

2021 Annual Benefits Enrollment Guide

Annual benefits enrollment begins Oct. 16
and ends at 8:00 p.m. Central time Nov. 6, 2020.

hr.conocophillips.com

You can learn more about annual benefits enrollment, find online resources and access *My Benefits* to enroll at hr.conocophillips.com.


ConocoPhillips

Medical Options

Your medical plan options are not changing for 2021. You continue to have two High Deductible Health Plan (HDHP) options.

- Effective Jan. 1, 2021, the Mental Health Substance Use Disorder (MHSUD) claims administrator will change from Beacon Health Options to Blue Cross Blue Shield of Texas (BCBSTX). This will provide you with access to a nationwide network of more than 430,000 behavioral health professionals and treatment facilities.
- Your BCBSTX health advocate will continue to be a main point-of-contact for your health care needs, now including MHSUD. Contact them to help you set up appointments, find providers and answer any coverage questions you may have.
- With this change, you will be mailed an updated BCBSTX member ID card.

Network Features	HDHP Base	HDHP
Annual deductible	\$3,000 You Only coverage \$6,000 Other coverage levels	\$1,400 You Only coverage \$2,800 Other coverage levels
Annual out-of-pocket maximum	\$6,000 You Only coverage \$12,000 Other coverage levels Medical and Rx combine to meet out-of-pocket max; includes deductible (100% coverage thereafter).	\$4,000 You Only coverage \$8,000 Other coverage levels
Medical Services		
Preventive care	100% covered	100% covered
Medical services	20% coinsurance after deductible	20% coinsurance after deductible
Prescription Drugs		
Generic preventive prescription drugs	20% coinsurance after deductible	100% covered
Non-preventive prescription drugs	20% coinsurance after deductible	20% coinsurance after deductible

Health Savings Account (HSA)

If you participate in an HDHP medical option and are not covered by another medical plan outside of an HDHP, you can contribute to an HSA by making a direct contribution. If you're age 55 or older, you can contribute an additional \$1,000 per year.

The IRS has increased HSA contribution amounts for the 2021 year.

2020 Contribution Limits	You Only Coverage	Other Coverage Levels
HSA limits	\$3,600	\$7,200
Age 55+ allowance	\$4,600	\$8,200

Note: Remember to ensure your beneficiary is up-to-date by directly contacting your HSA provider.

Medicare Eligibility

If you or your dependent are under age 65 and eligible for Medicare, you must elect the Medicare-eligible Traditional option. Family members not eligible for Medicare may be covered by the HDHP Base or HDHP options.

The Medicare-eligible Traditional option coordinates with Medicare and Medicare is considered primary (meaning it pays first). Check the Retiree Benefits Handbook on hr.conocophillips.com for a full list of plan provisions for the Medicare-eligible Traditional option.

New 2021 Post-65 Retiree Medical and Prescription Coverage

If you, or a dependent, turn age 65 in 2021, you will have access to two custom UnitedHealthcare® Group Medicare Advantage (PPO) options, ConocoPhillips Core and ConocoPhillips Plus, which include both medical and prescription drug coverage. These options combine all the benefits of Medicare Part A (hospital coverage), Medicare Part B (doctor and outpatient care) and Medicare PDP plans plus offer extra programs and features. The current AARP® Medicare Supplement Insurance will end on Dec. 31, 2020.

About 60 days before your 65th birthday, you will receive an enrollment kit from UnitedHealthcare. You must enroll in Medicare Part B before you can enroll in ConocoPhillips Core or ConocoPhillips Plus. Your Medicare coverage begins on the first day of the month of your 65th birthday (or the first day of the prior month if your birthday is on the first day of the month). Your pre-65 retiree medical and prescription drug coverage ends the day before you become eligible for Medicare.

Note: Effective Jan. 1, 2016, the company no longer provides a company subsidy to retirees who turn age 65 and become eligible for Medicare.

Get more information about the ConocoPhillips Retiree Medical Age 65 and Over Plan at hr.conocophillips.com.

Dental

As a ConocoPhillips retiree, you can enroll yourself and your eligible dependents in a group retiree dental program insured by UnitedHealthcare (UHC). You pay 100% of the cost for the program. For more information on this dental program, call UHC at 800-996-7563, or go to hr.conocophillips.com.

MetLife and other dental carriers offer individual dental benefits, which may be an affordable alternative for you. Additional information is available at hr.conocophillips.com. You can also find out more about MetLife's TakeAlong Dental options at metlifetakealongdental.com or contact MetLife at 1-844-263-8336.*

Life Insurance

This is a good opportunity to reevaluate if you have the right amount of life insurance and if this is the lowest cost option available to you. If you'd like to change your life insurance, you can do so at any time at the *My Benefits* site or by calling the ConocoPhillips Benefits Center at 800-622-5501. If you'd like to continue with your current life insurance benefit amount with The Hartford you do not need to take any action.

Annual Enrollment closes Nov. 6 at 8 p.m. Central time

This year, enrollment will close at 8 p.m. Central time to better align with the Benefits Center call hours. You can log on and enroll via mybenefits.conocophillips.com. If you do not have an account, you will be prompted to create a new username and password using the company key: **conocophillips**. If you need enrollment assistance, contact a Benefits Center representative at 800-622-5501, Monday through Friday, from 7 a.m. to 8 p.m.



Learn more about annual benefits enrollment and find online resources at hr.conocophillips.com.

Two Ways to Enroll



Go to *My Benefits* at mybenefits.conocophillips.com.
The company key to use is **conocophillips**.



Call **800-622-5501** and say “Annual Enrollment” to speak with a Benefits Center representative from 7 a.m. to 8 p.m. Central time, Monday through Friday.



Note: This 2021 Annual Benefits Enrollment Guide (Guide) highlights ConocoPhillips Company’s health and welfare benefits for Pre-65 retirees. The Guide is an overview of certain terms and conditions of the health and welfare benefits and is for informational purposes only. Each health and welfare benefit plan has specific eligibility and participation requirements. If there is any discrepancy or conflict between this Guide (or any other enrollment materials) and the terms of the official plan documents and any underlying insurance contracts, as applicable, the official plan documents and insurance contracts, as applicable, will control. This Guide is intended for U.S. retirees. ConocoPhillips Company reserves the right to amend, change or terminate the plans or any underlying insurance contract at any time and without notice, at its sole discretion, according to the terms of the applicable plan or insurance contract.

*The TakeAlong Dental program is not sponsored by ConocoPhillips. Any questions should be directed to MetLife at 1-844-263-8336.