

What's the DIFFERENCE?

Benefits Open Enrollment is November 1-15. Before it begins, you need to understand the difference between Marathon Petroleum's two Health Plan options — Classic and Saver HSA. Here are some highlights to help you select the option that's best for you and your family.

Premiums and Deductibles

CLASSIC OPTION

SAVER HSA OPTION

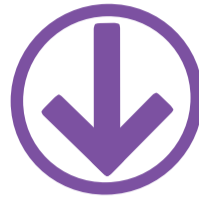


HIGHER monthly premiums



LOWER deductibles and out-of-pocket maximums

Health Plan starts paying coinsurance when **each** covered family member meets the individual deductible.



LOWER monthly premiums



HIGHER deductibles and out-of-pocket maximums

Health Plan starts paying coinsurance once **any combination** of covered family members reaches the annual deductible.

Copays and Coinsurance

CLASSIC OPTION

SAVER HSA OPTION



Includes copays



Includes coinsurance

Includes **copays** for office visits and prescription drugs.

Coinsurance applies for all other services after you meet the annual deductible.



no copays



Includes coinsurance

No copays; only coinsurance after you meet the annual deductible.

Prescription Drug Coverage

CLASSIC OPTION

SAVER HSA OPTION



Separate Deductibles

Separate deductibles for medical and retail prescription drugs.

Prescription drugs have copays for retail and mail-order



Annual Deductible

Annual deductible includes both medical and prescription drug expenses.

Certain generic preventive drugs covered at 100%.

Flexible Spending Account and Health Savings Account

CLASSIC OPTION

SAVER HSA OPTION



Health Care FSA



No Company \$

Eligible for a **Health Care Flexible Spending Account (FSA)**. No Company contributions.



HSA



Company \$

Offers a portable **Health Savings Account (HSA)** with Company contributions - \$350 for Employee Only coverage or \$700 for Employee + Spouse, Employee + Child(ren) or Employee + Family coverage.

2017 Monthly Employee Contributions

CLASSIC OPTION

SAVER HSA OPTION

	Employee Only: \$101
	Employee + Spouse: \$231
	Employee + Children: \$201
	Family: \$312

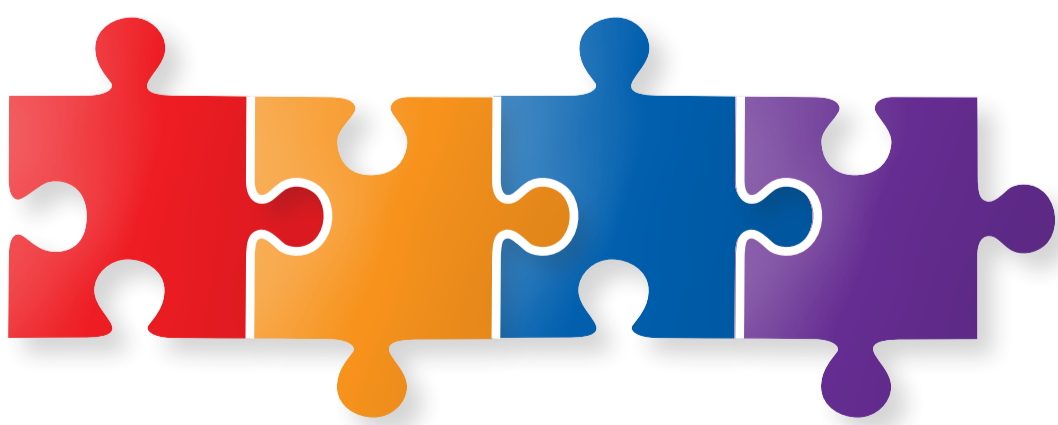
	Employee Only: \$69
	Employee + Spouse: \$159
	Employee + Children: \$138
	Family: \$214

Both Health Plan Options Offer

CLASSIC OPTION

SAVER HSA OPTION

Regardless of which Health Plan option you choose, both options:



Offer the same Anthem preferred provider network.

Cover in-network preventive care at 100%, with no deductible.

Cover the same services.

In-network out-of-pocket maximums (amounts differ between Health Plan options)

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