



Marathon Petroleum

# 2018 RETIREMENT BENEFITS GUIDE





## Who to Call . . .

Need help? No problem. We understand that the numerous benefit options available to you can be confusing. If you need assistance, here's who you can call:

- **Retirement and Thrift Plans:** Contact the Fidelity Benefits Center by logging on to [www.netbenefits.com/marathonpetroleum](http://www.netbenefits.com/marathonpetroleum) or calling 1-866-602-0595.
- **Health, Dental, Vision and Life Insurance Plans:** Contact Marathon Petroleum's Benefits Service Center, an internal team of benefit experts that are ready all year long to help you navigate all the benefit options available to you and your family.

Simply call 1-888-421-2199 Monday through Friday, 8 a.m. to 5 p.m., Eastern Standard Time, or send an email to [benefits@marathonpetroleum.com](mailto:benefits@marathonpetroleum.com). After-hours callers can leave a message along with their phone number and, in most cases, can expect to receive a response within one business day.

A more detailed contact list of Marathon Petroleum's benefit plan vendors is provided on page 21 of this guide.

**Note:** If you are a union employee or if you have prior service with another member of the Controlled Group, your benefits may be different from those reviewed in this brochure. Please contact a phone representative at Fidelity to verify your retirement benefit and retirement eligibility.

### **PRINTED SUMMARY PLAN DESCRIPTIONS AND SUMMARIES OF BENEFITS AND COVERAGE AVAILABLE**

The Summary Plan Descriptions and Summaries of Benefits and Coverage are available at [www.myMPCbenefits.com](http://www.myMPCbenefits.com) under "Notices and Plan Documents." We have posted the SPDs and SBCs online to help ensure you have easy access to your benefits information. If you prefer to receive a printed copy of the SPDs or SBCs, we will provide one to you at no charge. Contact the MPC Benefits Service Center at 1-888-421-2199 or [benefits@marathonpetroleum.com](mailto:benefits@marathonpetroleum.com) to request a printed copy.



## Thank You...

We appreciate you choosing a career with Marathon Petroleum and thank you for your contribution over the years. Your hard work, talent and commitment have made a difference, and we thank you for being part of our great Company.

Now as you begin to contemplate retirement, we want to make sure you have the information you need to transition successfully to the next stage of your life. In this guide, we will review important benefit-related decisions you will need to make prior to leaving Marathon Petroleum.

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*The Company's policies, plans, practices and procedures 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 actual official plan documents will control. If there are discrepancies between this document and the official plan documents, the actual plan documents will always govern.*



## Getting Ready for Retirement

In general, Marathon Petroleum's benefits in retirement are available provided you are at least age 50, have 10 years of actual service under the terms of the Employee Service Plan, and are vested in benefits under the terms of the Retirement Plan(s). The value of these benefits, however, can vary based on your employment history including, but not limited to, your age and service when you leave the Company, your age at time of hire and your employment status during your service.

Prior to making your retirement decisions, you should review the benefits information at [www.myMPCbenefits.com](http://www.myMPCbenefits.com) and pay particular attention to the eligibility criteria and to the factors that are used to determine each available benefit in retirement. You may also need to consider consulting with a tax advisor or financial planner to make the appropriate retirement decisions for yourself and your family.

The effective date for accessing benefits in retirement is the first of the month. You cannot work in any month for which you want to receive benefits in retirement.

### CHECK OUT YOUR RETIREMENT BENEFITS CHECKLIST

There is a lot to consider when preparing for retirement. So, for your convenience, we've included a "Retirement Benefits Checklist" on page 19. This planning tool summarizes important decisions regarding your Marathon Petroleum retirement benefits, as well as action items for accessing retirement resources outside the Company.

### THE BENEFITS OF WORKING ANOTHER YEAR ... OR MORE

Depending on your personal situation, it might "pay to delay" your retirement from one to several years, based on the following considerations:

- Lower Retiree Health Plan Premiums: You receive 4% of the Company subsidy towards your Retiree Health Plan premium for every year of service after your 30th birthday. If you have not yet earned 100% of the Company subsidy, retiring now could potentially cost you a significant amount in Retiree Health Plan premiums over time.
- Accrued Earnings from Salary Growth in your Thrift Plan.
- Projected benefits from the Retirement Plan and Thrift Plan.
- Continued compensation treatment.

While retirement is a life decision that involves many important considerations, Marathon Petroleum wants to ensure that you're getting the most value from our benefit plans when you leave the Company.

## Retirement Plan

Your Retirement Plan benefit is one of the key components of your overall retirement income, so you'll want to have a clear understanding of how the Plan pays benefits and the options available to you.

### How Can You Get an Estimate of Your Retirement Plan Benefits?

Once you have a retirement date in mind, you can use Fidelity NetBenefits, a web-based benefits information tool, to run an estimate of your Retirement Plan benefits. If you do not have online access, you can call Fidelity at 1-866-602-0595 to request an estimate.

Depending on your employment history with Marathon Petroleum, your Retirement Plan benefit may include a portion from the “Final Average Pay” (FAP)-based formula (your “legacy benefit”) and a portion from the Cash Balance account-based benefit.

### What Payment Options Do You Have?

When deciding on a payment option, it’s important to look at your overall financial situation. As part of this process, you may want to consult with your spouse, if applicable (in fact, some payment options may require your spouse’s consent), as well as with a financial planner/tax advisor.

The Retirement Plan offers several payment options. These benefit options are described in detail in the Retirement Plan documents, available on [www.myMPCbenefits.com](http://www.myMPCbenefits.com). In summary, the payment options are:

- **Lump Sum Benefit:** You may elect to receive the entire benefit as a single payment.
- **Lifetime Annuity Benefit:** You may elect to receive a monthly benefit for your lifetime. This benefit would cease upon your death.
- **Joint & Survivor (J&S) Benefit:** You may elect to receive a J&S benefit with your spouse as joint annuitant. You would receive a reduced benefit during your lifetime. However, a percentage would be paid as a monthly payment to your surviving spouse for his/her lifetime upon your death.
- **Term Certain Benefit:** You may elect to receive a reduced monthly benefit during your lifetime. However, monthly payments are guaranteed for a certain term and any remaining payments would be paid to your beneficiary upon your death.

### How Do You Apply for Your Retirement Benefit?

To begin the retirement process and apply for your retirement benefit:

- Contact the Fidelity Benefits Center at 1-866-602-0595, at least 45, but no more than 180 days, prior to your desired “benefit commencement date,” which is generally the same as your retirement date. **Note:** The benefit commencement date does not refer to the actual disbursement date of retirement monies. See “When Do Benefit Payments Commence?” on the next page.
- When contacting Fidelity to begin the retirement process, you will need to provide date information, including last day worked and benefit commencement date. For example: If you are planning to retire January 1 and want to receive your benefit as soon as possible, your last day worked will be December 31 and your benefit commencement date will be January 1.
- When contacting Fidelity, you should ask to be assigned to a Retirement Benefits Coordinator (RBC). The Fidelity RBC will serve as a single point of contact throughout the retirement process, from answering initial questions and starting the process through the actual payment of benefits.
- Fidelity’s RBC will walk you through the benefit election process over the phone. If you are not ready to make your benefit elections at that time, the Fidelity RBC will initiate a benefit modeling statement (which will be mailed to you) to assist you in the benefit election process.
- Once your benefit elections have been communicated (via telephone) to Fidelity you will receive a Pension Benefit Election Authorization statement to sign outlining your benefit elections. **Note:** This mailing may include additional forms to complete depending on your form of benefit election (e.g., a spousal consent form).



- Fidelity must receive your signed Pension Benefit Election Authorization statement (along with any other forms, e.g., spousal consent) in good order prior to your benefit commencement date. To ensure there is no delay in processing your request, return your completed forms promptly in order to allow Fidelity adequate time for review and processing.

## When Do Benefit Payments Commence?

Retirement benefit payments will commence approximately five weeks after your benefit commencement date. This timing ensures that all of your pay can be appropriately included in the calculation of your final benefit.

## Are There Tax Consequences to Receiving Your Retirement Benefit?

Yes. There may be tax consequences to receiving your Retirement Plan benefit. To help you make an informed decision regarding your Plan benefit, please review the information regarding payment options and tax rules in the Retirement Plan Summary Plan Description (SPD). You may also wish to consult a financial planner/tax advisor.

If you take a lump sum benefit, you can elect a direct rollover to another qualified plan, such as the Thrift Plan or to an Individual Retirement Account (IRA). You may also elect to have the lump sum payment paid directly to you, with possible tax consequences. If you decide to make a rollover to an IRA, the account would need to be set up in advance with your financial planner/tax advisor.

## What Happens to Your Retirement Benefit If You Die Before You Retire?

If you are a vested member of the Retirement Plan and you die before you retire, the Plan will provide a lump sum benefit.

If you are married, your eligible surviving spouse can elect the lump sum benefit or a monthly annuity as described in the Retirement Plan SPD. If you are single, your estate will receive the lump sum benefit — there is no monthly annuity option in this case.

## Keep Management and Human Resources Informed

Since the Company considers retirement discussions confidential, Marathon Petroleum is not notified of your intention to retire until your signed forms are received by Fidelity. Since this event may occur after your date of retirement, you need to contact your management and your Human Resources Consultant prior to your last day of work.

### AVAILABILITY OF SUMMARY PLAN DESCRIPTION (SPD)

The Retirement Plan Summary Plan Description (SPD) on [www.myMPCbenefits.com](http://www.myMPCbenefits.com) provides you with a general description of all forms of benefits available through the Retirement Plan, as well as important tax information you will need before deciding how to receive your Plan benefits. If you do not have access to the Internet, please call the Marathon Petroleum Benefits Service Center at 1-888-421-2199 for a printed copy.

## Thrift Plan

### What Options Do You Have Regarding Your Thrift Plan Account?

As a retiree, you will no longer be able to make payroll contributions to your Thrift Plan account. However, with the money existing in the account, you have several options. You can:

- Leave your money in the Thrift Plan (if the amount is greater than \$5,000).

- Roll it over to an IRA or another qualified plan.
- Take a lump sum distribution.
- Roll it over into a new employer's qualified plan (if you decide to find employment in retirement and the new plan accepts rollovers).

If you leave your money in the Thrift Plan, you can manage your account in much the same way you did as an active employee. You can:

- Change your beneficiary designation (with spousal consent).
- Do transfers between options.
- Continue existing loans that are re-amortized to a monthly payment schedule.
- Take up to four retired member withdrawals each year.
- Take new loans requiring monthly payments.
- Rollover into the Thrift Plan a lump sum benefit from the Retirement Plan.
- Rollover into the Thrift Plan from an IRA (excluding Roth) or other qualified plans.

And as a retired member, you can also elect:

- Annual, semi-annual or monthly installment payments.

### What If You Have an Existing Loan?

Your existing loans can be continued; there is no mandatory payoff simply because you retire. You should contact Fidelity to find out how to make monthly payments after you retire.

#### **BE AWARE OF OUTSIDE ADMINISTRATION FEES**

Please note that you pay no administrative fees if you leave your money in the Thrift Plan. IRAs and other types of outside plans may charge you a fee to administer your account.

### Can You Initiate Loans and Withdrawals After Retirement?

You would initiate a loan just as you do today — by contacting Fidelity. Additionally, you can take a partial distribution, known as a retired member withdrawal, or a total distribution from your Thrift Plan account.

### Are There Tax Consequences to Taking a Withdrawal?

Withdrawals do have potential tax consequences. On all monies distributed to you, 20% federal taxes will be withheld from the taxable portion unless you elect a direct rollover. If you are not at least age 55 in the year you retire, or have not yet attained age 59½ at the time of the withdrawal, your tax liability (at the time you file that year's tax return) may include a 10% early distribution penalty, in addition to your ordinary income taxes.

### Can I Continue to Receive Updates From Fidelity Via Email Regarding My Thrift Account After Retirement?

Yes. Log in to [www.netbenefits.com/marathonpetroleum](http://www.netbenefits.com/marathonpetroleum), select "Your Profile" then select "Email Address." You can then add or update your home email address.

### What Are Installments and How Do They Work?

As a retiree, you are eligible for another type of transaction not available to active employees. This transaction is called an "installment." Installments, also known as Systematic Withdrawal Payments (SWPs), are a type of automatic scheduled withdrawal.

Installments can be designed to avoid certain tax consequences, or simply for the convenience of having regularly scheduled payments.

You can elect installments as an annual payment, semi-annual payments or monthly payments. These payments can be electronically transferred to your bank account.



## Are There Tax Consequences to Receiving Installments?

**If you retire prior to the year in which you attain age 55,** you could be subject to an early distribution tax penalty equal to 10% of the taxable portion of each withdrawal.

To avoid this tax penalty, substantially level payment amounts can be projected by the Fidelity RBC. These payments are usually determined by amortizing your total account balance over the number of years equal to your life expectancy at an approved interest rate.

Once installments commence, if you modify the payment amount prior to the later of age 59½ or five years from your first payment, or take additional withdrawals, all payments could be subject to the 10% tax plus interest. (After the later of age 59½ or five years, you may change or discontinue your installments without incurring the 10% penalty.)

**If you retire in the year in which you will be at least age 55,** you can establish a payment amount that fits your budget. You would also have four retired member withdrawals available to you in addition to your automatic payment schedule. Your installments and retired member withdrawals from your Thrift Plan would not be subject to the 10% early distribution penalty.

Call the Fidelity RBC if you have any questions about or wish to set up installment payments. Additional information about tax rules can be found in the Thrift Plan text on [www.myMPCbenefits.com](http://www.myMPCbenefits.com).

### CONSULT A TAX PROFESSIONAL

Because the tax rules around withdrawals can be very complex, Marathon Petroleum strongly encourages you to see a tax advisor before taking a withdrawal from your Thrift Plan account.

## What Happens to Your Thrift Plan Account If You Die?

- **If your named beneficiary is your spouse:** Your spouse is permitted to remain in the Plan for life and can take installments and/or up to four partial withdrawals a year. However, if the balance of your account is \$5,000 or less, your spouse must commence final settlement no later than 60 days after the close of the Plan year during which you died.
- **If your named beneficiary is not your spouse:** He/she may maintain an open account for up to five years from the date of your death and is allowed to take up to four partial withdrawals a year. If your account balance is \$5,000 or less, your beneficiary must request final settlement no later than 60 days after the close of the Plan year in which you die.

## Retiree Health Plan

### What Medical Coverage Is Available From Marathon Petroleum When You Retire?

Marathon Petroleum's Retiree Health Plan is administered by **Anthem BlueCross BlueShield** (for medical expenses) and **Express Scripts** (for prescription drug expenses). Your coverage (including prescription drug coverage) can continue for you and your dependents under the Retiree Health Plan provided you have 10 years of accredited service when you retire, are under age 65 and provided you pay your contributions on a timely basis. You must complete a Pre-65 Retiree Benefit Plans Enrollment Form to waive or enroll in the Retiree Health Plan when you retire. You and your spouse remain eligible for coverage under the Retiree Health Plan until age 65.

For information regarding Medicare supplement options when you or your spouse turn age 65, or if you or your spouse are age 65 or older at the time you retire, see "What Happens to Your Company Medical Coverage When You Become Medicare-Eligible (Currently Age 65)?" on page 10.



**Note:** Special rules apply if you were hired or rehired on or after January 1, 2008. Contact the Marathon Petroleum Benefits Service Center at 1-888-421-2199 if you are in this category.

### Will Your Health Plan Contributions Change?

Yes. Although your contributions for Retiree Health Plan premiums will continue to be subsidized by the Company, your premium will be higher. Premiums are based on Plan usage, and since the claims experience of retirees is higher, retiree premiums are higher than those of active employees.

The method used to determine the Company subsidy toward your Retiree Health Plan premium is the 4% accrual method, under which you receive 4% of the Company subsidy for each year of service after the age of 30.

Call a Marathon Petroleum Benefits Counselor at 1-888-421-2199 to find out what your earned percentage and cost will be when you retire.

**About two weeks after you retire, you will be billed by PayFlex for your Retiree Health Plan contributions. Your first statement will include instructions to set up automatic bank deductions to pay your premiums.**

### 2018 Health Plan Monthly Retiree Contributions\*

	Monthly Contributions	
	Classic Option	Saver HSA Option
Retiree Only	\$ 170	\$ 116
Retiree + Spouse	\$339	\$230
Retiree + Children	\$339	\$230
Family	\$509	\$346

\* Monthly contribution amounts for the Classic and Saver HSA Health Plan options shown above are for retirees with 100% of the Company subsidy. A complete list of accrual rates can be found at [www.myMPCbenefits.com](http://www.myMPCbenefits.com).

### Company Contribution to Health Savings Account

	Classic Option	Saver HSA Option
HSA Funding	None	\$350 Retiree Only/ \$700 Retiree + Dependents**

\*\* Retiree + Dependents covers Retiree + Spouse, Retiree + Child(ren) and Retiree + Family.





## 2018 Health Plan Options Comparison

### Health Plan (includes Medical, Surgical, Mental Health and Chemical Dependency)

	Classic Option <i>In-network benefits</i>	Saver HSA Option <i>In-network benefits</i>
Deductible	\$600 Individual	\$1,400 Retiree Only
	\$1,200 Family	\$2,800 Retiree + Dependents**
Out-of-Pocket (OOP) Maximum*	\$3,500 Individual	\$5,000 Individual
	\$7,000 Family	\$10,000 Family
Coinsurance	You pay 20% after deductible	You pay 20% after deductible
Office Visit	\$20 for primary care; \$50 for specialist and urgent care	You pay 20% after deductible
Preventive Services	Plan covers at 100% (no deductible)	Plan covers at 100% (no deductible)
ER Charge	\$200 charge, then deductible plus 20% coinsurance	Deductible, then \$200 charge, then 20% coinsurance

\* Medical and prescription drug expenses will apply toward meeting the out-of-pocket maximum.

\*\* Retiree + Dependents covers Retiree + Spouse, Retiree + Child(ren) and Retiree + Family.



## Prescription Drugs (Rx)

Marathon Petroleum’s prescription drug coverage for both Retiree Health Plan options is administered by **Express Scripts**. You will automatically receive prescription drug coverage if you enroll in either Retiree Health Plan option. Your prescription drug costs will depend on the Retiree Health Plan option you elect, whether you purchase at a retail pharmacy or through mail order, and the type of prescription drugs you buy (i.e., generic or brand name).

All prescription and specialty drugs **MUST** be purchased through Express Scripts Mail Order or at a Participating Network Pharmacy, or there will be no coverage from the Plan.

	Classic Option	Saver HSA Option
<b>Out-of-Pocket Maximum</b>	Combined with medical	
<b>Prescription Annual Deductible</b>	Retail Only — \$100 Individual; \$200 Family	Combined with medical
<b>Retail (30-day supply)**:</b>		
• Generic Drugs*	\$10 after deductible	You pay 20% after deductible*
• Preferred Brand Drugs	\$30 after deductible	
• Non-Preferred Brand Drugs	\$60 after deductible	
<b>Mail Order (90-day supply)**:</b>		
• Generic Drugs*	\$25	You pay 20% after deductible*
• Preferred Brand Drugs (includes Specialty Drugs)	\$75	
• Non-Preferred Brand Drugs	\$150	

\* Certain generic preventive drugs under the Saver HSA option are covered at 100%. A list of these drugs can be found at [www.myMPCbenefits.com](http://www.myMPCbenefits.com).

\*\* To encourage the use of Mail Order, there will be no coverage for the fourth and subsequent fills of a “maintenance drug” purchased at a participating retail pharmacy. You will pay 100% of the cost of the medication.

## Will You Be Eligible for Routine Physical Exams and Preventive Care?

Yes. As long as you are covered under the Company’s Retiree Health Plan, you and your covered dependents are eligible for routine physical exams and preventive services. Preventive services information can be found at [www.myMPCbenefits.com](http://www.myMPCbenefits.com).



## Can You Waive Retiree Health Plan Coverage at Retirement, But Later Re-Enroll?

Yes. When you retire, you could choose to waive the Company’s Retiree Health Plan coverage if you have coverage under another company’s plan or coverage carried by your spouse. However, should you need Retiree Health Plan coverage in the future and you are **not** Medicare-eligible, you can elect to re-enroll in the Company’s Retiree Health Plan within 60 days of a life event (i.e., loss of coverage elsewhere), with the effective date of coverage being the date of the life event, or during Benefits Open Enrollment (usually in the 4th quarter of the year), with the effective date of coverage being the next January 1. The Retiree Health Plan does not have a “proof of good health” requirement to be eligible to enroll in the Plan.



Additionally, if you have waived coverage, in the event of your death, your spouse, if **not** Medicare-eligible, will be given a 60-day window to enroll in Marathon Petroleum's Retiree Health Plan. Your spouse can also enroll at the time of certain life events or during Benefits Open Enrollment. If you or your spouse **are** Medicare-eligible, you may be eligible to enroll in an individual Medicare supplement policy and receive a Company subsidy toward the purchase of the policy.

## What Happens to Your Company Medical Coverage When You Become Medicare-Eligible (Currently Age 65)?

Once you become eligible for Medicare, your Marathon Petroleum Retiree Health Plan coverage ends, or if you are over age 65 when you retire, your active employee Health Plan coverage ends. However, you'll have the opportunity to supplement or replace your Federal Medicare coverage with an individual plan through a private insurance company. These supplemental or replacement plans are available to anyone who is Medicare-eligible, regardless of income level.

**Please note: You and your spouse must each make a separate election.**

A few months prior to your 65th birthday (or when you retire if you or your spouse are age 65 or older at the time of your retirement), you will receive an informational packet from Towers Watson's OneExchange detailing your options. Benefit advisors from OneExchange will be available to help you pick the plan that works best for you based on your current doctors, prescriptions and budget, and will walk you through the enrollment process, answering any questions you may have.

### *Medicare Supplemental Plans*

OneExchange offers three different types of supplemental plans to those who are Medicare-eligible. These plans provide coverage beyond what traditional Medicare (Parts A and B) offers:

- **Medicare Advantage (Part C):** These plans — MAPD (with prescription drug coverage) and MA (no prescription drug coverage) — provide all the Medicare Parts A and B coverage, plus additional benefits. There are also three provider networks: HMO, PPO and Private Fee-for-Service.
- **Medigap:** Supplemental coverage that fills the "gaps" in Medicare coverage.
- **Part D:** Optional prescription drug coverage.

If you were hired or re-hired as a regular full-time or regular part-time employee prior to January 1, 2008, and are Medicare-eligible, Marathon Petroleum will provide a subsidy toward the cost of medical coverage for you and your Medicare-eligible spouse, if you enroll in a plan through OneExchange. The subsidy is in the form of a contribution to a tax-free Health Reimbursement Account (HRA) administered by **OneExchange**. You can use HRA funds to pay for eligible health care expenses such as monthly premiums, deductibles and copayments, as well as vision and dental expenses. The amount of the subsidy is based on the final accrual percent you earned upon retirement.

## Health Care Flexible Spending Account (FSA)

Your deduction will stop with your last paycheck. You can continue to submit claims with a date of service prior to your employment termination date. If you were an active employee on December 31, you will be able to use the 2½ month grace period (until March 15 of the following year) to incur expenses against the prior year's Health Care FSA. If you participate in the Health Care FSA and you have not used all of your account balance by your retirement date, you may be eligible to extend your access to the account by making after-tax contributions through COBRA. You will receive notice about this option from **PayFlex** in your COBRA election package.

## Health Savings Account (HSA)

Marathon Petroleum's Health Savings Account (HSA), administered by **Fidelity**, is a triple-tax-advantaged account that you can use to pay for qualified health-related expenses, including copays, coinsurance and deductibles for medical, prescription drug, dental and vision expenses. You are eligible to open an HSA only if you enroll in the **Saver HSA option** of the Health Plan.

If you open an HSA, Marathon Petroleum contributes \$350 for Retiree Only coverage or \$700 for Retiree + Dependents 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. For 2018, the IRS limits are:

- \$3,450 for Retiree Only coverage (\$350 MPC contribution + \$3,100 retiree contribution).
- \$6,900 for Retiree + Dependents coverage (\$700 MPC contribution + \$6,200 retiree contribution).
- Plus an additional \$1,000 in catch-up contributions if you're over age 55.

You manage this account. You can choose to save and invest the money with tax-free earnings or use it to pay eligible expenses during the year, up to your current balance. If you had an HSA with a previous health plan, you can transfer it to your Fidelity HSA.

Your HSA has a triple-tax advantage because:

- The contributions you make are tax-free.
- Any investment earnings are tax-free.
- Payments from the account for qualified health care expenses are tax-free.

At any time, you may make an after-tax contribution to your Fidelity HSA, by transferring money online into your HSA from another Fidelity account or from an outside bank using electronic funds transfer (EFT), or by check. You may also call a Fidelity Representative to transfer money. You then report all contributions to your HSA on Form 8889 and file it with your Form 1040 or Form 1040NR.

HSA funds roll over from year to year and belong to you so you will always have access to these funds. You do not need to submit receipts for reimbursement. However, it's recommended you save receipts and records in case the IRS requests proof that these funds were used for qualified health care expenses.

The HSA account is used to reimburse eligible health care expenses. To view a list of eligible HSA expenses for this account, refer to IRS Publication 502, which you can obtain through your local IRS office or from the IRS's website at [www.irs.gov](http://www.irs.gov). Please be aware that the rules governing IRS-qualified health care expenses are subject to change from year to year.

If you or your spouse will be 65 and/or Medicare eligible in the next year, special rules apply for the HSA. Please consult a tax advisor.





## The Pre-65 Retiree Dental and Vision Plans

Before deciding on whether to elect coverage under the Pre-65 Retiree Dental and/or Vision Plans — especially if you will be turning age 65 any time soon — take time to review the following information regarding eligibility, enrollment in and termination of coverage from the Plans:

### Eligibility

You're eligible to enroll in the Pre-65 Retiree Dental and Vision Plans if you:

- Are a retired employee under age 65.
- Were eligible for Retiree Health Plan coverage when you retired from the Company under the terms of the Marathon Petroleum Retiree Health Plan.

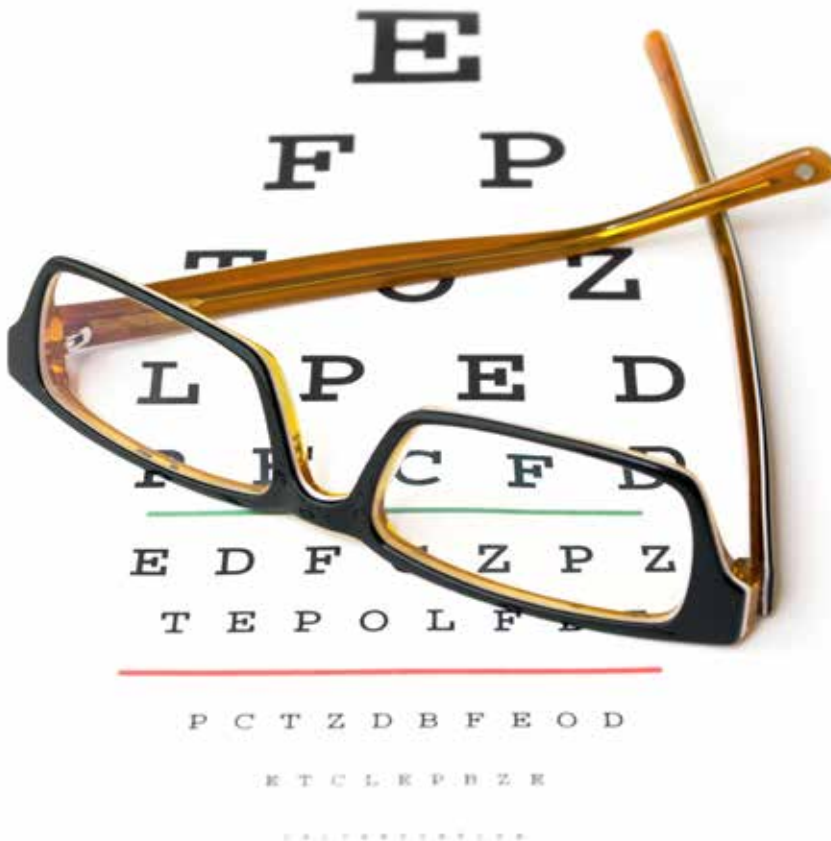
You may also enroll your spouse and eligible children up to age 26 for coverage.

### Enrollment

- You must enroll within 60 days of retirement or within 60 days of the date COBRA coverage ends (see the COBRA section on page 16 for further information).

**COBRA coverage is not available to domestic partners and children of domestic partners. Therefore, if you intend to continue Dental and/or Vision coverage for them after you retire, you should enroll in the Pre-65 Retiree Dental and Vision Plans.**

- You will not be able to enroll during subsequent Benefits Open Enrollment or when you have a qualifying event.
- Once enrolled, you cannot drop coverage mid-year, unless you turn age 65.
- Once you've dropped coverage in the Plans, you cannot re-enroll for coverage at any time.



### Other Coverage Provisions

The following rules apply to eligibility for and termination of coverage under the Pre-65 Retiree Dental and Vision Plans:

- Coverage under the Pre-65 Retiree Dental and Vision Plans ends for you, your spouse and covered dependents on the date you, the retiree, become Medicare eligible.
- If your spouse or a covered dependent turns age 65 before you (the retiree), they will lose coverage under the Plans on the date they become Medicare eligible. That individual's loss of coverage will not affect your, or your other covered dependents' coverage under the Plans, provided they meet all other Plan requirements.
- If you're a pre-65 retiree who dies while enrolled in the Retiree Dental and/or Vision Plans, your surviving spouse/dependent may continue coverage under the Plans through COBRA (see page 16) for a maximum of 36 months.
- If you're a pre-65 retiree who didn't enroll in the Pre-65 Retiree Dental and/or Vision Plans at retirement and you die, your surviving spouse and dependent won't be eligible to enroll in the Pre-65 Retiree Dental and/or Vision Plans.

**Note:** Your domestic partner and his/her dependents participating in the Marathon Petroleum Dental and Vision Plans for active employees at the time of your retirement may be enrolled in the Pre-65 Retiree Dental and Vision Plans, provided they meet all other Plan requirements. No new domestic partners and their dependents are eligible for coverage in these Plans.

### Pre-65 Retiree Dental Plan

Marathon Petroleum offers dental coverage through the Pre-65 Retiree Dental Plan administered by **Cigna**. With the Pre-65 Retiree Dental Plan, you can receive care from any licensed dentist. However, you can save more when you receive care from a dentist in the Cigna Dental Preferred Provider Organization (DPPO) Advantage Network, since these dentists have agreed to give Plan members the largest discounts\*. To find a Cigna DPPO Advantage Network provider, call Cigna at 1-800-244-6224 or go to [www.cigna.com](http://www.cigna.com). If there are no participating dentists in your area or if you choose not to use an available network dentist, you can still participate in the Plan. However, out-of-network reimbursement amounts are limited to the amount that the Plan would reimburse for in-network care. As a result, if you use an out-of-network dentist you will be required to pay the balance of the charges not paid by the Plan. This is known as "balance billing." Coverage levels are not the same as in the active employee Dental Plan. Covered amounts are based on reduced contracted fees, referred to as "maximum allowable charges," and are generally lower than paid under the active employee Dental Plan.

\* A dentist who is in the DPPO network (not Advantage) is still in-network with Cigna. However, you will receive a greater cost saving if you go to a DPPO Advantage Network provider.





## Pre-65 Retiree Dental Plan Monthly Retiree Contributions

	Retiree Only	Retiree + Spouse	Retiree + Children	Retiree + Family
Cigna Dental PPO	\$23	\$46	\$50	\$79

## Pre-65 Retiree Dental Plan

Plan Features	In-Network	Out-of-Network*
<b>Calendar Year Maximum (Individual)</b>	\$1,000	
<b>Calendar Year Deductible</b> <ul style="list-style-type: none"> <li>Individual Maximum</li> <li>Family Maximum</li> </ul>	\$50 per person N/A	
<b>Reimbursement Levels**</b>	Based on reduced contracted fees	Based on maximum allowable charge (in-network fee level)
<b>Preventive &amp; Diagnostic Care:**</b> <ul style="list-style-type: none"> <li>Oral Exams</li> <li>Cleanings</li> <li>Routine and Non-Routine X-Rays</li> <li>Sealants</li> <li>Space Maintainers (limited to non-orthodontic treatments)</li> <li>Emergency Care to Relieve Pain</li> </ul>	Plan covers 100% (no deductible)	Plan covers 100% (no deductible)
<b>Basic Restorative Care:</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Oral Surgery</li> <li>Surgical Extraction of Impacted Teeth</li> <li>Anesthetics</li> <li>Major and Minor Periodontics</li> <li>Root Canal Therapy/Endodontics</li> <li>Relines, Rebases and Adjustments</li> <li>Repairs: Bridges, Crowns and Inlays</li> <li>Repairs: Dentures</li> </ul>	You pay 20% after deductible is met	You pay 20% after deductible is met
<b>Major Restorative Care:</b> <ul style="list-style-type: none"> <li>Crowns/Inlays/Onlays</li> <li>Dentures</li> <li>Bridges</li> </ul>	You pay 50% after deductible is met	You pay 50% after deductible is met
<b>Orthodontic Care**</b>	Not covered	Not covered
<b>Claims</b>	ID cards are not issued for the Dental Plan. You or your provider must file a claim form for reimbursement.	

The Pre-65 Retiree Dental Plan details and claim form can be found at [www.myMPCbenefits.com](http://www.myMPCbenefits.com).

\* Out-of-network reimbursement amounts are limited to the amount that the Plan would reimburse for in-network care. As a result, individuals who use out-of-network dentists will be required to pay the balance of the charges not paid by the Plan. This is known as "balance billing."

\*\* Coverage levels are not the same as in the active employee Dental Plan. Covered amounts are based on reduced contracted fees, referred to as "maximum allowable charges," and are generally lower than paid under the active employee Dental Plan.



## Pre-65 Retiree Vision Plan

With the Pre-65 Retiree Vision Plan, administered by **Anthem Blue View Vision**, you can receive care from any licensed eye care professional. If you see an Anthem network provider, you receive a higher level of benefits and there are no claim forms to file. If you see an out-of-network provider, you receive a lesser discount on services and must file a claim for reimbursement.

### Pre-65 Retiree Vision Plan Monthly Retiree Contributions

	Retiree Only	Retiree + Spouse	Retiree + Children	Retiree + Family
Pre-65 Retiree Vision Plan	\$7	\$12	\$13	\$20

### Pre-65 Retiree Vision Plan

Plan Features	In-Network	Out-of-Network
<b>Frequency of Service</b> <ul style="list-style-type: none"> <li>Exams</li> <li>Lenses/Contacts</li> <li>Frames</li> </ul>	Once every calendar year Once every calendar year Once every other calendar year	Once every calendar year Once every calendar year Once every other calendar year
<b>Exams</b> <b>Frames</b>	No copay No copay (Up to \$130 retail)	Up to a maximum allowance of \$35 Up to a maximum allowance of \$45
<b>Lenses</b> <ul style="list-style-type: none"> <li>Single Vision</li> <li>Bifocal</li> <li>Trifocal</li> </ul>	\$10 copay \$10 copay \$10 copay	Up to a maximum allowance of \$25 Up to a maximum allowance of \$40 Up to a maximum allowance of \$55
<b>Contact Lenses (in lieu of prescription eyeglass lenses)</b>	Up to a maximum allowance of \$130 This benefit applies to <u>one</u> order of contact lenses per calendar year	Up to a maximum allowance of \$105 This benefit applies to <u>one</u> order of contact lenses per calendar year

The Pre-65 Retiree Vision Plan details and the out-of-network claim form can be found at [www.myMPCbenefits.com](http://www.myMPCbenefits.com).





## COBRA

Your coverage under the active employee Health Plan, Dental Plan, Vision Plan, Health Care FSA and Employee Assistance Program (EAP) terminates upon retirement. However, you may continue coverage for 18 months at a higher premium under a law known as the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA.

COBRA requires the Company to offer temporary extension of Health, Dental, Vision, Health Care FSA and EAP coverage for members and their covered dependents upon a change in employment status or due to loss of coverage.

**(COBRA is not available to domestic partners and the children of domestic partners.)**

You will receive a COBRA packet from PayFlex three to four weeks after your retirement date.

- **You will need to compare the costs and coverage for each of these plans to determine if it makes more sense for you to enroll in the retiree plans or if the COBRA offer is better for you.** You can find COBRA rates at [www.myMPCbenefits.com](http://www.myMPCbenefits.com).
- Keep in mind that COBRA is offered to you for a maximum of 18 months due to loss of coverage as an employee. If you are under age 65 at retirement, coverage can continue for the lesser of 18 months or when you attain age 65. If you are age 65 or older at retirement, coverage through COBRA can continue for a maximum of 18 months. You will only be offered COBRA for those plans in which you were participating at the time of retirement.
- If COBRA is elected for the active employee Dental and Vision Plans, you may enroll in the respective Pre-65 Retiree Dental and Vision Plans at the end of the COBRA coverage period provided your enrollment form is received within 60 days of the date COBRA coverage ends and you are still under 65.

- **Coverage in the Pre-65 Retiree Dental Plan is different** from the COBRA coverage offered — the COBRA dental coverage is exactly the same as active employee coverage.
- **Do not enroll in the COBRA coverage if you choose to enroll in the respective retiree plan.**

## Life and Accidental Death and Dismemberment (AD&D) Insurance

### What Happens to Your Life and AD&D Coverage When You Retire?

- **Company-Paid (Non-Contributory) Accidental Death and Dismemberment Benefit Plan:** Your coverage terminates upon retirement.
- **Optional (Contributory) Accidental Death and Dismemberment Plan:** Your coverage terminates upon retirement.
- **Company-Paid (Non-Contributory) Life Insurance Coverage:** Your coverage terminates upon retirement.
- **Optional (Age-Based) Life Insurance Coverage:** Your coverage terminates upon retirement.
- **Optional (Contributory) Level Premium Life Insurance Coverage (closed to new members June 1, 1994):** Your grandfathered life insurance coverage will continue at no additional cost to you. However, your coverage will reduce equally over 40 months (including the first month of retirement) to 25% of the amount of insurance in force immediately prior to retirement.
- For the Life Insurance Plans, if you die within 31 days of retirement, the coverage level in force at retirement will be paid to your beneficiary.

## Is There a Way to Continue Life Insurance and AD&D 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 Metropolitan Life Insurance Company (MetLife) portability and conversion options.

MPC does not administer the conversion and portability of group insurance coverage 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 Marathon Petroleum Company employee benefit plan or employment practice.***

- **Portability:** The portability option enables you (and your eligible dependents) to continue group term life and AD&D coverage that is similar to your current coverage after your employment and/or coverage terminate. The maximum amount of insurance you can “port” is the current amount you are insured for under your group coverage, to a maximum of \$2,000,000 of all group Life and AD&D Plans provided by MetLife combined. The minimum amount of coverage that can be ported is \$10,000. Dependent coverage has no minimum portability requirement.
- **Conversion:** The conversion option offers you (and your eligible dependents) an opportunity to convert your group term life insurance to an individual life insurance policy with MetLife without furnishing medical statement of health. Please note: AD&D insurance cannot be converted.

### FOR MORE DETAILS ON METLIFE’S LIFE AND AD&D COVERAGE OPTIONS

MetLife will send you information on the portability and conversion options 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 Standard Time.

## Long Term Disability (LTD)

Your coverage terminates on your last day of employment.

If you are receiving LTD payments at the time of retirement, you will continue to receive LTD payments until the exhaustion of those payments, which is normally at age 65 or until you are no longer deemed disabled. If you are currently receiving Social Security Disability payments, you may want to check with the Social Security Administration to see if your retirement would affect your SSDI (Social Security disability insurance) payments.

## Vacation

Any unused vacation will be paid in your final paycheck that will be deposited or mailed as usual on your next scheduled payday. Also, please remember, if you don’t take your floating holiday before you retire, you will not be paid for it.



## Other Important Information

### Well ALL Ways Program

At retirement you are no longer eligible for the Well ALL Ways Program that incentivizes activities including the completion of a preventive physical. If you are planning to take advantage of the program, please submit any Preventive Physical forms to Health Fitness, if possible, a minimum of 30 days prior to your retirement date. For questions about Marathon's Wellness Program, please contact Well ALL Ways at [wellallways@marathonpetroleum.com](mailto:wellallways@marathonpetroleum.com).

### Annual Cash Bonus (ACB) Plan (Grades 1 – 18)

No bonus will be paid if an eligible employee retires on or before June 30 of the bonus plan year. Bonus payment will be at the discretion of the Organizational Vice President for retirements that occur between July 1 of the bonus plan year and the bonus payment date.

### Success Through People (STP) Plan (Hourly Employees and Qualifying Casuals)

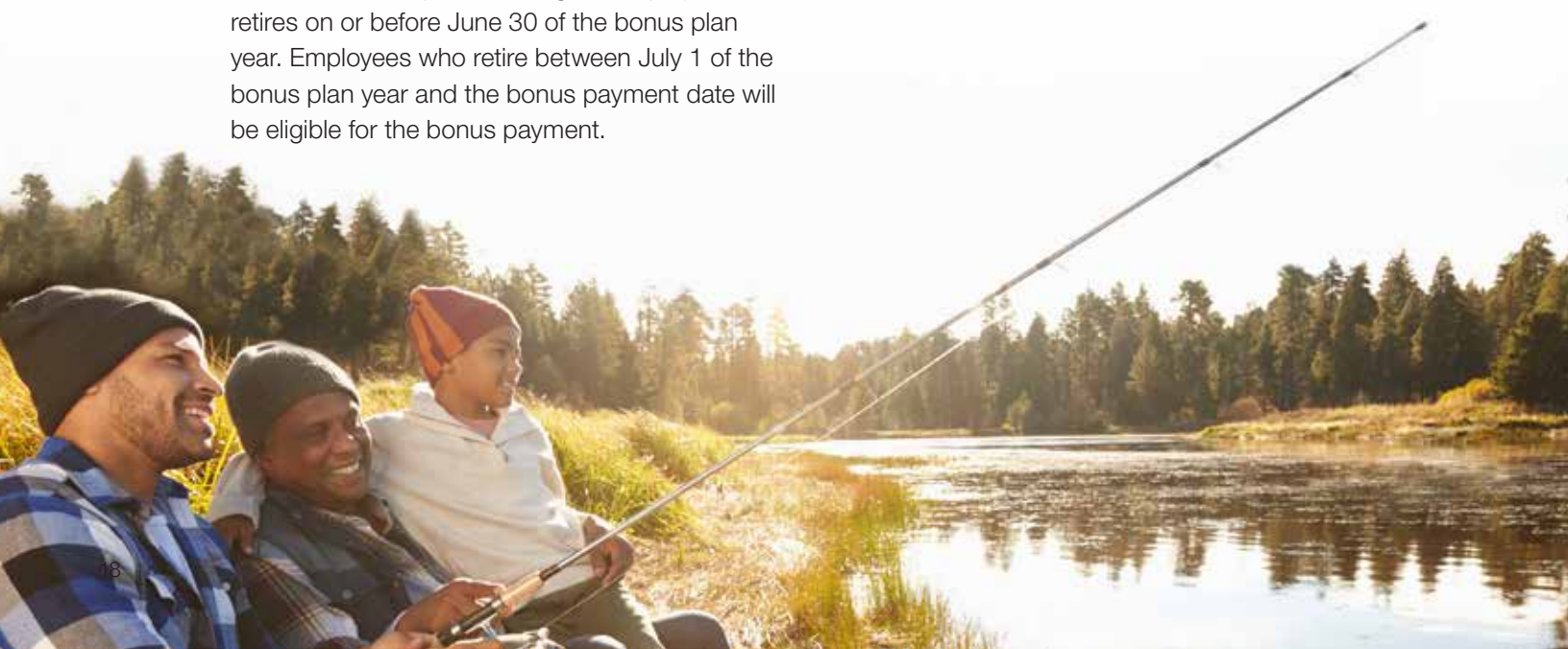
No bonus will be paid if an eligible employee retires on or before June 30 of the bonus plan year. Employees who retire between July 1 of the bonus plan year and the bonus payment date will be eligible for the bonus payment.

### Service Award

A brochure will be sent to your home address within four months of your retirement date, along with a certificate of recognition and a commemorative gift.

### Some Final Reminders

- **On your last day:** Please keep in mind that on your last day, you will need to return all of your Company property (i.e., ID card, parking pass, cell phone, credit cards, etc.) to your Human Resources Consultant.
- **Information for retirees:** Be sure to let your Human Resources Consultant know if you would like to receive future mailings of your local newsletters. They may also have information about annuitant groups in your area.
- **If you have an address or phone number change:** Contact the Marathon Petroleum Benefits Service Center at 1-888-421-2199 or email [benefits@marathonpetroleum.com](mailto:benefits@marathonpetroleum.com) when you change your address or phone number, so that your information can be updated and provided to the appropriate benefit vendors.



# Retirement Benefits Checklist

## Action Items

Here's a benefits checklist to help you prepare for retirement.

Place a  next to the action item when completed:

### **Benefits Service Center**

Contacted the Benefits Service Center.

### **Retirement Plan**

- Contacted Fidelity and requested a Retirement Benefits Coordinator (RBC).
- Reviewed distribution options.

### **Thrift Plan**

- Contacted Fidelity.
- Reviewed options.

### **Social Security**

- Contacted Social Security to request a current Social Security estimate of benefits at retirement (call 1-800-772-1213 or go to [www.ssa.gov](http://www.ssa.gov)).

### **Retiree Health Plan**

- Reviewed plan information.
- Considered coverage options.
- Determined if I am adding/dropping dependents.

### **Pre-65 Retiree Dental Plan**

- Reviewed plan information.
- Determined if I am adding/dropping dependents.

### **Pre-65 Retiree Vision Plan**

- Reviewed plan information.
- Determined if I am adding/dropping dependents.

### **Miscellaneous**

- Considered usage of floating holiday and vacation days.
- Determined last working day.

## Other Actions

### **COBRA**

- Reviewed plan information.
- Reviewed COBRA election package (received after retirement).
- Considered Dental Plan, Vision Plan, FSA and EAP coverage options via COBRA.

### **Life Insurance**

- Considered portability/conversion options.

### **AD&D Insurance**

- Considered portability options.

### **Health Care Flexible Spending Account**

- Made sure all charges incurred before retirement were submitted.
- Reviewed COBRA election package (received after retirement).

### **Health Savings Account (HSA)**

- Considered additional contribution options.

### **Limited-Purpose Health Reimbursement Account (HRA)**

- Reviewed account balance.

### **Human Resources and Supervisor**

- Contacted HR and my supervisor about my plans.



## **If you are under age 65 at the time of your retirement:**

- **You must complete the Pre-Age 65 Retiree Benefit Enrollment/Change Form and return it to the Marathon Petroleum Benefits Service Center within 60 days of retirement.**
  - Choose waive or enroll in the Retiree Health Plan option you desire. Retiree rates for your coverage are highlighted on page 2 of the form.
  - Choose waive or enroll in the Pre-65 Retiree Dental or Pre-65 Retiree Vision Plans at retirement. If you choose enroll, also select a coverage level.
- Approximately two weeks after retirement, you will receive a packet with payment instructions from PayFlex for the Plan(s) you are enrolled in as a retiree.

## **If you or your spouse are age 65 or over at the time of your retirement:**

- You or your spouse will need to sign up for Federal Medicare Parts A and B if either of you is over the age of 65, so that it is in effect on the date of your retirement. You should contact OneExchange regarding which Medicare supplement plans are available for you.
- If you are over the age of 65, you are not eligible to enroll in the Pre-65 Retiree Dental and Pre-65 Retiree Vision Plans. Therefore, if you were enrolled in the Dental and Vision Plans while employed, you may want to consider electing COBRA coverage for the Dental and Vision Plans. In addition, OneExchange offers dental and vision options which you may want to consider.



## Contact Information and Resources

Plan or Service	Online	Phone
<b>Marathon Petroleum Benefits Service Center</b>	<a href="mailto:benefits@marathonpetroleum.com">benefits@marathonpetroleum.com</a>	1-888-421-2199
<b>Retiree/Direct Billing for Pre-65 Monthly Benefit Premium(s)</b> PayFlex	<a href="http://www.payflex.com">www.payflex.com</a>	1-800-359-3921
<b>Marathon Petroleum Plan Descriptions/Forms</b>	<a href="http://www.myMPCbenefits.com">www.myMPCbenefits.com</a>	
<b>Pre-65 Health Care</b>		
<b>Classic and Saver HSA Options</b> Anthem BlueCross BlueShield • Find Providers, Claims and ID Cards • Pre-Certification	<a href="http://www.anthem.com">www.anthem.com</a> Group #: 003329993	1-855-698-5676 1-866-776-4793
<b>Preventive Services Information for Retiree Health Plan Members (under age 65)</b>	<a href="http://www.myMPCbenefits.com">www.myMPCbenefits.com</a>	
<b>Prescription Drug Program</b> Express Scripts	<a href="http://www.express-scripts.com">www.express-scripts.com</a> Group #: MARAPET Bin #: 610014	1-877-207-1357
<b>Pre-65 Retiree Dental Plan</b> Cigna Dental PPO	<a href="http://www.cigna.com">www.cigna.com</a> Group #: 2499499	1-800-244-6224
<b>Pre-65 Retiree Vision Plan</b> Anthem Blue View Vision	<a href="http://www.anthem.com">www.anthem.com</a>	1-866-723-0515
<b>COBRA</b> PayFlex	<a href="http://www.payflex.com">www.payflex.com</a> <a href="mailto:cobramail@payflex.com">cobramail@payflex.com</a>	1-800-359-3921
<b>Post-65 Health Care</b>		
<b>Post-65 Medicare Supplement</b> OneExchange	<a href="http://www.medicare.OneExchange.com/marathonpetroleum">www.medicare.OneExchange.com/marathonpetroleum</a>	1-855-535-7152
<b>Health Savings Account (HSA)</b>		
<b>Fidelity</b>	<a href="http://www.netbenefits.com/marathonpetroleum">www.netbenefits.com/marathonpetroleum</a>	1-866-602-0595
<b>Limited-Purpose Health Reimbursement Account (HRA)</b>		
<b>PayFlex</b>	<a href="http://www.payflex.com">www.payflex.com</a>	1-844-PAYFLEX (1-844-729-3539)
<b>Other Insurance</b>		
<b>Level Premium Life Insurance Beneficiary Designations</b>	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	1-866-574-2864
<b>Life Insurance Beneficiary Changes for Closed Group of Catlettsburg and Canton Retirees</b> MetLife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	1-800-357-4482
<b>Property &amp; Casualty Insurance</b> MetLife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> Company Code = 07L	1-800-438-6381
<b>Savings and Retirement</b>		
<b>Thrift Plan &amp; Retirement Plan</b> Fidelity	<a href="http://www.netbenefits.com/marathonpetroleum">www.netbenefits.com/marathonpetroleum</a>	1-866-602-0595

