



2017

*YOUR*  
Marathon Petroleum  
**BENEFITS**

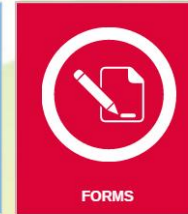


YOUR HEALTH



TOP 5 QUICK LINKS

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FORMS



CONTACTS



YOUR FINANCIAL FUTURE

Meet **ALEX**:  
Your personal benefits counselor



TIME OFF



TIP SHEETS



YOUR PEACE OF MIND



RELOCATION



NEW HIRES



EMPLOYEE PROGRAMS



NOTICES & PLAN DOCUMENTS

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



## Meet ALEX, your benefits counselor!

ALEX walks you through your benefits and helps you make decisions.

ALEX provides a summary of your benefits and is accurate to the best of our knowledge. But you should fully review all of your benefits documents before enrolling. ALEX may provide estimates or suggestions, but only you can elect benefits to best suit your needs. This is not an application for enrollment.

By clicking "Get Started," you acknowledge that you understand this and agree to the [Terms of Service](#) and [Privacy Policy](#).

Get Started ▶

Remember, this is not an application for enrollment. You will still need to take note of your selections and enroll later.

READ MORE ▶

# Benefits Enrollment

- Benefits effective on the date you enroll
- 60 days to enroll
- **Dependents**
  - Cannot be added until documentation is received

# Basic Benefits Definitions

## Health Plan Premiums

The money taken from your paycheck to pay for medical insurance.

## Copay

A fixed amount you pay for a covered health care service, such as doctor visits and prescription drugs, when you receive the service; the Health Plan pays the remaining costs. For example, you may have a \$20 copay for a doctor visit.

## Deductible

How much you will pay in medical expenses before the Health Plan starts to pay its share each year.

## Coinsurance

The Health Plan's share of the costs of a covered health care service, calculated as a percent (80%). You pay the remainder of the amount. For example, if an office visit is \$100 and you've met your deductible, the Health Plan would pay \$80 and you would pay the remainder of the amount (\$20).

## Out-of-Pocket Maximum (OOPM)

The most that you will have to pay out of your own pocket for medical expenses each year. Once your medical expenses reach this amount, the Health Plan pays 100% of your remaining eligible medical expenses for that year.

# Health Plan Coverage

- Two Health Plan Options
  - Classic Option
  - Saver HSA Option
    - Health Savings Account (HSA)
- Includes medical/surgical and prescription drug coverage
- Administrators
  - **Anthem Blue Cross Blue Shield PPO**
  - **Express Scripts**

## Two Health Plan Options

	Classic	Saver HSA
<b>Annual Premiums</b>	Higher	Lower
<b>Deductible</b>	Lower	Higher
<b>Copays</b>	\$20-Primary \$50-Specialist Prescription Drugs	No
<b>Coinsurance</b>	80/20	80/20



# Comparing Health Plan Options

- Deductibles

	<b>Classic</b>	<b>Saver HSA</b>
<b>Individual</b>	\$500	\$1,350*
<b>Family</b>	\$1,000	\$2,700

\*applies ONLY to employee only coverage; otherwise, family deductible must be met



# Comparing Health Plan Options

- Out-of-Pocket Maximum

	<b>Classic</b>	<b>Saver HSA</b>
<b>Individual</b>	\$3,000	\$5,000
<b>Family</b>	\$6,000	\$10,000

# Preventive Services

- Preventive services and tests covered at 100%
  - Must be in-network
  - No deductible
  - Examples
    - Routine physical
    - Well-baby care
    - Screening tests
    - Immunizations/Vaccinations

**Note:** It is important for the doctor to code the services and tests as preventive

## Pre-tax Contributions for Medical Expenses

- Accounts Offered
  - Health Care Flexible Spending Account (HCFSA)
  - Health Savings Account (HSA)
- Both Accounts
  - Pre-tax contributions
  - Cover eligible medical, prescription, dental and vision expenses

	<b>HCFSA</b>	<b>HSA</b>
<b>Who is eligible</b>	Classic Option Waived Option	Saver HSA Option
<b>Company Contribution</b>	None	\$350 employee only \$700 w/dependent(s)
<b>Administrator</b>	PayFlex	Fidelity
<b>Maximum Contribution</b>	\$2,550	\$3,400 employee only \$6,750 w/dependent(s) \$1,000 catch-up (age 55)
<b>Rollover</b>	No	Yes
<b>Portable</b>	No	Yes
<b>Investment</b>	No	Yes
<b>Election Changes</b>	Only BOE or qualifying event	Anytime
<b>Managed By</b>	Benefits Service Center	Employee
<b>Funds Availability</b>	When account is elected	When money is deposited

- Retail pharmacy – one off prescriptions
  - No plan coverage after 3 refills of a maintenance medication
  - Be sure and use an in-network pharmacy
  - Walgreens is not part of the MPC network
  - \$100 deductible (Classic Plan)
- Mail Order – maintenance medications
  - Automatic Refills
  - On-line Management

# Prescriptions

	Classic	Saver HSA*
<b>Rx Deductible</b>	Retail Only \$100 individual \$200 family	Combined with Medical
Retail Prescriptions (30 day supply)	\$10 (generic) \$30 (Formulary Brand) \$60 (Non-Formulary Brand)	20% after deductible
Mail Order Prescriptions (90 Day Supply)	\$ 25 (generic) \$ 75 (Formulary Brand) - Includes Specialty Rx \$150 (Non-Formulary Brand)	20% after deductible

\*certain generic preventive medications are covered at 100% in the Saver HSA option

## Cigna Dental PPO

- Choice of any licensed dentist
  - Discounted rates in the Advantage Network
- \$2,000 individual annual maximum
  - Includes preventive services
- \$2,000 individual lifetime orthodontia max
- No ID cards



- \$50 deductible for all non-preventive services

Type of Service	Coverage
Preventive Services (twice per year)	100%
Basic	80%
Major	50%
Orthodontia	50%

## Anthem Blue View Vision

Frequency of Service	Coverage (In-Network Benefits)*
Exams	Once every calendar year
Lenses/Contacts	Once every calendar year
Frames	Once every other calendar year
Benefit Coverage	
Exams	No copay
Frames	No copay (Up to \$130 retail)
Lenses	\$10 copay
Contact Lenses	Up to maximum allowance of \$130
(in lieu of eyeglass lenses)	(applies to ONE order per year)

\*Out-of-Network benefits significantly reduced

## Basic & Contributory Life Insurance

- Basic life insurance of 2x annual gross pay
  - Automatically enrolled, no cost to you
- You can buy additional coverage
  - 1x to 6x annual gross pay
  - Initial enroll – 6x
- You can increase level of coverage by 1x annually during Benefits Open Enrollment

# Dependent Life Insurance

- Spouse
  - \$10,000 / \$20,000 / \$30,000 / \$40,000 / \$50,000
  - Initial enroll – \$50,000
  - Can increase by \$10,000 during BOE
- Eligible Dependent Children
  - \$10,000 / \$20,000 / \$30,000

## Accidental Death & Dismemberment (AD&D)

- Basic AD&D of 1x annual gross pay
  - Automatically enrolled, at no cost to you
- You can buy additional coverage
  - Up to \$250,000
- Benefit for dependents is a percentage of principal amount
- Dismemberment benefit based on schedule

## Occupational Accidental Death

- Automatically enrolled at no cost to you
- Applies if death results from accident while on Company duty
- Benefit is \$500,000

## Long-Term Disability (LTD)

- Automatically enrolled at no cost to you
- Replaces 60% of base pay
- To receive benefits:
  - Must be on medical leave of absence for at least 6 months
  - Application must be approved



- Allows for pre-tax premium deductions
- Permitted under IRS regulations
- Automatic participation
- Can only change participation status or coverage level within 60 days of life event or during Benefits Open Enrollment

The Benefits Service Center must be notified within 60 days or change cannot be made until Benefits Open Enrollment

- Birth, adoption or child placed in the home for adoption
- Marriage
- Divorce, dissolution or legal separation
- Child no longer eligible
- Loss of other employer insurance coverage
- Documentation is required to be submitted to add or change dependent(s) coverage under Company Benefit Plans

## New Employee Timing

- Information sent to vendors within a week of enrollment
- Cards will be received within three weeks after sent to vendors
- Verification of coverage can be made through Benefits Service Center for the first couple weeks

- Immediately eligibility and vesting
- Company matches 7% if you contribute 6%
  - \$1.17 for every \$1.00 contributed
- Enroll by logging onto [www.netbenefits.com](http://www.netbenefits.com)
- You direct investments
- Direct rollovers from previous employers accepted
- **Current calendar year contributions through a previous employer should be reported to the Benefits Service Center**

# Retirement Plan

- Cash Balance Plan
- Company makes annual contributions to your retirement account based on your age and service:

Age + Service	Annual Percentage of Eligible Pay Credited
Under 50	7%
50-69	9%
70 and over	11%

- Interest Credits will be applied monthly. The minimum annual rate is 3%.
- 3-Year Vesting

## Employee Assistance Program

- Covers up to eight free counseling sessions a year
- Covers all employees and household members
- Issues addressed include:
  - Marital/family concerns
  - Financial
  - Legal
  - Work-related issues
- Administered by Anthem Blue Cross Blue Shield  
[www.AnthemEAP.com](http://www.AnthemEAP.com) ~ 800-865-1044

- Benefits Issues
  - [www.myMPCbenefits.com](http://www.myMPCbenefits.com)
  - Benefits Service Center: 1-888-421-2199
  - Email Help, Benefits or [Benefits@MarathonPetroleum.com](mailto:Benefits@MarathonPetroleum.com)
- Payroll Issues
  - MPCConnect, SAP On-Line Services for pay information/time information
  - Benefits Service Center: 1-888-421-2199; select the payroll option
  - Email Help, Payroll from Outlook email
- Employment Issues
  - Local HR Office
- If you are covered by a Collective Bargaining Agreement be advised that some of your benefits may differ. Contact your Human Resources Department for more information.
- No portion of this benefits summary is intended to change the terms of the plans and policies, or the official texts that control them. If there is any inconsistency between this publication and the official texts of the plans and policies, the official texts will prevail.