

Employee Guide and Frequently Asked Questions (FAQs)

MPC Educational Reimbursement Plan

January, 1 2024

As with all Company benefit plans, the Company reserves the right to amend, modify, terminate or change the Marathon Petroleum Educational Reimbursement Plan, in whole or in part. In addition, the Company intends to comply with the tax code requirements required for this Plan. In order to comply with these requirements, the Company may amend, modify, terminate or change this Plan as needed.



Educational Reimbursement Plan FAQs

Employee Eligibility

Q: Is there a waiting period for new employees?

A: There is no waiting period for the Educational Reimbursement Plan. However, it is up to your supervisor to decide whether you have been in your position a reasonable amount of time to allow pursuit of further education without adversely affecting your job performance. Your supervisor in conjunction with HR maintains final approval authority.

Eligible Expenses

Q: What benefits does the Educational Reimbursement Plan include?

A: The MPC Educational Reimbursement Plan (the Plan) provides financial assistance for two types of education-related expenses:

- **Tuition Assistance:** for courses under an approved degree program or single courses outside a degree (a non-degree course), and
- **Certification and Licensing (C&L) Assistance:** for an approved professional licensing or certification program.

Throughout this document, “reimbursement of expenses related to a course” and “reimbursement of tuition-related expenses” refer to requests for Tuition Assistance; these terms are interchangeable.

Q: What expenses can I be reimbursed for under Tuition Assistance?

A: Tuition and the cost of textbooks and/or supplies required to take a course and all fees required by the college or university and/or course and charged to all students are eligible for reimbursement, up to the annual Plan limits.

Q: How do I know if a school is an eligible institution under the Educational Reimbursement Plan?

A: The school is eligible under the Educational Reimbursement Plan if the institution is regionally and/or nationally accredited. You can verify the accreditation of a specific institution at the US Department of Education website (<http://ope.ed.gov/accreditation/>).

Non-eligible Expenses

Q: What expenses are not eligible for reimbursement under Tuition Assistance?

A: Only tuition, textbooks, including taxes and shipping/handling supplies, and fees required by the school and/or course and charged to all students are eligible for reimbursement. Fees not covered include, but not limited to, are CEUs/PDUs (unless college credit is earned), deferral fees, late fees, finance charges, parking/transportation fees, meals/lodging, laptops/computers, printers, tablets, notebooks, etc.

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Degree Program

Q: If I want to pursue a degree at an accredited college or university, what do I do first?

A: Before beginning a degree program, you must obtain approval from your current supervisor and HR Business Partner. You should request approval before beginning the program to ensure it qualifies for financial assistance under the Educational Reimbursement Plan.

To request approval to begin a degree program, you will submit an online request through Edcor's website, which includes a Tuition Repayment Agreement. The request will be routed to your supervisor and HR Business Partner for approval. You can find steps on how to submit a Degree Program Approval request [here](#).

Note: If you are pursuing a degree that is outside your current organization (i.e., currently working in accounting but pursuing a degree in HR), it requires approval from the HR Business Partner or HR Manager of the other organization before you begin the program. Contact your HR Business Partner with questions.

Q: What if I want to go to college, but I am unsure what major to pursue?

A: If you are unsure of the major to pursue, you should discuss the options with your HR Business Partner before seeking approval from your supervisor. Your HR Business Partner can provide general guidance on majors that may supplement your career within MPC or may be applicable to a position that is reasonably attainable within the organization.

Note: Once you select your major, you must obtain approval from your supervisor before you enroll as outlined in the question above.

Q: What information must I provide for my program description when I submit a Degree Program Request?

A: On the Degree Program Approval application, you will be required to enter the following information:

- School
- Degree level
- Major you are pursuing
- Program start and end dates
- Number of credit hours required
- Cost per credit hour
- Brief description of the degree program
- How the degree relates to your career at MPC

Educational Reimbursement Plan FAQs

Q: After I submit my Degree Program Request, what is the next step?

A: Once your Degree Program request has been approved by your supervisor and HRBP, you must complete a Course Application Request (Degree Program) for each semester, term or quarter in which you are enrolled. If you are enrolling in more than 4 courses in a semester, term or quarter, you must submit a second Course Application Request (Degree Program). Course Application Requests must be submitted **no later than 120 days before to 30 days after the course start date**. Applications each semester, term or quarter that are submitted more than 30 days after the course start date indicated on the online application are not eligible for reimbursement. Refer to page 12 of the [MPC Educational Reimbursement Plan](#) for additional information.

Q: If I transfer colleges, do I have to complete a new Degree Program Request?

A: No. If you are still within the degree that was initially approved, you do not have to complete a new Degree Program Request due to transferring between colleges, but you still must submit a Course Application Request (Degree Program) each semester, term or quarter within the required time frame (refer to Q&A above).

Q: Does MPC limit the number of degrees one person is able to obtain under the Educational Reimbursement Plan?

A: While there is not a limit to the number of degrees one person is able to obtain, each degree must be determined to be in line with your current position and must be within the scope of the Company's operations.

Q: Once I have obtained a degree, how do I update my profile to include the degree information?

A: Once you have successfully obtained a degree, forward your final transcripts that designate "degree obtained" and/or a copy of your diploma to your HR Business Partner who will follow up internally to ensure your profile is updated accordingly.

Certification and Licensing

Q: If I want to pursue a professional license or certification, what do I do first?

A: Before beginning a professional certification or licensing program, you must obtain approval from your current supervisor and HR Business Partner prior to submitting request within Edcor's online portal.

To request approval to begin a C&L program, you must submit a Certification and License (C&L) Program Request within Edcor's online portal, which will be routed to your supervisor and HR Business Partner for approval. Employees will be required to submit a Certification and License (C&L) Program Request **no later than 120 days before to 30 days after the course start date**. Applications submitted more than 30 days after the course start date indicated on the online application are not eligible for reimbursement. Refer to page 13 of the [MPC Educational Reimbursement Plan](#) for additional information.

Educational Reimbursement Plan FAQs

Q: What information must I provide to obtain approval for a certification or licensing program?

A: The following information must be provided as part of your request:

- Name of the certification/license
- School/credentialing center attending
- How the program relates to your career at MPC
- Start and end dates
- Expense names
- Expense amount

Q: Are all certification programs eligible for reimbursement?

A: The C&L Assistance portion of the Educational Reimbursement Plan is intended to reimburse employees for expenses related to a professional license or certification that is obtained as a result of passing a uniform examination, such as a CPA, PHR or PE.

General certificate or training programs are not eligible under the Educational Reimbursement Plan, but may be considered under the organization's business expense process. Employees should consult with their supervisor or HR Business Partner with questions.

The license or certification must be new (versus one you are renewing or maintaining) and must be related to a career that is reasonably attainable within the Company and one from which the Company is likely to benefit.

Q: What expenses can I be reimbursed for under C&L Assistance?

A: Eligible expenses under C&L Assistance include fees associated with obtaining the license or certification, such as:

- Exam fees (up to two exams per certification/license will be reimbursed)
- Fees required as part of taking an exam (i.e., sitting fees, background checks, application fees, etc.)
- One review course and related study material (i.e., books, study guides, etc.).

Q: What expenses are NOT eligible for reimbursement under C&L Assistance?

A: The following expenses incurred as part of a licensing or certification program are not eligible for reimbursement:

- Charges associated with license renewal
- Charges required to maintain the license or certification
- Annual dues for membership in professional affiliations
- Charges for general certificate or training programs.

Note: These charges may be eligible outside this Plan as a business expense; see your supervisor or HR Business Partner to discuss.

Educational Reimbursement Plan FAQs

Q: Does MPC limit the number of certifications or licenses one person is able to obtain under the Educational Reimbursement Plan?

A: While there is not a limit to the number of certifications or licenses one person is able to obtain, each one must be determined to be in line with your current position and must be within the scope of the Company's operations.

You should obtain approval prior to pursuing any certification or license to ensure it qualifies for reimbursement.

Q: Is there a limit to reimbursements for C&L Assistance?

A: Under the MPC Educational Reimbursement Plan, eligible expenses related to obtaining a professional license or certification (as described above) will be reimbursed up to a maximum of \$5,250 per calendar year, subject to certain tax restrictions as set forth by the IRS.

Q: How long do I have to submit a reimbursement request for a certification or license after I complete the program?

A: A request for reimbursement of eligible expenses related to a C&L Program can be made after sitting for the exam. All C&L reimbursement requests must be submitted no later than six months from the end date indicated on the online application request. The end date should represent the day the employee sat for the certification exam. Refer to page 9 of the [MPC Educational Reimbursement Plan](#) for additional information.

Q: If I receive reimbursement for a certification or licensing program, will I be taxed?

A: The IRS governs how reimbursements for certification or licensing programs are taxed. The following rules apply as of January 1, 2022, subject to change upon IRS guidelines:

- Obtaining certification and licensing: Educational reimbursements up to \$5,250 per calendar year per employee are non-taxable. Reimbursements in excess of \$5,250 per calendar year per employee are taxable and subject to withholding.

Please refer to the current Educational Reimbursement Plan document to confirm the current amounts.

Q: Is there a deadline for C&L expenses to be paid in the current calendar year?

A: Yes. There is an annual payroll deadline by which requests must be submitted to be eligible for reimbursement within the current calendar year. Requests submitted after that date are not processed until the following calendar year. This deadline can vary from year to year, but generally occurs in December. Employees are responsible to consult with their HR Business Partner for deadline details and to work within that deadline if the intent is to receive reimbursement within the calendar year.

Note: Expenses submitted after the annual deadline will be processed the following calendar year, provided the program was completed within six months and all other terms of the Plan are met. In this case, reimbursements will be subject to the annual benefit maximums and IRS tax limits for the new year (even if the program was completed during the prior year).

Educational Reimbursement Plan FAQs

Non-Degree Courses

Q: What is a non-degree course?

A: A non-degree course is a course offered by an accredited college or university that an employee takes on an individual or stand-alone basis, not as part of a specific degree program. These courses are generally intended to be a one-off course taken outside a degree program, not in lieu of a degree.

Q: If I want to sign up for a non-degree course, what do I do first?

A: Before enrolling in a non-degree course, you must obtain approval from your current supervisor and HR Business Partner prior to submitting request within Edcor's online portal.

To request approval to begin a non-degree course, you must submit a Non-Degree Course Application within Edcor's online portal, which will be routed to your supervisor and HR Business Partner for approval. Employees will be required to submit a Non-Degree Course Application **no later than 120 days before to 30 days after the course start date**. Applications submitted more than 30 days after the course start date indicated on the online application are not eligible for reimbursement. Refer to page 12 of the [MPC Educational Reimbursement Plan](#) for additional information.

Note: Any reimbursement received for a non-degree course is applied toward the \$5,250 undergraduate annual benefit maximum, even if the course is graduate level.

Requesting Reimbursement

Q: Do I have to receive a certain grade to be eligible for reimbursement of a course?

A: Yes. To be eligible to receive reimbursement for a course you have taken, you must receive a grade of "C-" or better in the course. If the course is graded "pass/fail," you must receive a passing grade to be eligible for reimbursement for that course.

Q: Once my course is complete, how do I request reimbursement? What documentation is required to be submitted with my request?

A: Upon satisfactory completion of a semester, term, quarter or individual course, a request for reimbursement of eligible expenses related to the course(s) should be submitted online through Edcor's website. **All reimbursement requests must be submitted no later than six months from the end date indicated on the online application request.**

Note: Your final grade and total cost are part of the request. Please do **not** enter your request until you have the final billed amount. Keep in mind that it is your responsibility to obtain and submit such information prior to the six month deadline referred to above.

Educational Reimbursement Plan FAQs

The following items are required to be scanned and uploaded as part of your request for reimbursement:

- Official grade report (can be an online print-out if it clearly identifies the institution and the student's name)
- Itemized statement of tuition and fees charged, including any non-repayable financial aid received (must include the school identifier and student name/ID)
- Receipts for textbooks, including taxes and shipping/handling
- Receipts for supplies and equipment purchased for the course
 - A course syllabus is required.
- Proof of payment — deferral agreements accepted

Q: Where do I enter the cost of my books and supplies when requesting reimbursement of a course through Edcor?

A: On the application, there is a section for book costs or expenses to be entered.

Q: How long do I have to submit a request for reimbursement after I complete a course?

A: You must submit all requests for Tuition Assistance and the supporting documentation within six months following completion of the course or program.

Note: If you submit a request more than six months after you complete the course or program, your request **will be denied**.

Q: When can I request reimbursement for expenses related to a course?

A: You can request reimbursement of eligible expenses related to a course under the Educational Reimbursement Plan after the course has been successfully completed, and you have received a final grade.

A grade of “C-” or better or “pass” if the course is pass/fail is necessary to be eligible for reimbursement under the Plan.

If required, you must pay up-front for your course and request reimbursement later. Some colleges may offer the option to defer payment until the course is complete. However, if you take advantage of that option, any charges associated with the deferment are **not** eligible for reimbursement under the Plan.

Q: How are reimbursements under the Educational Reimbursement Plan processed once they are approved?

A: Reimbursements for eligible expenses under the Educational Reimbursement Plan are processed through our third-party administrator, Edcor. Once your request has been approved, it is paid through payroll so the total amount reimbursed per year can be tracked and taxed, as applicable.

You will generally see the eligible amount in your paycheck within two pay periods of it being approved. Taxable reimbursements also will be included as gross income on your W-2.

Educational Reimbursement Plan FAQs

Reimbursement Maximum

Q: Is there a limit to how much I can be reimbursed for an approved course?

A: The Plan does not include a per course limit. Eligible expenses (as described above) will be reimbursed 100% up to the annual maximum benefit amount, as provided in the question below.

Q: Is there an annual maximum for how much Tuition Assistance I can receive?

A: The Plan includes an annual limit of \$5,250 for an undergraduate degree program (associate's degree or bachelor's degree)/individual course and an annual limit of \$9,000 for a graduate program (master's degree), subject to the following guidelines:

- The annual maximum is based on the year in which reimbursement is received, regardless of when a course was completed.
- A graduate program is one that leads to an advanced academic or professional degree, including a master's degree, with the general prerequisite the employee has attained a bachelor's degree.
- The maximum reimbursement an employee can receive under any combination of non-degree courses or courses taken under an approved undergraduate degree program in a calendar year is \$5,250.
- The maximum reimbursement an employee can receive under any combination of non-degree courses, courses under an approved undergraduate program, and/or courses under a graduate program in a calendar year is \$9,000.

Reimbursements in excess of \$5,250 in a calendar year may be subject to certain tax restrictions as set forth by the IRS.

Q: If I receive educational reimbursement benefits, will I be taxed?

A: The IRS governs how educational reimbursement benefits are taxed, which is set forth in the Internal Revenue Code. The following rules apply as of January 1, 2022, subject to change based on IRS guidelines:

- Reimbursements up to \$5,250 per calendar year per employee are considered non-taxable income.
- Reimbursements in excess of \$5,250 per calendar year per employee are generally taxable and subject to tax withholding. Taxable reimbursements will be included as gross income on the employee's Form W-2.

Repayment Requirements

Q: Do I have to pay back reimbursements I received if I leave the Company?

A: Possibly. The MPC Educational Reimbursement Plan includes a repayment provision for tuition expenses, which requires repayment of reimbursements received if you leave the organization less than two years after receiving a reimbursement, as allowed by law. (Repayment requirements apply to both non-degree courses and courses taken as part of a degree program.)

See the Educational Reimbursement Plan for the repayment schedule that summarizes how much you are required to repay based on when you leave the Company.

Educational Reimbursement Plan FAQs

Tuition Assistance Deadlines

Q: Is there a cut-off for tuition assistance expenses to be paid in the current calendar year?

A: Yes. There is an annual payroll deadline by which requests must be submitted to be eligible for reimbursement within the current calendar year. Requests submitted after that date are not processed until the following calendar year. This deadline generally occurs in December. Employees are responsible to consult with their HR Business Partners for deadline details and to work within that deadline.

Note: Expenses submitted after the annual deadline will be processed the following calendar year, provided the course was completed within six months and all other terms of the Plan are met. In this case, reimbursements will be subject to the annual benefit maximums and IRS tax limits for the new year (even if the program was completed during the prior year).

Q: Can I split the reimbursement of a course between two calendar years if I meet my annual benefit maximum?

A: No. A course can only be entered once. If you meet your annual benefit maximum on a specific course, there will be no additional reimbursements for that course. You cannot enter the same course the following calendar year to request additional reimbursement.

Employees are responsible for monitoring and managing their expenses in a given year. The six-month deadline is designed to allow employees to hold courses and submit them in the following calendar year to work with their annual maximums, if needed. This is not the responsibility of HR to monitor; it is the responsibility of employees.

Resources

Q: Where can I find instructions for submitting requests for approval through Edcor?

A: Step-by-step instructions for submitting a request online within Edcor can be found [here](#).

Q: Where can I look for assistance with applying for Educational Reimbursement benefits?

A: For more information, see the Educational Reimbursement Plan, which can be found online at www.myMPCbenefits.com.

Please contact Edcor's customer service line at 1-800-511-0392, Monday – Friday, 8 a.m. to 8 p.m. ET. You also can use the chat option available on the website, Monday – Friday, 8 a.m. to 5 p.m. ET.

For additional questions, please contact your HR Business Partner.