

## Notification of Conversion and Portability Options for Life Insurance and Accidental Death and Dismemberment Insurance Coverage

As you begin this transition in your life, you may be eligible to continue the group Life and Accidental Death and Dismemberment (“AD&D”) insurance you had with Marathon Petroleum Company LP (“MPC”) through the MetLife Insurance Company (“MetLife”) conversion and portability options.

MetLife has arranged for financial professionals at Massachusetts Mutual Company (“Mass Mutual”) to help explain your options and you will receive information on how to get started. Should you choose one of these options for continuation of your insurance coverage, you will be purchasing your insurance coverage directly from MetLife. **Coverage issued by MetLife for this purpose is not part of any MPC employee benefit plan or employment practice.**

**Conversion:** The conversion option offers you and/or your eligible dependents an opportunity to convert your group term life insurance (basic and/or optional) to an individual life insurance policy with MetLife without furnishing medical evidence of insurability. **Please note:** AD&D coverage cannot be converted.

**Portability:** The portability option enables you and/or your eligible dependents to continue group term life and AD&D coverage (basic and/or optional) that is similar to your current coverage after your employment and/or coverage terminates. The maximum amount of insurance you can “port” is the current amount you are insured for under your group coverage, up to a maximum of \$2,000,000 for life insurance (basic and optional combined) and a maximum of \$2,000,000 for AD&D insurance (basic and optional combined).

The minimum amount of coverage that can be ported is as follows:

- \$10,000 for employee coverage;
- \$2,500 for spouse coverage (\$10,000 when spouse coverage is ported alone); and
- \$1,000 for child coverage.

**If you are interested in the Conversion or Portability option for all or a portion of your lost coverage, you must contact MetLife within 31 days following your retirement or termination. MetLife can be reached at 1-877-275-6387 Monday through Friday from 9 a.m. to 6 p.m. Eastern.**