



Your Guide to the Health Care Flexible Spending Account and the Health Savings Account

Introduction

We're all looking for ways to save money and stretch our benefits dollars just a little bit further. Marathon Petroleum offers two convenient options to help you do just that:

- Health Care Flexible Spending Account (FSA).
- Health Savings Account (HSA).

To make the most of these accounts, it's important to know how they work, especially when it comes to providing proper documentation, following IRS regulations and meeting claims deadlines. To get you started, we've put together this special edition Health Care FSA/HSA guide.

Note: Unless otherwise stated, provisions outlined in this guide apply to active employees.

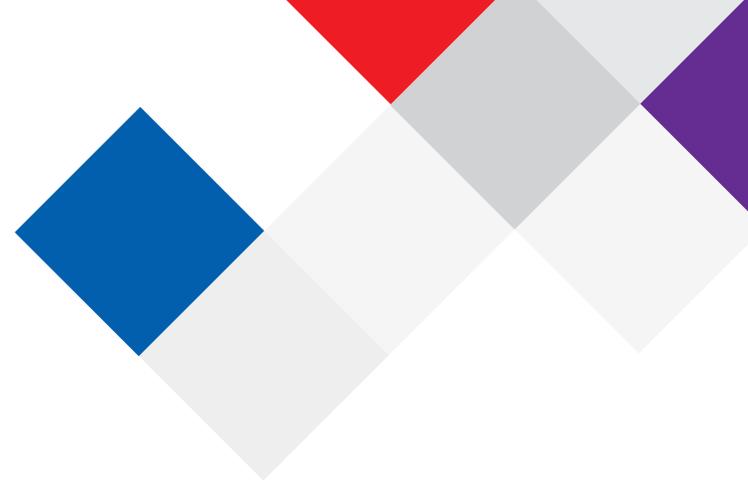


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Health Care Flexible Spending Account

What Is The Health Care FSA?

Marathon Petroleum's Health Care Flexible Spending Account (FSA), administered by **PayFlex**, allows you to pay for eligible out-of-pocket health care expenses with pre-tax dollars. "Pre-tax dollars" means money deducted from your pay before taxes.

The Health Care FSA is available if you select the Health Plan's **Classic option** or waive coverage under the Health Plan. The Health Care FSA allows you to save pre-tax money to help pay for medical, dental or vision expenses including copays, deductibles, prescriptions and other services incurred by you and your eligible tax dependent(s) that other benefit programs do not cover.

When Can You Enroll?

You can enroll in the Health Care FSA when you're first eligible (usually your date of hire), and each following year during Benefits Open Enrollment. You decide if you want to participate in the Health Care FSA and how much money to contribute to the account, based on the expenses you expect to incur during the year.

How Much Can You Contribute?

The minimum annual contribution is \$120 and the maximum annual contribution is \$2,600. It is meant to pay for current year expenses. You can use your 2018 Health Care FSA election amount to pay, or be reimbursed for, eligible expenses that occur from January 1, 2018, through March 15, 2019. You must submit all claims by May 31, 2019. Any funds not used or claimed by that date will be forfeited.

Health Care FSA deductions are taken out through regular, equal payroll deductions on a pre-tax basis. This lowers the overall amount of your taxable income, which means you have less deducted from your paycheck for taxes.

No Rollover for Health Care FSA Elections

You must actively elect to participate in the Health Care FSA each year during Benefits Open Enrollment since your elections do NOT roll over from year to year. That is why it is so important that you check your Benefits Open Enrollment confirmation each year to make sure you have an election in effect for the new year.

What Expenses Are Covered?

To view a list of eligible Health Care FSA expenses, log on to the PayFlex website at www.payflex.com and under the "Individuals" heading look for "Explore common eligible health care expenses." In addition, more details regarding eligible and ineligible expenses can be found in IRS Publications 502 and 969, which you can obtain through your local IRS office or from the IRS's website at www.irs.gov. Please be aware that the rules governing IRS-qualified health care expenses are subject to change from year to year.



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How Do You Access Your Health Care FSA Funds?

Upon enrollment, you have access to your full election amount. You have four ways to access funds in your Health Care FSA:

- 1. Use Your PayFlex Card:** You are pre-authorized to use the PayFlex Card, which works much like a debit card. When you use the card for purchasing health care-related items, your health care account is automatically debited to pay for eligible expenses. You can use the card at qualifying merchant locations, including physician and dental offices, pharmacies and vision providers that accept MasterCard®.
- 2. Express Claims Service:** The PayFlex Express Claims service allows you to submit FSA claims online 24 hours a day, 7 days a week. You can set up this service when you register your account with PayFlex at www.payflex.com.

Always Save Your Receipts and Explanation of Benefits (EOBs)

Remember to keep your itemized receipts and/or EOBs for all health care expenses paid for with the PayFlex Card. **The IRS is now requiring that every debit card transaction must be validated as an eligible expense**, so if PayFlex needs additional details to validate the expense, you will be required to submit an itemized receipt or EOB to PayFlex. Cancelled checks or online bank statements are not accepted as proof of eligibility of the expense by the IRS.

What is an EOB?

An EOB is a statement sent to you after a health care claim has been processed by Anthem, Cigna, etc. The form and content of EOBs vary, but include patient name, provider, dates of service, services provided and charges. It also shows the amount paid to the provider by the Health, Dental or Vision Plan and the amount you may owe the provider. (The EOB is not a bill. The provider will bill you separately.)

- 3. Use PayFlex Mobile®:** The PayFlex Mobile application is a free, easy service that allows you to view your account, submit claims for reimbursement, view your PayFlex Card purchases and view common eligible expenses. The app is available for iPhone and iPad mobile digital devices, as well as Android smartphones.
- 4. File a paper claim form:** You can always file a manual claim for reimbursement of eligible expenses not previously paid with your PayFlex Card or processed through Express Claims. To access a form, go to www.myMPCbenefits.com. PayFlex will process your request promptly and reimburse you either through a direct deposit into your bank account or by sending you a check. You can sign up for direct deposit online from your PayFlex account or by calling PayFlex.

You have until May 31 of next year to file claims against your current year Health Care FSA (including those incurred during the current year's grace period, January 1 through March 15 of the following year).

IRS Rule About Forfeiting Funds

Keep in mind that under current IRS regulations, you forfeit any money in the Health Care FSA that is not used to reimburse eligible expenses incurred during the plan year — including the IRS allowable extension to March 15 of the following year. To avoid forfeiting Health Care FSA funds, take time to plan carefully when deciding how much to contribute to these accounts. To help you calculate your annual contribution election, be sure to check out the Savings Calculator under the Employee/Participant tab at www.payflex.com.



Which Payment Method Is Right for You?

It depends on your personal preference. No method will completely remove the need for you to submit or keep receipts and EOBs.

If you don't want to pay up-front out of your own pocket, you may want to use the PayFlex Card to pay for eligible expenses. When you use your card, it automatically uses the money from your Health Care FSA to pay for eligible expenses. You also won't have to submit a claim for your expenses and wait for reimbursement. Be aware however, that, in some cases, you may be asked at a later time to submit itemized receipts or EOBs to PayFlex to validate expenses that PayFlex is unable to validate through other means.

You can choose not to use your PayFlex Card at all and manually submit claims for reimbursement to PayFlex, either by PayFlex Mobile, Express Claims or by paper claim form. If you don't like the idea of using the PayFlex Card for your health care expenses, this may be a better option for you. With this method, you would pay out-of-pocket first and would still need to keep receipts and EOBs, but you could submit claims for reimbursement at your convenience (or by the claim filing deadline).

Health Savings Account (HSA)

The HSA Advantage — No Forfeiture of Funds!

Unlike the Health Care FSA, leftover funds in your HSA are not forfeited. This account belongs to you.

What Is It?

The Health Savings Account (HSA), administered by **Fidelity**, is an individual account used in conjunction with an HSA-eligible health plan (often referred to as a High Deductible Health Plan or HDHP). You can make tax-free contributions to your HSA, withdraw contributions to pay qualified medical expenses, and potentially grow your account on a tax-free basis by investing your savings in a range of investment options. (Depending on your state of residence, employee contributions and/or earnings may still be subject to state tax.)

How Do I Participate in an HSA?

If you elected to participate in the Saver HSA option of the Health Plan, Marathon Petroleum contributes \$350 for Employee Only coverage and \$700 for Employee + Dependent(s) coverage once you open your HSA.

As you incur eligible expenses during the year, expenses can be paid out of this fund, up to your balance.

Portability. Your HSA always belongs to you, even if you change jobs or become unemployed, change your medical coverage, move to another state, or change your marital status.



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How Much Can I Contribute?

If you open an HSA, Marathon Petroleum contributes \$350 for Employee Only coverage or \$700 for Employee + Dependent(s) coverage to your HSA. The Company will contribute to your HSA each year that you enroll in the Saver HSA Option. You can also make tax-free contributions to your HSA, up to the IRS limits. Currently, the IRS limits are:

- \$3,450 for Employee Only coverage (\$350 MPC contribution + \$3,100 employee contribution).
- \$6,850 for Employee + Dependent(s) coverage (\$700 MPC contribution + \$6,150 employee contribution).
- Plus an additional \$1,000 in catch-up contributions if you are age 55 or older.

You may also transfer assets from another HSA (provided the account type and registration are the same) or make a one-time qualified HSA funding distribution from an IRA.

What Expenses Are Covered?

HSA-eligible expenses are the same as those eligible for the Health Care FSA. However, unlike the Health Care FSA, funds left in the HSA roll over from year to year.

For a list of eligible expenses, visit <http://www.netbenefits.com/marathonpetroleum> or contact a customer service representative at 1-800-544-3716.

How Do I Access My Funds?

There are multiple ways to use your HSA for payment or reimbursement of qualified medical expenses, including:

- 1. Fidelity HSA Debit Card:** The Fidelity HSA Debit Card can be used to pay for known qualified health care expenses at the point of sale (such as pharmacy prescriptions). For convenience, you can request debit cards for your spouse and eligible dependent(s) too.
- 2. Fidelity BillPay® for HSA:** This online bill paying service enables you to quickly and easily make payments to health care providers, companies and individuals. You can also set up an automatic payment schedule, reimburse yourself for out-of-pocket qualified medical expenses, and keep track of all payments and activity.
- 3. Fidelity HSA Checkbook:** Your Fidelity HSA checkbook can be used to pay for qualified medical expenses at the point of sale or to make a payment for an invoice you received in the mail. Simply request the checkbook from Fidelity, then you can write yourself a check to be reimbursed for qualified medical expenses.
- 4. Request a Reimbursement**
If you pay out of pocket for a qualified medical expense, you have the option to get reimbursed from your Fidelity HSA at any time in the future without penalty. This can be done online or by calling a Fidelity representative at 800-544-3716.





Comparing the Health Care FSA and HSA

While the Health Care FSA and HSA both offer convenient ways to help pay for out-of-pocket health care expenses, they do work differently from one another. Here's an overview of how they compare:

	Health Care FSA	HSA
Who is eligible?	Classic option participants and those who waived coverage under the Health Plan	Saver HSA option participants
Who may contribute?	Employee Only	MPC and Employee
Who is the administrator?	PayFlex	Fidelity
Maximum Annual Contribution (Cap)	\$2,600	\$3,450 (Employee Only); \$6,850 (Employee + Dependent(s))
Can I invest the money?	No	Yes
Tax Treatment	Tax-Free	Tax-Free
Medical Expenses Allowed	IRC 213(d) Expenses	IRC 213(d) Expenses
MPC Contributes to the Account	No	Yes
Balance Carries Over Year to Year	No	Yes
Portable (employee can take the balance with him or her if he or she leaves MPC)	No	Yes

Please note: If PayFlex cannot validate your transaction, the IRS requires that you provide an itemized receipt or EOB (Explanation of Benefits) to prove your purchase was an eligible health care expense. Manage your account at www.payflex.com.





Frequently Asked Questions

Health Care Flexible Spending Account (FSA) FAQs

Q1: Can I participate in both the Health Care FSA and the HSA?

A: No. The Internal Revenue Code prohibits dual enrollment in a general purpose Health Care FSA and an HSA.

If you enroll in the Health Plan's Saver HSA option, you cannot enroll in the Health Care FSA for that year. If you have anything other than a zero cash balance in your current year Health Care FSA as of December 31, neither you nor the Company can contribute to your HSA until the month after the FSA grace period ends on April 1.

Q2: How do I contribute money to the Health Care FSA?

A: You must elect to make contributions within 31 days of your date of hire or during Benefits Open Enrollment each year. Your Health Care FSA deductions are taken out through regular, equal payroll deductions on a pre-tax basis.

Q3: How do I get reimbursed?

A: For eligible Health Care FSA expenses, you may use the PayFlex Card, Express Claims Service, PayFlex Mobile or file a paper claim with PayFlex for reimbursement. Paper claim forms can be found at www.myMPCbenefits.com. Follow the instructions on the form to submit claims.

Q4: Can I enroll in the Health Care FSA if I'm not enrolled in either the Saver HSA or Classic option, but am covered under my spouse's employer's plan?

A: Yes. If you are covered under your spouse's employer's plan, and that plan is not a High Deductible Health Plan (HDHP), you can enroll in the Health Care FSA.

Q5: What if I have money left in my Health Care FSA?

A: Under current IRS regulations, you forfeit that money (also known as the "use it or lose it" rule). For that reason, it's important to consider all your potential expenses when deciding how much to contribute to the Health Care FSA. Further, you need to make sure you're aware of the timeframe you have to incur expenses against your account, as well as the deadline to file claims for reimbursement.

Q6: What if I use up all the money in my Health Care FSA before the end of the year? Can I contribute more?

A: No. You can only change the amount you are contributing if you have a qualifying event in your family situation, such as marriage, divorce or the birth of a child. Changes must be made within 60 days of the date of the event and must be consistent with the qualifying event. If you incur a qualifying event and want to change your contribution amount for the remainder of the year, complete a Benefit Change Form available on www.myMPCbenefits.com and submit to the Marathon Petroleum Benefits Service Center, Room 3105, Findlay, email it to benefits@marathonpetroleum.com or fax it to 419-421-3057. If the change qualifies, you will be notified via a Benefits Confirmation.

Q7: What is the deadline for incurring expenses against my Health Care FSA?

A: The default deadline is the end of the plan year; however, the IRS added an extension that allows you to incur expenses up to March 15 beyond the current plan year to help use any remaining funds. So the deadline for incurring expenses for the current plan year would be March 15 of next year.

Q8: What is the deadline for submitting a Health Care FSA reimbursement request?

A: You have until May 31 of next year to file Health Care FSA claims for the current year (including those incurred during the grace period, January 1 through March 15 of the following year). Claims must be postmarked or faxed on or before May 31 of the following year. Claims received by PayFlex after this date will be denied.



Q9: What is the turnaround time for processing a claim for reimbursement with PayFlex?

A: The normal turnaround time for processing reimbursement requests is three to six business days from the date a reimbursement request is received.

Q10: How can I check on the status of my reimbursement?

A: You may check the status of your request by calling PayFlex at 1-844-PAYFLEX (1-844-729-3539) or by logging on to your account at www.payflex.com.

Q11: Can I pay for my dependents' eligible health care expenses from my Health Care FSA?

A: Yes. If you participate in the Health Care FSA, you may use the funds to cover eligible expenses for you, your spouse and eligible tax dependent(s), regardless of their coverage.

Q12: My request for reimbursement was denied. What do I need to submit?

A: You will be notified of the reason your claim was denied either by email or postal mail. Sometimes the expense may not be an eligible expense or PayFlex may need additional documentation. For a list of eligible expenses, visit www.payflex.com and look for "Explore common eligible health care expenses" under the "Individuals" header.

Q13: If I use the Health Care FSA, can I also deduct health care expenses on my tax return?

A: Maybe. You cannot deduct the same expense for which you have already been reimbursed from your Health Care FSA and vice versa. Consult with a qualified tax advisor for more information.

Q14: What happens to my Health Care FSA if I leave the Company?

A: When you leave the Company, participation in the Health Care FSA terminates on your separation date. You can still submit claims for reimbursement of expenses incurred through your last day of employment, provided claims are submitted by the claims filing deadline of May 31. Also, if your reimbursements do not exceed your contributions as of the date of separation, you can continue participation in the Health Care FSA under COBRA by choosing to make after-tax contributions to the Health Care FSA. Contact PayFlex at 1-844-PAYFLEX (1-844-729-3539) to elect COBRA coverage or to obtain additional information.

Health Savings Account (HSA) FAQs

Q1: Can I participate in both the Health Care FSA and the HSA?

A: No. The Internal Revenue Code prohibits dual enrollment in a general purpose Health Care FSA and an HSA.

If you enroll in the Health Plan's Saver HSA option, you cannot enroll in the Health Care FSA for that year. If you have anything other than a zero cash balance in your current Health Care FSA as of December 31, neither you nor the Company can contribute to your HSA until the month after the FSA grace period ends on April 1.

Q2: How much will be contributed to my HSA?

A: At the beginning of the plan year, if you are a participant in the Saver HSA option of the Health Plan and have opened your HSA, Marathon Petroleum contributes \$350 for Employee Only coverage and \$700 for Employee + Dependent(s) coverage to your HSA fund.

Q3: When will the Company contribution be made to my HSA?

A: The Company's full contribution will be made as soon as administratively possible after the first of the year or after you open your HSA, as long as you have a zero cash balance in a Health Care FSA as of December 31 and you have registered your HSA with Fidelity.

If you have a remaining balance in your current Health Care FSA, your Company contribution will be made in April, if you have registered your account with Fidelity. (Note: This also means that you will not be HSA-eligible for the first three months of the year and therefore may only contribute 9/12's of the annual IRS limit.)

Please note that the Company cannot make any contributions (neither the employer contribution of \$350 or \$700 nor any payroll deduction contributions) until you open an HSA with Fidelity. The Company cannot open an account for you.



Q4: How do I contribute to my HSA?

A: If you are eligible to contribute to an HSA, there are several ways to do so, including pre-tax and/or after-tax contributions:

- Pre-tax contributions. You may elect to contribute to your HSA through automatic payroll deductions on a pre-tax basis. You can elect your payroll contribution amount through the Fidelity portal and may change it through Fidelity at any time. Contributions made through payroll deductions are exempt from FICA tax.
- After-tax contributions. At any time, you may make an after-tax contribution to your HSA by check or by transferring money online between your bank and Fidelity by electronic funds transfer (EFT). After-tax contributions are tax-deductible to the extent you do not exceed your annual IRS contribution limit.

You may also transfer assets from another HSA (provided the account type and registration are the same) or make a one-time qualified HSA funding distribution from an IRA.

Q5: What if I have money left in my HSA at the end of the year?

A: Any unused funds in your account carry over into the next year.

Q6: What happens to my HSA funds if I leave the Company?

A: Your HSA always belongs to you, even if you change jobs or become unemployed, change your medical coverage, move to another state, or change your marital status.

Q7: When can I use HSA funds?

A: Funds are available for withdrawal as soon as they are deposited. The money is always 100% vested, so you have total control over your account. However, withdrawals may not be more than your account balance on the date the withdrawal is requested.

Q8: How much can I contribute to my HSA?

A: If you open an HSA, Marathon Petroleum contributes \$350 for Employee Only coverage or \$700 for Employee + Dependent(s) coverage to your HSA. You can also make tax-free contributions to your HSA, up to the IRS limits. For 2018, the IRS limits are:

- \$3,450 for Employee Only coverage (\$350 MPC contribution + \$3,100 employee contribution).
- \$6,850 for Employee + Dependent(s) coverage (\$700 MPC contribution + \$6,150 employee contribution).
- Plus an additional \$1,000 in catch-up contributions if age 55 or older.

Q9: What if I use up all the money in my HSA before the end of the year? Can I contribute more?

A: Yes. You can change your elected contribution amount at any time, as long as you don't exceed your annual IRS contribution limit. Changes will reflect on the next one or two regular payroll cycles. To make changes, log on to Fidelity at <http://www.netbenefits.com> or www.401k.com.

Q10: How do I get reimbursed?

A: For eligible HSA expenses, you may use your Fidelity HSA Debit Card, Fidelity BillPay for Health Savings Accounts or Fidelity HSA Checkbook.

Q11: Can I pay for my dependents' eligible health care with the HSA if they are covered under another Health Plan?

A: Yes. Even if you are enrolled in employee only Health Plan coverage, you may use your HSA funds to cover eligible health care expenses for you, your eligible spouse and other eligible tax dependent(s), regardless of their coverage, but only to the extent those expenses are not otherwise covered by insurance. If you claim your dependent(s) on your taxes, you can use your HSA funds to cover eligible health care expenses.



Q12: Can I pay for my domestic partner and/or domestic partner's children's health care expenses with my HSA?

A: Your HSA can be used for your domestic partner's and/or domestic partner's children's expenses only if they are considered qualified tax dependents as determined by the IRS. We encourage you to consult with your tax advisor for more information.

Q13: What is the deadline for submitting a reimbursement request against my HSA?

A: There is no deadline. You have the option to reimburse yourself from your HSA at any time without penalty.

Q14: What is the turnaround time for processing a reimbursement request?

A: The normal turnaround time for processing reimbursement requests is three to six business days from the date your reimbursement request is received.

Q15: How can I check on the status of my reimbursement?

A: You may check the status of your request by calling 1-800-544-3716 or by logging on to your account at <http://www.netbenefits.com/marathonpetroleum>.

Q16: When will my HSA payroll contributions be deposited in my HSA?

A: The standard turnaround time for deposit into your account is 24 to 48 hours after your pay date. (Pay schedules vary by location.)

Q17: Can I use my HSA to pay for non-health care expenses?

A: Money in your HSA belongs to you. However, if you use your HSA to pay for non-qualified health or other expenses, the amount is considered taxable income. You will need to pay income tax, and a 20% tax penalty will also apply to the withdrawal amount (penalty will not apply if you are age 65 or older or disabled (as defined by IRS rules)).

Q18: Where can I find a list of eligible expenses?

A: For a list of eligible expenses, visit <http://www.netbenefits.com/marathonpetroleum> or call 1-800-544-3716. In addition, more details regarding eligible and ineligible expenses can be found in IRS Publications 502 and 969, which you can obtain through your local IRS office or from the IRS's website at www.irs.gov. Please be aware that the rules governing IRS-qualified health care expenses are subject to change from year to year.

Q19: If I participate in the HSA, can I also deduct health care expenses on my tax return?

A: Maybe. You cannot deduct the same expense for which you have already been reimbursed from your HSA and vice versa. Consult with a qualified tax advisor for more information.

Q20: Can I open an HSA through my local bank instead of through Fidelity?

A: Yes. You have the option to open an HSA with your local bank. However, when you open an HSA with Fidelity, you have added advantages — your HSA contributions can be deducted from your paycheck on a before-tax basis and Company contributions are automatically credited to your account. You will not receive the Company contribution without a Fidelity account.

Q21: If I already have an HSA from a previous employer, may I roll it over to Fidelity?

A: Yes. Please contact Fidelity directly to set up this rollover.

Q22: Can I have more than one HSA account?

A: Yes. However, the total contributions to your accounts cannot exceed the IRS annual maximum contribution limit. Please note that Marathon employees will have only one account to which payroll and Company contributions will be directed.

Q23: Can I invest the funds in my HSA?

A: Yes. You have the opportunity to grow your balance by investing in a wide variety of investment options, including more than 5,000 mutual funds, individual stocks and bonds, Treasuries, CDs and more. More information on your investment options will be available to you from Fidelity Investments.



Q24: Both my spouse and I work at Marathon and/or Speedway, can we both participate in the Saver HSA option?

A: Yes, if each of you is enrolled in a Saver HSA option, you each may also contribute to your own HSA. However the total amount of your and your spouse's contributions must not exceed the annual IRS limit.

Q25: If I enroll in the Health Plan Saver HSA option and change to the Classic option in a subsequent year, what happens to my HSA balance?

A: Your HSA balance is not affected by the option in which you enroll in subsequent years. Enrolling in the Classic option in a following year just means that you would not be able to make additional contributions to your HSA during that year. However, the funds in the HSA belong to you, and you can continue to use those HSA funds to pay for qualified health care expenses even if you enroll in the Classic option or other health plan options in future years.

If You Have Questions or Need Information

If you have any questions or need account information on your Health Care FSA, visit www.payflex.com or contact a PayFlex representative at 1-844-729-3539, Monday through Friday between the hours of 8 a.m. and 8 p.m., and Saturday from 10 a.m. to 2 p.m. (Eastern Standard Time).

For questions and account information for your HSA, visit <http://www.netbenefits.com/marathonpetroleum> or contact a customer service representative at 1-800-544-3716.

Additionally, you can find more information about these plans at www.myMPCbenefits.com.

The Company's policies, plans and practices 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 documents and the official plan documents, the official plan documents will always govern.