled. Click [here](#) for more information.

ANNUAL ENROLLMENT BENEFIT OPTIONS

Below are the optional benefits that you can enroll in, and/or make changes to during Annual Enrollment.

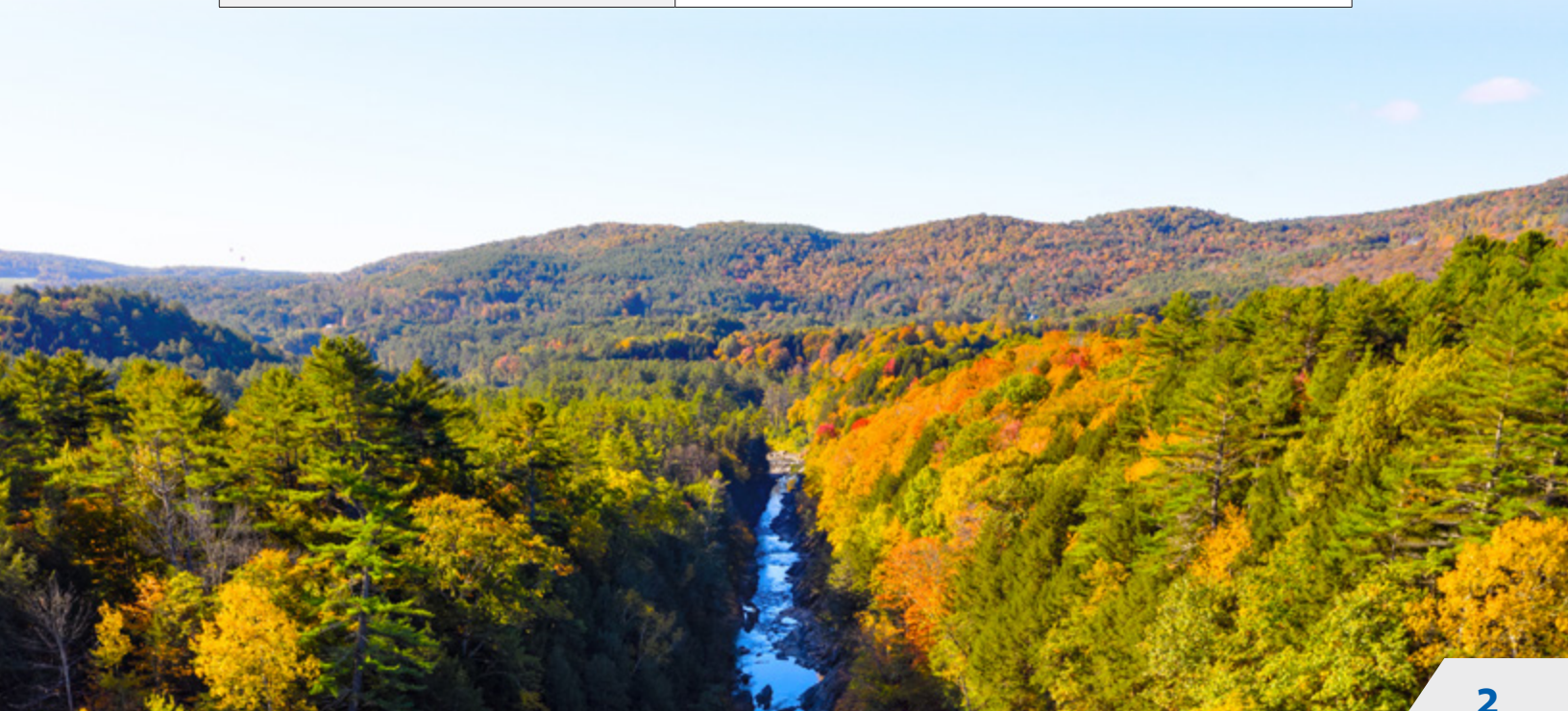
Benefit Plan	Coverage
Health	One Health Plan with Anthem (medical) and Express Scripts (prescription drug) that offers two options, Classic and Saver HSA. (Kaiser is an option for employees within service areas of California.)
Dental	One Dental Plan option with Delta Dental.
Vision	One Vision Plan option with Anthem Blue View Vision.
Flexible Spending Accounts (FSAs)	Health Care Flexible Spending Account or Limited Purpose Flexible Spending Account options.
Health Savings Account (HSA)	If you are enrolled in the Saver HSA Health Plan option and elect to contribute to the HSA, you can change your HSA contribution any time during the year.
Optional Life Insurance	Coverage options for Optional Employee, Spouse and Child Life.
Optional Accidental Death and Dismemberment	Coverage options for Optional Employee, Spouse and Child AD&D.
MetLife Legal Plans	Optional coverage for unlimited access to attorneys.

ANNUAL ENROLLMENT *checklist*



- ☐ Read this guide to learn what's changing in 2021 and get more information in the 2021 Benefit Guide.
- ☐ View your current coverage and covered dependents anytime at www.myMPCbenefits.com/mybenefits (Company key: MPC).
- ☐ Make changes between November 1-14, 2020 with [BenefitSolver](#).

Get Help with...	
Enrollment or Technical Assistance	BenefitSolver www.myMPCbenefits.com/mybenefits 1-844-408-2575, 8:30 a.m. to 7:30 p.m. ET
Deciding Which Health Plan Option	Alex Get a personalized benefit recommendation.
More Details and Benefits	2021 Benefits Guide
What the Plans Cover & What You Pay for Covered Services	Find Summaries of Benefits and Coverage (SBCs) on the Annual Enrollment page .
What's Changing in 2021 (video)	Watch the Annual Enrollment video and more on the Annual Enrollment page .
Updating your Life Insurance Beneficiaries	Online Instructions
More Help	Speak with a Benefits Counselor at 1-888-421-2199 option 1, then 3, or send a message to benefits@marathonpetroleum.com . M-F 8 a.m. - 5 p.m. ET



ELIGIBILITY for BENEFITS

MEMBER ELIGIBILITY

Eligibility for benefits is not changing in 2021. You are eligible to participate in the Marathon Petroleum benefit plans if you are a regular full-time or a regular part-time employee. Casual employees should refer to the [Casual Employee Benefit Summary](#) for eligibility information.

Eligible Dependents	Documentation Required
The following dependents are eligible to be enrolled in benefit plans.	If you are adding a dependent to any of the MPC benefit plans you will need to submit documentation.
Your Legally Married Spouse	A copy of your marriage certificate
Your Common-Law Spouse	You and your common-law spouse must complete the Marathon Petroleum Certification of Common-Law Marriage form and provide copies of documentation as stated on the form.
Your Domestic Partner	You and your domestic partner must complete the Marathon Petroleum Domestic Partner Certification and provide copies of documentation as stated on the form.
Your children including:	Adult children are covered through the end of the month in which they turn 26.
• Natural children of the first-degree	A birth certificate verifying the child is your natural child
• Legally adopted children and children placed with you for adoption	Legal adoption papers placing the child with you for adoption
• Stepchildren	A birth certificate
• Child(ren) whose parents are both deceased for whom you have legal custody as determined by a court of competent jurisdiction	Legal custody papers
• Child(ren) of your domestic partner	A birth certificate, once you have completed the Domestic Partner Certification
• A disabled child may remain eligible after age 26, if the child is incapable of self-support due to a mental or physical disability and:	<ul style="list-style-type: none">• Became disabled before age 19 and was covered under the Plan when he or she reached age 19, or• Became disabled between the ages of 19 and 26 and was covered under the Plan when he or she became disabled.

When you add new dependents, you are required to submit the appropriate documents providing proof of dependent status (marriage certificate, birth certificate, etc.) within the Annual Enrollment period, November 1-14, 2020. You do not need to supply proof of dependent status if your dependent is already on your record.

Reminder

If your dependent is offered other coverage, they are still eligible to enroll in the MPC benefit plans. Please contact the Benefits Service Center for more information on how MPC coverage coordinates with other plans.

BENEFIT *updates* FOR 2021



The following changes are effective January 1, 2021. If a benefit is not listed below, it is not changing for 2021. Details of all benefit plans can be found in the 2021 Marathon Petroleum Benefits Guide.

Benefit Elections

BenefitSolver will administer benefit changes during Annual Enrollment and for qualifying events in 2021. Employees can access their benefit elections and request changes anytime at www.myMPCbenefits.com/mybenefits, or by calling 1-844-408-2575.



Complete Annual Enrollment through the MyChoice mobile app.

Qualifying Events

Employees will have **31 days, including the date of the event**, to contact BenefitSolver to request a benefit change (e.g., marriage, divorce, etc.) and provide supporting documentation.



MPC Health Plan

Employee monthly contributions for both options will **not change** in 2021.

	Classic Option	Saver HSA Option
	2021	2021
Employee Only	\$122	\$76
Employee + Spouse	\$280	\$175
Employee + Child(ren)	\$244	\$152
Employee + Family	\$378	\$236

Kaiser HMO*

Employee monthly contributions for the Kaiser Northern California option and the Kaiser Southern California option will **increase** in 2021.

	Northern California		Southern California	
	2021	2020	2021	2020
Employee Only	\$343.07	\$274.42	\$191.67	\$135.21
Employee + Spouse	\$664.79	\$517.20	\$346.10	\$269.22
Employee + Child(ren)	\$562.47	\$435.47	\$309.58	\$235.57
Employee + Family	\$899.09	\$700.01	\$362.95	\$332.79

*The Kaiser HMO option is only available to members with a permanent residence within the Kaiser California service area (N. CA or S. CA).

ENHANCED PREVENTIVE DRUG LIST WITH SAVER HSA OPTION

The Preventive Drug List for the Saver HSA Health Plan option **will be enhanced** to include diabetes and asthma preventive drugs in 2021. See the full list [here](#).

GENE THERAPY

Gene therapy and gene replacement therapy will be a covered service beginning in 2021.

PRESCRIPTION DEDUCTIBLE

Beginning in 2021, the prescription deductible will apply to Express Scripts mail order fills for members in the Classic option.

DENTAL COVERAGE

Monthly contributions for *Employee + Child(ren)* and *Employee + Family* will **increase**. *Employee Only* and *Employee + Spouse* monthly contributions will remain the same.

	Dental Plan	
	2021	2020
Employee Only	\$13.50	\$13.50
Employee + Spouse	\$27.50	\$27.50
Employee + Child(ren)	\$31.00	\$29.50
Employee + Family	\$48.00	\$46.50

FLEXIBLE SPENDING ACCOUNT (FSA) AND LIMITED PURPOSE FSA

The 2021 annual maximum employee contribution to the FSA will increase to \$2,750. You can carry over up to \$500 each year.

OPTIONAL LIFE INSURANCE

Rates for the Optional Employee Life Insurance will **decrease** for 2021. Optional Spouse and Optional Child Life Insurance rates will **remain the same**.

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Rates for Optional Employee, Spouse and Child AD&D will **decrease** in 2021.

DUAL COVERAGE

Employees will be able to enroll an eligible dependent that also is covered as an employee or dependent under another MPC Life or AD&D.

2021 HOLIDAY SCHEDULE

The 2021 holiday schedule will remain at 10 paid days, which includes two floating holidays and eight scheduled holidays. Good Friday will no longer be a scheduled holiday.

WELLNESS INCENTIVE

Marathon Petroleum's financial wellness incentive will remain the same in 2021, including the amount and eligibility. Full time MPC employees can earn \$400 by completing an online health assessment and a preventive physical in 2021, and can earn an additional \$200 if a spouse who is enrolled in an MPC-sponsored health plan also completes a preventive physical. Participants also can earn Healthy Activity Points throughout the year to be eligible for quarterly drawings. Visit www.mypcwellalways.com or download the StayWell app to learn more.

2021 BENEFIT highlights



The Classic Option and the Saver HSA Option Both Include:

- The same Anthem preferred provider network.
- Preventive care covered at 100%.
- The same covered services.
- Prescription drug coverage with Express Scripts.

Note: In some locations, Kaiser Health Maintenance Organization (HMO) options may be available. If another option is offered in your area, it will be available when you are logged into BenefitSolver, along with information on both options.

MONTHLY EMPLOYEE CONTRIBUTION (pre-tax payroll deductions)

	Classic Option	Saver HSA Option
Employee Only	\$122	\$76
Employee + Spouse	\$280	\$175
Employee + Child(ren)	\$244	\$152
Employee + Family	\$378	\$236

HEALTH PLAN (includes Medical, Surgical, Mental Health and Substance Abuse)

	Classic Option <i>In-network benefits</i>	Saver HSA Option <i>In-network benefits</i>
Deductible	\$600 Individual	\$1,400 Employee Only
	\$1,200 Family	\$2,800 Employee + Dependents ¹
Out-of-Pocket (OOP) Maximum ²	\$3,500 Individual	\$5,000 Individual
	\$7,000 Family	\$10,000 Family
Coinsurance	You pay 20% after deductible	You pay 20% after deductible
Office Visit	\$20 for primary care; \$50 for specialist and urgent care	You pay 20% after deductible
Preventive Services	Plan covers at 100% (no deductible)	Plan covers at 100% (no deductible)
ER Charge	\$200 charge, then deductible plus 20% coinsurance	Deductible, then \$200 charge, then 20% coinsurance
Medical Reimbursement Account Option	Flexible Spending Account, Optional	Health Savings Account (HSA), Automatic Limited Purpose Flexible Spending Account (LPFSA), Optional

Please see the 2021 Benefits Guide for more information about out-of-network coverage and other details on the Health Plan.

¹ Employee + Dependents covers Employee + Spouse, Employee + Child(ren) and Employee + Family.

² The most you'll pay for covered in-network medical (including prescription drug) expenses out of your own pocket in a calendar year is the out-of-pocket maximum for your selected Health Plan option.

PRESCRIPTION DRUGS (RX)

Marathon Petroleum's prescription drug coverage is administered by [Express Scripts](#). You will automatically receive prescription drug coverage if you enroll in the Classic option or Saver HSA option. Your prescription drug costs will depend on the Health Plan option you elect, whether you purchase at a retail pharmacy or through mail order, and the type of prescription drugs you buy (i.e., generic or brand name).



	Classic Option		Saver HSA Option
	\$100 Individual/ \$200 Family Deductible <i>Retail and mail order combined</i>		30-Day Retail & 90-Day Mail Order
	30-Day Retail*	90-Day Mail order	
Generic	\$10	\$25	Deductible, 20%**
Preferred Brand	\$30	\$75 (Including Specialty)	Deductible, 20%
Non-Preferred	\$60	\$150	Deductible, 20%
Out-of-Pocket Maximum	Combined with medical		

* To encourage the use of Mail Order or Smart90-Walgreens, there will be no coverage for the third and subsequent fills of a "maintenance drug" purchased at other participating retail pharmacies. You will pay 100% of the cost of the medication.

** Certain generic preventive drugs under the Saver HSA option are covered at 100%. A list of these drugs can be found [here](#).

MAINTENANCE MEDICATION

If you take medications on an ongoing basis for chronic conditions, they are classified as maintenance drugs and you will need to purchase a [90-day supply](#) from the Express Scripts mail order pharmacy or through Smart90 Walgreens (see below). Please note, the prescription deductible applies to mail order and Smart90 Walgreens fills for members in the Classic Health Plan option.

Express Scripts Mail Order

Your maintenance medications can be filled by [Express Scripts](#) and mailed to your home. Let your provider know to write your prescription for a 90-day supply and send it to Express Scripts.

Smart90-Walgreens Overview

As an alternative to the mail Express Scripts mail order pharmacy described above, you can choose to fill your maintenance medications through a Walgreens pharmacy. For more information on the Smart90 Walgreens Program, please visit [here](#) or call Express Scripts at 1-877-207-1357.

SaveOnSP PROGRAM

Members in the Classic Option who enroll in the free program can get [certain specialty medications](#) at a \$0 copay.

2021 DENTAL PLAN

The Marathon Petroleum Dental Plan is administered by **Delta Dental**. You can receive care from any licensed dentist, however, providers in the PPO and Premier networks offer the lowest discounts.



In-Network:

- Negotiated provider rates that can save you money when you receive care from a provider in either network:
 - PPO (greatest discount)
 - Premier

Out-of-Network:

- You will be responsible for filing your own claim(s) to Delta Dental.
- Delta Dental will then pay you and you will be responsible for paying the provider.
- The provider also may balance bill you.



To find a Delta Dental PPO Network provider, call Delta at 1-800-524-0149 or click [here](#).

Monthly rates for *Employee + Child(ren)* and *Employee + Family* will **increase**. *Employee Only* and *Employee + Spouse* monthly rates will **remain the same**.

Monthly Contributions (<i>pre-tax payroll deductions</i>)			
Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$13.50	\$27.50	\$31	\$48

The Dental Plan coverage will **remain the same** in 2021.

Dental Plan Coverage		
Annual Deductible: \$50 per person		
Calendar Year Maximum (not including orthodontia): \$2,000 per person		
Type of Service	Service Examples	In-network Coverage
Preventive and Diagnostic	Exams (limited to two per year), x-rays, fluoride treatments	100%* (no deductible)
Basic dental services	Filling, extractions, root canals	80%* (after deductible)
Major dental services	Inlays, crowns, dentures	50%* (after deductible)
Orthodontia services (lifetime maximum: \$2,000)	Traditional Metal Braces	50%* (after deductible)

*When you receive services from a nonparticipating dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dental Fee that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

†\$50 individual deductible does not apply to preventive services.

2021 VISION PLAN

The Marathon Petroleum Vision Plan is administered by **Anthem Blue View Vision**. You can receive care from any licensed eye care professional, but if you see an Anthem in-network provider you will get the best rates.



To find an in-network eye care provider, call Anthem Blue View Vision at 1-866-723-0515 or follow [these instructions](#).

The monthly rates and coverage for the 2021 Vision Plan will **remain the same**.

Monthly Contributions (<i>pre-tax payroll deductions</i>)			
Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$7	\$12	\$13	\$20

Plan Features	In-network
Exams	A comprehensive eye exam annually covered at 100%
Contacts or Frames	\$130 allowance annually towards frames or contacts. <ul style="list-style-type: none">• Frames are covered every other year.• Allowance applies to one order per year of contacts.
Lenses (Single vision, bifocal, trifocal)	\$10 copay

A full schedule of vision benefits, including out-of-network coverage, can be found [here](#).



2021 OPTIONAL LIFE INSURANCE

Optional Employee Life Insurance

Marathon Petroleum provides a Company-paid life insurance benefit of two times your covered compensation at no cost to you. You can elect up to six times your covered compensation in additional coverage by enrolling in Optional Employee Life Insurance.

- Increases one level over your current election will be automatically approved, up to \$750,000.
- Increases more than one level over your current election will require a Statement of Health.
- Employees will be required to complete a Statement of Health when their Optional Life coverage exceeds \$750,000.

Optional Spouse Life (Spouse and Domestic Partner) Insurance

You may purchase Optional Spouse Life Insurance in \$10,000 increments, up to \$100,000.

- You can increase by one level over current election, up to \$50,000, during Annual Enrollment without a Statement of Health.
- Coverage over \$50,000 requires Statement of Health.
- You have the option to increase to any level with a Statement of Health.

Optional Child Life Insurance

You may purchase Child Life Insurance coverage of \$10,000, \$20,000 or \$30,000. Your dependents must be on your record and listed under this plan in BenefitSolver to have coverage.

- Premiums are a fixed amount and do not vary with the number of children covered.
- Benefits are payable at the amount of coverage for each covered child.

2021 Optional Life Insurance Monthly Contributions

Monthly Contributions (after-tax payroll deductions)				
Age Category	Employee (per \$1,000 of Coverage)	Spouse/Domestic Partner (per \$1,000 of Coverage)	Child(ren)	
			Coverage	Cost per Month
< 25	\$0.025	\$0.032	\$10,000	\$0.89
25 – 29	\$0.031	\$0.041	\$20,000	\$1.78
30 – 34	\$0.041	\$0.053	\$30,000	\$2.67
35 – 39	\$0.048	\$0.062		
40 – 44	\$0.052	\$0.068		
45 – 49	\$0.077	\$0.102		
50 – 54	\$0.119	\$0.156		
55 – 59	\$0.223	\$0.292		
60 – 64	\$0.343	\$0.451		
65 – 69	\$0.659	\$0.865		
70 +	\$1.138	\$1.495		

2021 OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Marathon Petroleum provides a Company-paid accidental death and dismemberment benefit of two times your covered compensation at no cost to you. You can elect up to \$250,000 in additional coverage in \$25,000 increments by enrolling in Optional Employee AD&D.

- Additional coverage also may be elected for your spouse/domestic partner in \$25,000 increments, up to \$250,000.
- Additional coverage also may be elected for your child(ren) in increments of \$10,000, up to \$30,000.

2021 Optional AD&D Monthly Contributions

Coverage Amount	Employee Cost per Month	Spouse/Domestic Partner Cost per Month	Coverage Amount	Child Cost per Month
\$25,000	\$0.30	\$0.30	\$10,000	\$0.12
\$50,000	\$0.60	\$0.60	\$20,000	\$0.24
\$75,000	\$0.90	\$0.90	\$30,000	\$0.36
\$100,000	\$1.20	\$1.20		
\$125,000	\$1.50	\$1.50		
\$150,000	\$1.80	\$1.80		
\$175,000	\$2.10	\$2.10		
\$200,000	\$2.40	\$2.40		
\$225,000	\$2.70	\$2.70		
\$250,000	\$3.00	\$3.00		

Life & Accidental Death and Dismemberment Overview (Employee Coverage)

Benefit	Enrollment	Description	Cost	Amount
Basic Life Insurance	Automatic	Company-paid life insurance equal to two times your covered compensation.	Company Paid	2x your covered compensation*
Optional Life Insurance	Optional	Optional Employee Life insurance coverage from one to six times your covered compensation at age-based premium rates. Pays in addition to Basic Life.	Employee Paid	Up to 6x covered compensation*
Basic AD&D	Automatic	Company-paid accidental death and dismemberment benefit of two times your covered compensation. Paid in addition to Basic Life if death or injury is the result of an accident.	Company Paid	2x your covered compensation*
Optional AD&D	Optional	Optional coverage in increments up to \$250,000 paid in addition to Basic AD&D, Basic Life and Optional Employee Life (if applicable) if death or injury is the result of an accident.	Employee Paid	Up to \$250,000
Occupational Accidental Death	Automatic	Company-paid coverage if you die as a result of an accident while you are engaged in Company duty.	Company Paid	The greater of \$500,000 or two times your annual gross pay. (Not to exceed \$1,500,000)

*See Plans for definition of covered compensation.

METLIFE LEGAL PLANS (FORMERLY METLAW)

MetLife Legal Plans provide access to experienced attorneys for a variety of legal assistance matters. For \$15.75 a month, employees have access to an unlimited number of phone and office consultations for estate planning, financial consultation, family law assistance, real estate matters, traffic offenses, identity theft matters and more. Coverage also includes your spouse, or domestic partner, and eligible dependents.

Enrollment in MetLife Legal must be made during Annual Enrollment and no mid-year election changes are allowed.

More information can be found [here](#) or by visiting www.info.legalplans.com, Access code 9902519.

Client Service Center:
1-800-821-6400, Monday - Friday
8 a.m. to 8 p.m. ET



If you have a 2020 Health Care Flexible Spending Account (FSA) and enroll in the Saver HSA Health Plan option for 2021, up to \$500 of your funds will be automatically converted to a Limited Purpose Flexible Spending Account (LPFSA), effective January 1, 2021. Eligible claims for the FSA may still be submitted until May 31, 2021 for expenses incurred through December 31, 2020.



HEALTH SAVINGS ACCOUNT (HSA)

Saver HSA Option

- If you do not change your HSA contribution election, your 2020 contribution election will roll over into 2021.
- When you enroll in the Saver HSA Health Plan option for the first time, you will need to accept the terms and conditions to open your Health Savings Account (HSA). BenefitSolver notifies Fidelity of your acceptance and will open your HSA so the Company contribution can be deposited.
- **Your HSA contribution is elected through Fidelity; not with BenefitSolver.** You can change your HSA contribution anytime throughout the year by logging into Fidelity's website www.netbenefits.com.

2021 HSA Limits

Employee Only Maximum	\$3,600
Company Contribution	\$500
Employee Contribution	\$3,100
Employee + Dependent(s) Maximum	\$7,200
Company Contribution	\$1,000
Employee Contribution	\$6,200
Employee Catch-Up Contribution if age 55 or above at any time in 2021	\$1,000



HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Classic option, Kaiser option or waived

- Your 2020 FSA contribution election **DOES NOT ROLL OVER** to 2021. If you do not make a new election during Annual Enrollment, you will not have a 2021 FSA.
- The 2021 employee annual contribution limit is \$2,750.
- Eligible expenses can be incurred between January 1, 2021 through December 31, 2021.
- You may carry over up to \$500 each year.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Saver HSA option

- Your 2020 Limited Purpose Flexible Spending Account contribution election **DOES NOT ROLL OVER** to 2021. If you do not make a new election during Annual Enrollment, you will not have a 2021 FSA.
- The 2021 employee annual contribution limit is \$2,750.
- Eligible expenses can be incurred between January 1, 2021 through December 31, 2021.
- You may carry over up to \$500 each year.

HEALTH SAVINGS ACCOUNT 101



WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified health care expenses.

What type of expenses does an HSA cover?

- Health plan deductibles and coinsurance
- Most health care and services
- Dental and vision care
- Prescription drugs
- Medicare premiums (if age 65 or older)

Refer to IRS Publications [969](#) and [502](#) at www.irs.gov or consult a tax professional for more information on eligible expenses.

Key Features

- Administered by Fidelity.
- Triple tax advantaged account: **the contributions are tax-free, any investment earnings are tax-free, and payments for qualified health care expenses are tax-free.**
- Contributions can be changed anytime throughout the year.
- Your balance in the HSA rolls over from year to year, so you can use it to save for future health care expenses incurred even after you retire.
- If you leave the Company or retire, you can take your entire HSA with you, including Marathon Petroleum's contributions.
- You can choose investments for your account from a broad range of options, including a full range of Fidelity mutual funds, non-Fidelity funds and individual funds.

HSA Eligibility Rules

- You must be enrolled in a high-deductible health plan (Saver HSA).
- You cannot be claimed as a dependent on someone else's tax return.
- If you or your dependents are 65 and/or Medicare eligible, special rules apply. Please consult a tax advisor.
- You cannot have any other medical coverage (such as through your spouse's employer), unless it is also an HSA-qualified, high-deductible health plan under the IRS rules.
- You cannot be enrolled in Veteran's benefits or Tri-care.
- You cannot use HSA dollars for domestic partners, unless they are qualified tax dependents.
- You (or your spouse) cannot contribute to, or receive reimbursement from, a regular Health Care Flexible Spending Account (FSA).

[More information](#)



HOW TO *maximize* YOUR HSA



Due to the Coronavirus Aid, Relief, and Economic Security (CARES) Act, there are now more qualified health care expenses eligible for reimbursement from an HSA.* Newly eligible expenses include over-the-counter products such as pain relievers, antacids, cold and flu treatments, allergy symptoms (without a prescription) and menstrual care products purchased on or after January 1, 2020. By using an HSA to purchase these items, in addition to many [other eligible expenses](#), it saves money on taxes in three ways. The money is put into the HSA before the standard taxes are deducted. In addition, HSA balances grow tax-free, and sales tax is not paid on the eligible items.

In 2021, employees in the Saver HSA Health Plan option will be able to contribute more money to their HSA. *Employee only* coverage is eligible to contribute \$3,600, less the \$500 Company contribution to the HSA. All other coverages (*Employee + Dependent(s)*) are eligible to contribute \$7,200, less the \$1,000 Company contribution. A higher HSA contribution equals more tax savings and a higher reduction in taxable income. The Company will not increase employee monthly premiums and will continue to utilize the [lowest allowable deductible](#) for the Saver HSA option in 2021 to help keep costs down for employees.

HSA Resources:

[Shop for Eligible HSA Items](#)

[Fidelity's 5 Ways HSAs Can Fortify Your Retirement](#)

*Newly eligible items also apply to the Health Care Flexible Spending Account (FSA).



2021 HSA LIMITS

Employee Only Maximum	\$3,600
Company Contribution	\$500
Employee Contribution	\$3,100
Employee + Dependent(s) Maximum	\$7,200
Company Contribution	\$1,000
Employee Contribution	\$6,200
Employee Catch-Up Contribution over age 55	\$1,000



INSTRUCTIONS FOR COMPLETING ENROLLMENT



Follow the instructions below to complete Annual Enrollment. If you do not want to make changes to your benefits, you do not need to take any action (except for electing a FSA and LPFSA).

1. Visit BenefitSolver at www.myMPCbenefits.com/myBenefits from any computer or smart device. New users must register. The Marathon Petroleum Company key is **MPC**.
2. Once you log in, click **Start Here** on your homepage and use the **Previous** and **Next** buttons at the bottom of the page to move through each plan. Make sure your personal information, elections and dependents are accurate and **Approve** your enrollment. To finalize your enrollment click **I Agree**.
3. Save or print a copy of your benefit summary for 2021.
4. If you need to upload supporting documentation for a dependent (i.e. marriage license or birth certificate) you can upload your documentation on the **Action Required** page, or under your **To Do** list on your home page. All required documentation must be uploaded by November 14, 2020.

For questions, technical assistance or to enroll over the phone, please contact BenefitSolver at 1-844-408-2575.



Enrollment also can be completed by downloading BenefitSolver's app, MyChoice Mobile. An access code is required and can be obtained by registering, or logging into your account.

NEED *help* CHOOSING YOUR BENEFITS?



ALEX

ALEX is our personalized, virtual benefits counselor that will help you decide what benefits coverage makes the most sense for YOU, not your coworkers or your boss. ALEX is fun to use and easy to understand since he doesn't use any boring insurance jargon or legal language.

- There's nothing you need to know ahead of your conversation, but you will be asked about doctor visits, hospital stays, surgeries, and prescriptions.
- It's completely confidential, so you can get helpful guidance without providing personal information.

Talk with ALEX now at www.myalex.com/mpc/2021.



BENEFITSOLVER

Electing benefits and 2021 benefit changes will be made through BenefitSolver, www.myMPCbenefits.com/mybenefits.



1-844-408-2575
8:30 a.m. to 7:30 p.m. ET

MARATHON PETROLEUM BENEFITS SERVICE CENTER

Counselors are available to help with benefit plan questions.

- Call 1-888-421-2199 option 1, then 3 Monday-Friday 8 a.m. to 5 p.m., ET
- Email benefits@marathonpetroleum.com and a counselor will respond within 24 hours.
- Visit www.myMPCbenefits.com anytime from work or home for more resources.

PRINTED SUMMARY PLAN DESCRIPTIONS (SPDS) AND SUMMARIES OF BENEFITS AND COVERAGE (SBCS) AVAILABLE

SPDs and SBCs are available online to help ensure you have easy access to your benefits information. If you prefer to receive a printed copy of the SPDs or SBCs, we will provide one to you at no charge. Contact the MPC Benefits Service Center at 1-888-421-2199, option 1, then 3, or benefits@marathonpetroleum.com to request a printed copy.

CONTACTS

Plan or Service	Online	Phone
BenefitSolver	www.myMPCbenefits.com/mybenefits	1-844-408-2575 8:30 a.m. to 7:30 p.m. ET
Marathon Petroleum Benefits Service Center	www.myMPCbenefits.com Email: benefits@marathonpetroleum.com	1-888-421-2199 Option 1, then 3 8:00 a.m. to 5:00 p.m. ET
Health Care		
Classic and Saver HSA Health Plan Options		
Anthem BlueCross BlueShield <i>Find Providers, Claims and ID Cards</i>	www.anthem.com Group #: 003329993	1-855-698-5676
Prescription Drug Program		
Express Scripts	www.express-scripts.com Group #: MARAPET	1-877-207-1357
Kaiser Permanente Health Plan	www.kp.org	1-800-278-3296
Employee Assistance Program (EAP)		
Anthem EAP	www.anthem.eap.com	1-800-865-1044
Dental Plan		
Delta Dental	www.deltadentaloh.com	1-800-524-0149
Vision Plan		
Anthem Blue View Vision	www.anthem.com	1-866-723-0515
Health Care Flexible Spending Account and Limited Purpose Flexible Spending Account		
PayFlex	www.payflex.com	1-844-PAYFLEX (1-844-729-3539)
Legal Services		
MetLife Legal Plans	www.info.legalplans.com (access code 9902519)	1-800-821-6400 8 a.m. to 8 p.m. ET, M-F
Health Savings Account (HSA)		
Fidelity	www.netbenefits.com	1-800-544-3716

CHANGE YOUR CURRENT ELECTIONS BY NOVEMBER 14, 2020



This booklet and its contents are intended to describe highlights of certain benefits available through Marathon Petroleum's 2021 Annual Enrollment. These benefits and programs are applicable to eligible Marathon Petroleum employees. Please refer to the Plan document for each benefit, available on www.myMPCbenefits.com, for additional information and detailed plan provisions. If this booklet is incomplete, or if there are any inconsistencies between the information provided here and the official plan documents, the provisions of the official plan documents will govern. Marathon Petroleum reserves the right to amend or discontinue any or all parts of any plan at any time and for any reason.

Benefit changes for union represented employees shall be made in accordance with Plan documents and provisions of the applicable collective bargaining agreements. For more information, please contact your Human Resources Consultant.

