



2022 NEW EMPLOYEE

**BENEFITS OVERVIEW**





## Benefits Enrollment

- 31 days to enroll **and** submit required dependent verifications (birth certificates, marriage certificates, etc.)
- Benefits effective your date of hire
- Annual Enrollment
- Qualifying Life Events
  - Marriage
  - Divorce
  - Birth of a Child
  - Change in Spouse's Employment Status or Retirement
  - Loss of Other Coverage



## Eligible Dependents

- Spouse (including common law)
  - Children, up to age 26 who are:
    - Natural, legally adopted or placed for adoption, stepchildren, disabled dependent
    - Children, whose parents are both deceased and who permanently reside with you, and for whom you have legal custody as determined by a court of competent jurisdiction.
  - Qualified Domestic Partner (up to age 65) and children of domestic partner
    - Eligibility: Have not had another domestic partner relationship or spouse within the prior 12 months, jointly shared the same residence for at least 1 year, jointly share financial responsibility.
- \*Please see the FAQs on the Domestic Partner Certification for the full list of criteria.



# Health Plan Options



Classic



Saver HSA

- Administered by Anthem
- Provide access to the same networks, doctors, specialists and health care facilities
- Cover in-network preventive care at 100%
- Cover the same procedures, tests, and drugs
- Offer in-network and out-of-network coverage
- Have prescription drug coverage administered by Express Scripts

Employees in California have an additional Kaiser HMO option available.



## A Closer Look at the Two Health Plan Options

|                              | Classic<br>In-network benefits   | Saver HSA<br>In-network benefits  |
|------------------------------|--|---|
| Deductible                   | \$600 Individual<br>\$1,200 Family   | \$1,400 Employee Only<br>\$2,800 Family   |
| Copays and Coinsurance       | <ul style="list-style-type: none"> <li>\$20 copay for primary care visits</li> <li>\$50 copay for specialist visits/urgent care</li> <li>20% coinsurance after deductible</li> </ul> <p>The copays do not apply toward the deductible, but they do apply to the out-of-pocket max.</p> | <ul style="list-style-type: none"> <li>No copays</li> <li>20% coinsurance after deductible</li> </ul> <p>Members pays 100% of the cost of services and prescription drugs until deductible is met, then co-insurance.</p> |
| ER Charge                    | In the following order:<br>\$200 charge + deductible + coinsurance   | In the following order:<br>Deductible + \$200 charge + coinsurance  |
| Out-of-Pocket (OOP) Maximum* | \$3,500 Individual / \$7,000 Family  | \$5,000 Individual / \$10,000 Family  |

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



## 2022 Monthly Contribution

|                       | Classic  | Saver HSA |
|-----------------------|----------|-----------|
| Employee Only         | \$124.40 | \$77.25   |
| Employee + Spouse/DP  | \$285.80 | \$178.20  |
| Employee + Child(ren) | \$248.40 | \$154.50  |
| Employee + Family     | \$385.00 | \$240.15  |





## Levels of Care

- Not feeling well?
- If you are enrolled in the MPC Health Plan, know your options

|                            | Classic Co-pays              | Saver HSA (before/after deductible is met) |
|----------------------------|------------------------------|--|
| Anthem's 24/7 Nurseline    | \$0                          | \$0  |
| Anthem's LiveHealth Online | \$10                         | \$59 / \$11.80                             |
| Doctor's Office            | \$20                         | \$125* / \$25                              |
| Urgent Care                | \$50                         | \$190* / \$38                              |
| Emergency Room**           | \$200, then deductible + 20% | Deductible then \$200 + 20%                |

\*Average cost of doctor's/urgent care visit

\*\*Average cost of ER visit is \$1,500



# Prescription Drug Coverage



- **Administered by Express Scripts**
- If you enroll in either Health Plan option, you will automatically receive prescription drug coverage
- Your prescription drug cost will depend on:
  - Which Health Plan option you elect,
  - If you buy your prescription drugs at the retail pharmacy or through mail order, and
  - The type of prescription drugs you buy (i.e., generic or brand name)
- Maintenance medications subject to 90 day supply requirements



## Prescription Drug Coverage

|  | Classic   | Saver HSA   |
|--|---|---|
| Deductible<br>(Including Smart90<br>Walgreens) | \$100 individual / \$200 family   | Members pay the full, negotiated price<br>until reaching the deductible |
| Retail Drugs<br>(30 day supply)                | Copays after prescription deductible is met:<br>\$10 (Generic)<br>\$30 (Preferred Brand)<br>\$60 (Non-Preferred Brand)  | Deductible, then 20% coinsurance  |
| Mail Order or<br>Smart90<br>(90 day supply)    | Copays after prescription deductible is met:<br>\$25 (Generic)<br>\$75 (Preferred Brand)<br>\$150 (Non-Preferred Brand) | Deductible, then 20% coinsurance  |
| Drug OOP Max                                   | Combined with medical   | Combined with medical   |



## Maintenance Medications

- Prescriptions that you take on a regular basis to treat/prevent a condition
  - Examples: cholesterol, blood pressure, asthma, heart, birth control
- Prescription Plan requires 90-day fills\*
  - Two 30-day fills allowed at retail; Plan coverage after that is only available for 90-day
- Two options available for 90-day fills
  - Express Scripts mail order
  - Smart90 Walgreens
  - Medication costs are the same for both options

(\* Typically does not apply to controlled substances or other medications where restricted by state law)





- SaveonSP helps you save money on certain specialty medications
- Must be enrolled in Classic Health Plan option
- Once enrolled, select specialty medications will be free of charge.
- Prescriptions are filled through Accredo, Express Script's specialty mail pharmacy.
- 2022 list of specialty medications can be found on [myMPCbenefits.com](https://myMPCbenefits.com)

*\*Program in effect 1/1/20*



# Reimbursing Qualified Expenses

|                                | Health Savings Account (HSA)   | Health Care Flexible Spending Account (HCFSA) | Limited Purpose Flexible Spending Account (LPFSA)  |
|--------------------------------|--|---|--|
| Who is Eligible                | Saver HSA  | Classic<br>Waived<br>Kaiser HMO               | Saver HSA  |
| Administrator                  | Fidelity   | PayFlex                                       | PayFlex  |
| Company Contribution           | \$500 Employee Only<br>\$1,000 with Dependent(s)                                 | \$0   | \$0  |
| Before-Tax Contribution Limits | \$3,650 Employee Only<br>\$7,300 with Dependent(s)<br>\$1,000 Catch-Up (age 55+) | \$120 Minimum<br>\$2,850 Maximum              | \$120 Minimum<br>\$2,850 Maximum   |
| Eligible Expenses              | Medical, Prescription,<br>Dental, Vision,<br>Medicare Premiums after 65          | Medical, Prescription, Dental, Vision         | Dental and Vision only<br>(If HSA deductible is met for the year, then can use for medical expenses) |





# Reimbursing Qualified Expenses

|                    | Health Savings Account (HSA) | Health Care Flexible Spending Account (HCFSA) | Limited Purpose Flexible Spending Account (LPFSA) |
|--------------------|------------------------------|---|---|
| Roll-over          | Yes                          | \$570   | \$570   |
| Portable           | Yes                          | No  | No  |
| Invest             | Yes                          | No  | No  |
| Election Changes   | Anytime                      | Annual Enrollment or Qualifying Event         | Annual Enrollment or Qualifying Event             |
| Funds Availability | When money is contributed    | When account is elected                       | When account is elected                           |



## Saver HSA Option – Health Savings Account Eligibility

- Must be enrolled in the Saver HSA option
- Cannot have other health coverage
- Cannot be enrolled in Medicare, Tricare; stipulations on Veteran's Benefits
- Cannot be claimed as a dependent on someone else's tax returns
- Consult your tax advisor if unsure
- Additional considerations:
  - Employees with spouses who are covered under a separate plan can still enroll, but will only be able to contribute up to the single statutory limit
  - Employees with spouses who contribute to a Flexible Spending Account (FSA) will not be eligible to contribute to a HSA or receive employer contributions



## Dental Plan

- Administered by Delta Dental
- Can see any dentist
- Discounted rates are available from dentists in the Delta network
  - Two network tiers
    - PPO – deepest discounts
    - Premier – lesser discounts
- Out-of-Network
  - File own claims
  - Delta pays you directly, you pay dentist
  - Balance billing

### Monthly Premiums for Active Employees

|                       |         |
|-----------------------|---------|
| Employee Only         | \$12.80 |
| Employee + Spouse/DP  | \$24.80 |
| Employee + Child(ren) | \$33.60 |
| Employee + Family     | \$47.60 |



## Dental Plan

| Benefit                               | Examples                            | Coverage | Maximums             |
|---------------------------------------|-------------------------------------|----------|----------------------|
| Preventive services<br>(twice a year) | Exams, x-rays, fluoride treatments  | 100%*    | \$2000<br>individual |
| Individual Deductible                 | Applies to basic, major and ortho   | \$50     |                      |
| Basic dental services                 | Filling, extractions, root canals   | 80%*     |                      |
| Major dental services                 | Inlays, crowns, dentures            | 50%*     |                      |
| Orthodontia services                  | Traditional metal braces/Invisalign | 50%*     | \$2000 lifetime      |

\*Of Reasonable and Customary (R&C) Charge. R&C is determined by the average usual charge for a given procedure charged by most dentists in a given geographic area.





## Vision Plan

- Administered by Anthem Blue View Vision
- No co-pays for exams
- Coverage for:
  - Frames (*every other year*) (*up to \$130*).
  - Eyeglass Lenses: (*Annually*) \$10 copay.
  - Contacts (*in lieu of eyeglass lenses*) up to \$130, then 20% off any remaining balance.

### Monthly Premiums for Active Employees

|                       |      |
|-----------------------|------|
| Employee Only         | \$6  |
| Employee + Spouse/DP  | \$10 |
| Employee + Child(ren) | \$11 |
| Employee + Family     | \$17 |





## Basic & Optional Employee Life Insurance

- Administered by MetLife
- Basic life insurance of 2x annual gross pay
  - Automatically enrolled, Company paid
- Optional Employee Life Insurance
  - Premiums determined based on age and salary
  - Can purchase additional 1x – 6x annual gross pay
    - Elections over \$750,000 require Statement of Health





## Dependent Life Insurance

- Spouse/Eligible Domestic Partner
  - Premiums are age-based
  - Can enroll in \$10,000 increments up to \$100,000
    - Elections up to \$50,000 automatically approved
    - Elections over \$50,000 require an approved Statement of Health
- Eligible Dependent Children
  - Can enroll in \$10,000 increments up to \$30,000
  - No Statement of Health necessary



## Accidental Death and Dismemberment

- Administered by MetLife
- Notify Benefits Service Center to initiate claim

| Benefit       | Employee Coverage  | Spouse/Domestic Partner Coverage   | Eligible Dependent Children Coverage                                      |
|---------------|--|--|---|
| Basic AD&D    | Automatically enrolled<br>2x Salary Company Paid                           | None   | None  |
| Optional AD&D | Can purchase additional coverage in increments of \$25,000 up to \$250,000 | Can purchase additional coverage in increments of \$25,000 up to \$250,000 | Can purchase additional coverage in increments of \$10,000 up to \$30,000 |





## Occupational Accidental Death

- Automatically enrolled at no cost to you
- Applies if death results from accident while on Company duty
- Benefit is \$500,000 or 2x your annual gross pay (not to exceed \$1,500,000)





## MetLife Legal Plan

- Provides you with access to experienced attorneys for a variety of legal assistance matters
- \$15.75/month
- Employees have access to an unlimited number of phone and office consultations, estate planning, financial consultation, family law assistance, real estate matters, traffic offenses, identity theft matters and more
- Coverage also includes your spouse and eligible dependents
- Can only be elected during New Hire Enrollment or Annual Enrollment. No changes permitted mid-year.





## Long-Term Disability (LTD)

- Automatically enrolled at no cost to you
- Replaces 60% of base pay
  - Coordinates with Workers' Compensation, Social Security and other disability benefits
- To receive benefits:
  - Must be on medical leave of absence for at least 6 months
  - Application must be approved by Matrix (Administrator)





## Thrift Plan (401k)

- Administered by Fidelity
- Immediate eligibility and vesting
- Company match
  - 7% Company match on 6% employee contributions
  - Base pay, overtime, and bonuses
- You can complete your enrollment at [www.netbenefits.com](http://www.netbenefits.com) on the **Wednesday following** your week of hire.
- You direct investments
- Direct rollovers from previous employers accepted
- Current calendar year contributions through a previous employer should be reported to the Benefits Service Center







## Retirement Plan

- Company makes annual contributions to your retirement account based on your age plus years of service

| Age + Cash Balance Service Points | Annual Percentage of Eligible Pay Credited |
|-----------------------------------|--|
| Under 50                          | 7%   |
| 50 – 69                           | 9%   |
| 70 and over                       | 11%  |

- Interest credits applied monthly
  - Minimum annual rate of 3%
- 3-Year Vesting





# Employee Programs & Additional Benefits

## Adoption Assistance

- Up to \$7,500 per adoption
- Lifetime maximum \$15,000
- No limit on number of adoptions

## Future Moms

- Available to you or your spouse if enrolled in MPC Health Plan
- Nurse coach available to talk with anytime
- Receive helpful information about pregnancy, labor, and delivery
- Screening to check health risks (depression, early delivery)
- Enroll in 1<sup>st</sup> trimester, receive \$50 gift card incentive
- Complete postpartum assessment, receive additional \$100 gift card





# Employee Programs & Additional Benefits

## Educational Reimbursement

- Financial assistance for expenses related to:
  - Tuition for courses under an approved degree programs or single courses outside a degree program, and
  - Certification and Licensing (C&L) assistance for an approved licensing and professional certification program.
- Maximum reimbursement of \$5,250 per year for undergraduate; \$9,000 per year for graduate studies.
- Obtain supervisor/manager and HR approval before beginning program





# Employee Programs & Additional Benefits

## Scholars Program

- Application process now open for 2023, the deadline to apply is January 17, 2023.
- Available to limited number of high school students who are children of MPC employees
- Information sent to families during senior year
- Two types of scholarships:
  - Renewable for up to 3 years - \$4,000 annually based on financial need, with merit as a consideration
  - One-time non-renewable award of \$4,000 based on merit only





## Employee Assistance Program

- Administered by Anthem EAP
- All employees and household members eligible for services
  - Up to eight free counseling sessions a year
  - Identity protection
  - Access to legal advice
  - More information at [AnthemEAP.com](https://www.AnthemEAP.com)



## Teladoc– Free for Health Plan Members



- Why do members call Teladoc?
  - Obtain second opinions
  - Explore alternative treatment options
  - Ask or find an expert



# Ready to Enroll?



Home

Message Center

Live Chat

Help

Reference Center



Type Here to Search



## New Hire Enrollment is Here!

New Hire Enrollment Ends August 19th.

**19**  
Days Left

Start Here >

1. Visit BenefitSolver at [www.myMPCbenefits.com/mybenefits](http://www.myMPCbenefits.com/mybenefits) from any computer or smart device.

2. New users must **register** and answer security questions. The Marathon Petroleum Company key is **MPC**.

3. Once you log in, click **Start Here** and follow the instructions to make your benefit elections.





## Important Reminders!

### Submit Dependent Verification Documents for Benefit Enrollment within **31 days** of start date!

- Birth Certificates/Adoption Papers
- Marriage Certificate
- Domestic Partner Certification Form and 3 required pieces of documentation

### Designate Beneficiaries

#### MetLife

- Basic and Optional Life Insurance
- Basic and Optional Accidental Death & Dismemberment
- Occupational Accidental Death Insurance

#### Fidelity

- Thrift Plan
- Health Savings Account







# Contacts

## **MPC Benefits Service Center**

- Create a Case in Workday Help! Or search Workday for Benefit related questions/articles!
- Phone: 1-888-421-2199 (Option 1, then Option 3)
- Web: [myMPCbenefits.com](http://myMPCbenefits.com)

## **Benefits Enrollment Administrator - BenefitSolver**

- Phone: 844-408-2575
- Web: [www.myMPCbenefits.com/mybenefits](http://www.myMPCbenefits.com/mybenefits)



## Need Help Choosing Your Benefits?

- ALEX, your personal benefits counselor, is available 24/7 on [myMPCbenefits.com](https://myMPCbenefits.com) and can:
  - Compare monthly contributions, plan deductibles and out-of-pocket costs.
  - Factor in upcoming procedures or additions to your family that may affect your health care costs.
  - Estimate tax savings you could receive by enrolling in a Health Care Flexible Spending Account or contributing to a Health Savings Account or Limited Purpose Flexible Spending Account.



Which Health Plan option is best for my family and me?

