


[EXPAND ALL](#)

## Active Employees

### Benefit Updates for 2021:

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](http://www.myMPCbenefits.com/mybenefits), or by calling 1-844-408-2575



Complete Annual Enrollment through the MyChoice mobile app.

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

#### MPC Health Plan

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

	Health Plan - Classic Option		Health Plan -Saver HSA Option	
	2021	2020	2021	2020
Employee Only	\$122.00	\$122.00	\$76.00	\$76.00
Employee + Spouse	\$280.00	\$280.00	\$175.00	\$175.00
Employee + Child(ren)	\$244.00	\$244.00	\$152.00	\$152.00
Employee + Family	\$378.00	\$378.00	\$236.00	\$236.00

#### 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 Health Plan is only available to members with a permanent residence within the Kaiser California service area (N. CA or S. CA).

## 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 also apply to Express Scripts mail order fills for members in the Classic option.

## Enhanced Preventive Drug List for Saver HSA Option

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

## Dental Plan

Monthly rates for Employee + Child(ren) and Employee + Family will increase. Employee Only and Employee + Spouse 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	\$31.00	\$48.00

## Optional Life

Employee rates for the Optional Employee Life will decrease for 2021. Optional Spouse and Optional Child Life 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.

## Flexible Spending Account (FSA) and Limited Purpose FSA

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

## 2021 Holiday Schedule

The 2021 holiday schedule will remain at 10 paid days and include two floating holidays and eight scheduled holidays. Good Friday will no longer be a scheduled holiday and will be replaced with a floating 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 can also earn Healthy Activity Points throughout the year to be eligible for quarterly drawings. Visit [www.mympcwellalways.com](http://www.mympcwellalways.com) or download the StayWell app to learn more.

\*Update and revision made to the Wellness Incentive Program effective 4/28/21. Please click on "Your Health" then click on "[Wellness](#)" to review current regulations for the Wellness Incentive.

## 2021 Guides and SBCs

- [2021 Benefits Annual Enrollment Guide – for Active Employees](#)
- [2021 Marathon Petroleum Benefits Guide](#)
- [2021 Summary of Benefits and Coverage \(SBC\) - Classic Option](#)
- [2021 Summary of Benefits and Coverage \(SBC\) - Saver HSA Option](#)
- [2021 Kaiser North Summary of Benefits and Coverage \(SBC\) - Traditional Plan](#)
- [2021 Kaiser South Summary of Benefits and Coverage \(SBC\) - Traditional Plan](#)

## Provider Links

2021 Benefits Counselor	<a href="#">ALEX</a>	• <a href="#">Your 2021 Benefits Counselor</a>
Medical	<a href="#">Anthem</a>	• <a href="#">Preventive Care</a> • <a href="#">Find an In-network Provider Instructions</a> • <a href="#">Levels of Care Wallet Card</a> (Please print at 100%)
Prescription Drug	<a href="#">Express Scripts</a>	• <a href="#">2021 Preventive Medications Standard Plus</a> • <a href="#">2021 SaveOn SP - \$0 Copay Specialty Medications for the Classic Option Only</a>
Dental	<a href="#">Delta Dental</a>	• <a href="#">Find a Dentist</a> • <a href="#">Find a Dentist Instructions</a>
Vision	<a href="#">Anthem Blue View Vision</a>	• <a href="#">Vision Summary</a> • <a href="#">How to Find an In-network Vision Provider</a>

Flexible Spending Account (FSA) and Limited Purpose Flexible Spending Account (LPFSA)	<a href="#">PayFlex</a>	<ul style="list-style-type: none"> <li>• <a href="#">Flexible Spending Account (FSA)</a></li> <li>• <a href="#">Limited Purpose FSA (LPFSA)</a></li> <li>• <a href="#">FSA and HSA Guide</a></li> </ul>
Health Savings Account (HSA)	<a href="#">Fidelity</a>	<ul style="list-style-type: none"> <li>• <a href="#">FSA and HSA Guide</a></li> <li>• <a href="#">How to Use HSA</a></li> <li>• <a href="#">Consumer Driven</a></li> </ul>
COBRA Coverage	2021 COBRA Rates	<ul style="list-style-type: none"> <li>• <a href="#">2021 COBRA Rates</a></li> </ul>

Remember you have a personal benefits counselor, [ALEX](#), to help find what plan is right for you! If you have further questions, contact the Benefits Service Center.

## Pre-65 Retirees

BenefitSolver will continue to administer benefit changes during Annual Enrollment and for qualifying events in 2021. Retirees can access their benefit elections and request changes at [www.myMPCbenefits.com/myBenefits](http://www.myMPCbenefits.com/myBenefits), or by calling 1-844-408-2575.

### Classic and Saver HSA Monthly Contributions

Health Plan contributions for the Classic option and Saver HSA option will remain the same for 2021.

	Pre-65 Retiree Health Plan - Classic Option		Pre-65 Retiree Health Plan -Saver HSA Option	
	2021	2020	2021	2020
Retiree Only	\$186.00	\$186.00	\$101.00	\$101.00
Retiree + Spouse	\$372.00	\$372.00	\$198.00	\$198.00
Retiree + Child(ren)	\$372.00	\$372.00	\$198.00	\$198.00
Retiree + Family	\$559.00	\$559.00	\$322.00	\$322.00

• [2021 Retiree Contributions - Anthem Pre-65 Post-Retirement Medical](#)

### Kaiser Northern California and Southern California\* Monthly Contributions

Health Plan contributions for the Kaiser Northern California option and Kaiser Southern California option will increase. For more plan information, please call Kaiser at 1-800-278-3296.

	Northern		Southern	
	2021	2020	2021	2020
Retiree Only	\$501.67	\$398.69	\$274.64	\$189.93
Retiree + Spouse	\$1,192.33	\$970.93	\$714.42	\$531.44
Retiree + Child(ren)	\$818.33	\$627.83	\$439.12	\$353.40
Retiree + Family	\$1,383.34	\$1,084.70	\$544.49	\$499.25

• [2021 Retiree Contributions - Kaiser Pre-65 Post-Retirement Medical](#)

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

### Pre-65 Retiree Dental Monthly Contributions

Dental contributions **will increase** for 2021.

	2021	2020
Retiree Only	\$23.00	\$21.00
Retiree + Spouse	\$46.00	\$42.00
Retiree + Child(ren)	\$50.00	\$46.00
Retiree + Family	\$77.00	\$75.00

## Pre-65 Retiree Vision Monthly Contributions

Vision contributions will **remain the same** for 2021.

	2021	2020
Retiree Only	\$7.00	\$7.00
Retiree + Spouse	\$12.00	\$12.00
Retiree + Child(ren)	\$13.00	\$13.00
Retiree + Family	\$20.00	\$20.00

## New Dependents

Dependents acquired after retirement (e.g., marriage, birth of child) will not be eligible to enroll in the pre-65 retiree benefit plans, even at the full cost of the plan.

## Waiving the Health Plan

Beginning in 2021, members who drop Health Plan coverage on or after January 1, 2021 will not be eligible to re-enroll at a future date. Eligible retirees with a retirement date on or after January 1, 2021 have the option to waive coverage in the Retiree Health Plan at retirement and be allowed a one-time opportunity to enroll during a future Annual Enrollment period or due to a qualifying event, with proof of continuous credible coverage during the waived period. Eligible retirees who waive Retiree Dental and Vision at retirement will NOT have the opportunity to enroll into those plans at a later date. There is no one-time waive for Retiree Dental and Vision plans, only the Retiree Health plan as stated above.

## One-Time Dental and Vision Enrollment

For legacy Andeavor retirees who were not eligible for pre-65 retiree dental and vision at retirement, there will be a one-time opportunity to enroll in these plans during this Annual Enrollment.

## Printed Guides

This will be the last year the company will mail printed guides to pre-65 retirees. Going forward, all Annual Enrollment information will be posted on [www.myMPCbenefits.com](http://www.myMPCbenefits.com). Please update your personal email address to receive future updates.

## Prescription Deductible

The prescription deductible will now apply for 90-day fills made through the Express Scripts mail order option.

## Enhanced Saver HSA Option Preventive Drug List

The Preventive Drug List for the Saver HSA 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 become a covered service in 2021.

## 2021 Guides and SBCs

- ✦ [2021 Benefits Annual Enrollment Guide – for Pre-65 Retirees](#)
- ✦ [2021 Summary of Benefits and Coverage \(SBC\) - Pre-65 Retiree Classic Option](#)
- ✦ [2021 Summary of Benefits and Coverage \(SBC\) - Pre-65 Retiree Saver HSA Option](#)
- ✦ [2021 Kaiser North Summary of Benefits and Coverage \(SBC\) - Pre-65 Retiree Traditional Plan](#)
- ✦ [2021 Kaiser South Summary of Benefits and Coverage \(SBC\) - Pre-65 Retiree Traditional Plan](#)

## 🔴 Separated Employees

If you are eligible for the 6-month benefit extension, you may participate in Annual Enrollment (Nov. 1-14) and make new elections or changes to your health, dental and/or vision coverage for 2021. All changes are effective Jan. 1, 2021. You do not need to take any action if you do not want to make any changes to your current health, dental and/or vision elections; your current election(s) will carry over to 2021.

### Please note:

- Separated employees who are enrolled in the Saver HSA Health Plan option in 2021 will not be eligible for the Health Savings Account (HSA) Company contribution.
- Separated employees can voluntarily drop coverage in any of the Plans during the 6-month benefit extension. Please contact the Benefits Service Center at 1-888-421-2199 option 1, then 3, or email [benefits@marathonpetroleum.com](mailto:benefits@marathonpetroleum.com) to have your coverage waived.

### Reminder:

- All separated employees have EAP coverage for 3 years following separation of employment, at no cost (a COBRA election is not required for this continued coverage).

## 2021 Guides

- ✦ [2021 Benefits Annual Enrollment Guide – for Separated Employees](#)

Questions? Please call 1-888-421-2199 or email [Benefits@MarathonPetroleum.com](mailto:Benefits@MarathonPetroleum.com)

