

Marathon Petroleum Vision Plan

**Amended and Restated
January 1, 2022**



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Vision Plan

Marathon Petroleum Company LP (“MPC” or “Company”) sponsors and maintains the Marathon Petroleum Vision Plan (“Plan”). This document amends and restates the Plan effective as of January 1, 2022. This document serves both as the plan document and the Summary Plan Description (SPD) for the Marathon Petroleum Vision Plan (“the Plan”). To the extent not preempted by the Employee Retirement Income Security Act of 1974 (ERISA), the provisions of this instrument shall be construed and governed by the laws of the State of Ohio.

I. Introduction

The Company established the Plan to assist employees and their dependents with vision care. The Plan provides for eye exams, corrective lenses, and contacts. Anthem Blue View Vision is the Claims Administrator of the Plan.

II. Classes of Membership and Eligibility

A. Members

The following individuals are eligible for membership in the Plan at the times indicated:

1. Employee Member

A Regular employee who works on a “full-time” basis (normal work schedule at least 40 hours per week or at least 80 hours on a bi-weekly basis) or “part-time” basis (non-supervisory employee as defined by MPC, with a normal work schedule of a minimum of 20 but less than 35 hours per week and not on a time, special job completion, or call when needed basis) — On the first day of employment with the Company, provided they are not a member of an employee group for whom the Company provides or contributes to other vision care coverage.

For purposes of eligibility, a Regular employee includes International Commuter, Seasonal and Expatriate employees.

Regular employees who work on a full-time or part-time basis must be specifically designated as such by the Company to be eligible to participate in the Plan.

Casual employees who have not been designated by the Company as Regular employees are who work on a full-time or part-time basis are excluded from eligibility to participate.

Specifically excluded from eligibility are leased employees, independent contractors, employees subject to a work stoppage* (the work stoppage results in a reduction of hours for the employee, which results in a loss of eligibility to participate) and other employees not designated by the Company as “Regular” employees who work on a full-time or part-time basis.

* “Work stoppage” for purposes of this Plan means a concerted failure by employees to report for duty, a concerted absence of employees from work, a concerted stoppage of work, or a concerted slowdown in the full and faithful performance of duties by a group of employees, and includes a strike or lockout. Whether a work stoppage exists shall be determined by the Company in its sole discretion.

2. Surviving Spouse Member

Surviving spouse of deceased Employee whose date of death occurred prior to March 1, 2020 (Surviving Spouse Member) — The surviving spouse, who is not eligible for Medicare due to age (hereinafter referred to as “under age 65”), of a deceased Employee on the date of the death may be eligible to participate as a Surviving Spouse Member, provided the date of the Employee’s death occurred prior to March 1, 2020.

Surviving spouse of deceased Employee whose date of death occurred on or after March 1, 2020 (Surviving Spouse Member) — The surviving spouse, who is under age 65, of a deceased Employee on the date of the death may be eligible to participate as a Surviving Spouse Member, provided the date of the Employee’s death occurred on or after March 1, 2020, and the Employee would have been eligible to participate in the Marathon Petroleum Retiree Health Plan if employment had been terminated on the date of their death.

The spouse must satisfy the definition of a spouse under the Plan on the day of the employee’s death, and such employee must have been eligible for coverage in the Plan on the day of their death.

An under age 65 surviving spouse who is covered under the Plan as a dependent spouse of the employee on the date of death will have their coverage begin as a Surviving Spouse Member on the day following the death of the employee.

For an under age 65 surviving spouse who is not covered under the Plan as a dependent spouse on the date of the employee’s death, the surviving spouse’s first date of eligibility under the Plan as a surviving spouse is the day after the date of death.

3. Child Member

Eligible Child or Dependent Disabled Child of a deceased Employee or Surviving Spouse Member — The child(ren) may participate in the Plan on the day following the death of the child’s parent who was an employee, provided the date of the employee’s death occurred prior to March 1, 2020, the employee was eligible to participate in the Plan on the day of their death, and the child’s other parent is not eligible to join the Plan or is deceased.

The child(ren) may participate in the Plan on the day following the death of the child’s parent who was an employee, provided the date of the employee’s death occurred on or after March 1, 2020 and the employee would have been eligible to participate in the Marathon Petroleum Retiree Health Plan if employment had been terminated on the date of their death, and the child’s other parent is not eligible to join the Plan or is deceased.

The child(ren) may participate in the Plan on the day following the death of the child’s parent who was a Surviving Spouse Member of the Plan.

B. Dependent Coverage

Dependents of an Employee or Surviving Spouse Member are eligible for coverage on the same date as that of the Employee Member or on the date such dependents are acquired, whichever is the later. In the case of Surviving Spouse Members electing Surviving Spouse and Children coverage, the dependents must have been eligible dependents of the deceased Employee. In addition, these dependents must continue to meet the definition of an eligible dependent of the Surviving Spouse Member under the provisions of the Plan. Eligible dependents include:

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1. Spouse

The term “spouse” will be interpreted to refer to any individuals who are lawfully married, including a same-sex spouse. “Spouse” shall also include a common law spouse established under the laws of a state in which common law marriage is legal and for which Employee Member can provide confirmation of such common law marriage as required in the Marathon Petroleum Certification of Common Law Spouse Relationship form.

2. Children

Your children, through end of the month during which they turn age 26, are eligible dependents under the Plan. Children include your:

- a. Natural children of the first degree;
- b. Legally adopted children, and children placed with you for adoption;
- c. Stepchildren;
- d. 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. A child covered on December 31, 2003, as a dependent of an Employee Member under this legal custody provision and whose parents are not both deceased is allowed to remain covered under the Plan until their coverage is terminated or they otherwise cease to meet the dependent eligibility requirements of the Plan. Once coverage ends for such child, they will not be permitted to be reenrolled under the Plan by an Employee Member using this legal custody eligibility provision unless both parents are deceased and the child otherwise meets the dependent eligibility provisions of the Plan.

3. Domestic Partner

The qualified under-age-65 domestic partner of an Employee Member is an eligible dependent under the Plan. Employees must meet the requirements established in the *Marathon Petroleum Company Domestic Partner Certification* form prior to benefit enrollment. In the event of the Employee Member’s death, coverage for the Domestic Partner ends on employee’s date of death and COBRA coverage will be offered.

4. Children of Domestic Partner

Children through end of the month during which they turn age 26 of a qualified under-age-65 domestic partner, who is enrolled in the Plan, are eligible dependents under the Plan. Employees must meet the requirement established in the *Marathon Petroleum Company Domestic Partner Certification* form prior to benefit enrollment. In the event of the Employee Member’s or Domestic Partner’s death, coverage for the Children of the Domestic Partner ends on employee’s or domestic partner’s date of death and COBRA coverage will be offered.

5. Dependent Disabled Child

A Dependent Disabled Child who has reached the end of the month during which they turn age 26 but is less than age 65 and is incapable of self-support due to a mental or physical disability may continue as an eligible dependent through the end of the month prior to the month in which Dependent Disabled Child turns age 65 if the child:

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- a. Became disabled before reaching age 19 and was covered under the Plan when they reached age 19; or
 - b. Became disabled between the ages of 19 and end of the month during which they turn age 26 and was covered under the Plan when they became disabled; and
 - c. The Disabled Dependent Child is primarily dependent on the Member for support. Primarily dependent means child depends on you for more than 50% of their support, and the child qualifies as a dependent under the Internal Revenue Code as evidenced by you claiming the child as a dependent on your federal income tax return.
6. Children Covered by Qualified Medical Child Support Order

If you become divorced or legally separated, certain court orders could require that you provide health care coverage for your child(ren), even if you do not have custody. The Plan will determine if a “medical child support order,” as that term is defined under ERISA Section 609, is a “qualified medical child support order” (QMCSO), as that term is also defined under ERISA Section 609, in accordance with the Plan’s QMCSO procedures. Administration of the QMCSO by the Plan will be in accordance with the terms of the Plan and the Plan’s QMCSO procedures adopted by the Plan Administrator. If you would like a copy of the Plan’s QMCSO procedures, please contact the Benefits Service Center at 1-888-421-2199 to request a copy. The procedures are also posted online at www.myMPCbenefits.com, under “Notices & Plan Documents,” then “Legal Notices,” or can be found directly at <http://www.myMPCbenefits.com/documents/mpc-qualified-medical-child-support-order-procedures.pdf>.

From time to time you may be required to verify the eligibility of any dependent you have covered under the Plan when asked by the Plan or any claim administrator.

C. Continued Members

A former Member or an individual formerly covered as a qualified dependent who, pursuant to applicable federal law, has elected to continue coverage beyond the date coverage would otherwise terminate if not for such federal law (see Appendix A for “Continuation of Coverage Privilege”).

D. Separated Employee Member

If you were separated from employment as a result of the Corporate Transformation separation event, the Martinez, California or Gallup, New Mexico separation events, or a Covered Disposition separation event and were 1) enrolled in the Plan at time of separation, or 2) eligible to enroll and did enroll in the Plan during the 2021 Annual Enrollment period, you may be eligible to participate as a Separated Employee Member of the Plan for a maximum of six months, which begins effective with the date of your separation date. See Appendix G for specific provisions related to eligibility, cost of coverage and termination of coverage.

III. Who is Not Eligible

No individual is eligible for benefits as a Member and as a dependent, or as a dependent of more than one Member.

No individual is eligible for coverage under this Plan, who is also eligible for vision benefits:

- A. Under another plan maintained in the United States toward which the Company makes contributions, except in the case where dependent coverage under the individual's spouse's plan to which the Company also contributes cannot be waived; or
- B. Under another plan sponsored by a non-participating member of the controlled group which includes Marathon Petroleum Company LP.

As noted above, specifically excluded from eligibility under this Plan are leased employees, independent contractors, casual employees, employees subject to a work stoppage, and other employees not designated by the Company as "Regular" employees who work on a full-time or part-time basis.

IV. Joining the Plan and Changing Coverage

Prospective Members must elect to enroll through BenefitSolver at www.myMPCbenefits.com/mybenefits or by calling BenefitSolver at 1-844-408-2575 within 31 days of their date of hire or within 31 days of a qualifying event (including the date of hire or date of event) and will become covered under the Plan on the effective dates as outlined below. Required documentation supporting the election also must be submitted within the 31-day election period. Required documentation may include, but is not limited to, a marriage certificate, birth certificate, divorce decree or proof of loss of coverage.

Members must begin and change coverage under the Vision Plan subject to Vision Plan and 125 Plan rules (see Section D below).

A. Enrollment for Employee Member, Surviving Spouse Member, Child Member Coverage

1. Enrollment When First Eligible for Coverage

a. Employee Member Coverage

Prospective Employee Members must enroll online through BenefitSolver at www.myMPCbenefits.com/mybenefits or by calling 1-844-408-2575 within 31 days of their date of hire or eligibility, including the hire/eligibility date, in order to be covered as an Employee Member under the Plan. Required documentation supporting the election also must be submitted within the 31-day election period.

The coverage effective date for a newly hired or rehired employee will be retroactive to date of hire or rehire. The coverage effective date for a newly eligible employee (but who is not a new hire or rehire) will be as of the date the election is made through BenefitSolver.

Enrollment elections that may be submitted prior to date of hire or eligibility will become effective no earlier than the employee's effective date of hire or eligibility. In the event a prospective Employee Member does not begin employment with the Company on the original scheduled date of hire, the effective date of coverage will be moved to a later date that coincides with the date of the employee's actual date of hire. (New hires and rehires cannot commence benefits under the Plan before they are employed by the Company.)

Enrollment elections submitted after the 31-day election period will not be accepted.

b. Surviving Spouse Member and Child Member Coverage

Prospective Surviving Spouse or Child Members who are enrolled in the Plan as a dependent of a Member on the day immediately prior to their first date of eligibility under the Plan as a Surviving Spouse Member or Child Member will have their coverage automatically continued under the Plan. Such Surviving Spouse or Child Member will not be required to complete an enrollment election in order to commence Surviving Spouse or Child Member Coverage.

Prospective Surviving Spouse or Child Members who are not enrolled in the Plan as a covered dependent of a Member on the day prior to their first date of eligibility as a Member must enroll online through BenefitSolver at www.myMPCbenefits.com/mybenefits or by calling 1-844-408-2575 within 31 days of employee's date of death in order to be covered as a Member under the Plan. Any required documentation must also be submitted within the 31-day election period. Participation will be effective as of the date the election is submitted.

Enrollment elections submitted after the 31-day election period will not be accepted.

2. Late Enrollment

If you have previously waived coverage under the Plan, you are able to late enroll in the Plan during Annual Enrollment and your coverage will be effective the following January 1. If you late enroll during Annual Enrollment, you may also elect to cover your eligible dependents and the coverage for your eligible dependents will also be effective the following January 1. Any required documentation also must be submitted within the election period.

3. Mid-Year Enrollment Changes Due to a Qualifying Event

The election you make upon hire and/or during Annual Enrollment will remain in effect throughout the entire plan year. Except as set forth below, election changes cannot be made until the following Annual Enrollment period and will be effective for the following plan year. Members can make changes during the plan year due to the following qualifying events, provided the change is consistent with the event:

- a. You have a change in legal marital status, including marriage, divorce, legal separation, annulment, death, or change in domestic partnership status.
- b. You have a change in the number of dependents, including birth, adoption, placement for adoption, death, or if a dependent ceases to be eligible for Plan benefits.

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- c. You or your spouse or domestic partner or dependent experience a change in employment status which affects their eligibility for coverage under the Plan or another employer's plan. A change in employment status may include termination or commencement of employment, a reduction in hours or change in work hours, which affects plan eligibility, or return from an unpaid leave of absence.
- d. A court issues a judgment, decree, or order resulting from a divorce, legal separation, annulment, or change in legal custody, including the requirement to provide coverage under a Qualified Medical Child Support Order or National Medical Support Notice or Order, requirement a change in coverage for an employee's dependent.
- e. You, your spouse or dependent lose coverage under any group health plan sponsored by a governmental or educational institution, including a State's children's health insurance program (CHIP), a medical care program of an Indian Tribal government, a State health benefits risk pool, or a foreign government group health plan.
- f. You, your spouse or dependent becomes entitled to or lose coverage under Medicare or Medicaid.

Changes in elections must be made within 31 days of the qualifying event, including the event date, and may be made through BenefitSolver at www.myMPCbenefits.com/mybenefits or by calling BenefitSolver at 1-844-408-2575. Required documentation supporting the election change also must be submitted within the 31-day election period.

If the election change is submitted to BenefitSolver before the date of any of the above events, participation is effective on the date of the event. If the election change is submitted within 31 days of the date of the event (including the event date), then coverage will be effective the date the change in election is submitted to BenefitSolver, unless such election is due to birth, adoption or placement for adoption or divorce, then the coverage effective date is retroactive to the date of the event.

B. Continued Member Coverage

See "Continuation of Coverage Privilege (COBRA)" Article XII.

C. Dependent Enrollment

1. If the enrollment for an eligible dependent or dependents is received by BenefitSolver on or before an event described below, participation is effective on the date of the event. If the enrollment for an eligible dependent or dependents is received by BenefitSolver after the date of an event described below, but within 31 days of the event, then coverage will be effective the date the benefit election is submitted to BenefitSolver, unless such election is due to birth, adoption or placement for adoption, then the coverage effective date is retroactive to the date of the event. Required documentation supporting the election change also must be submitted within the 31-day election period.
 - a. The first date of eligibility of the Member;
 - b. The first date of eligibility of the dependent.

Note: An eligible dependent may only be enrolled in the Plan if the Member to which the dependent is related is also enrolled in the Plan.

D. 125 Plan Restrictions

If an Employee Member is making contributions to the Plan through the 125 Plan, coverage types (e.g., Member Only, Member and Spouse, Member and Child(ren) and Member and Family coverage) may not be changed except:

1. When the change is due to and consistent with the events defined in the 125 Plan, including a “change in family or employment status” (provided employee submits the change in election to BenefitSolver within 31 days of such event, including the date of the event); or
2. During Annual Enrollment, at which time the election would be effective January 1 of the year following the election.

In any of the situations described in this Section D, the effective date of changing the type of Vision Plan coverage will coincide with the date the change can be made under the terms of the 125 Plan. In addition, failure to provide timely notification (within 31 days of a change in status) of a dependent’s ineligibility will mean that the Employee Member must continue making Employee Contributions for the coverage level in which Employee was enrolled prior to the status change, even though a dependent is no longer covered under the Plan. (For example, an employee who gets divorced, but fails to make timely notification, would have to continue contributing at the Employee & Spouse coverage cost for the remainder of the Plan year, but will have Employee Only coverage effective the date of the divorce.)

V. Waiver of Coverage

A Member may not waive coverage under the Plan except as follows:

- When the waiver is due to a “change in family or employment status” as outlined in the 125 Plan; or
- During the Annual Enrollment Period, at which time the election would be effective January 1 of the year following the election.

In all events, if Member coverage is waived, all dependent coverage must also be waived.

A Member and dependents may rejoin the Plan, subject to the procedures listed under “Joining the Plan and Change Coverage” in Article IV above.

VI. Contributions

Cost of coverage is intended to be covered by the Member contributions. Member contributions are subject to change. The total cost of the Plan is ultimately determined by claims experience and administrative costs. In the event the cost of the Plan exceeds Member contributions, the Company will fund excess claims and/or administrative costs. For Continued Member coverage, the Company will contribute only amounts required by law, if applicable.

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A. Member Contributions

Member contributions are subject to change. Member contributions will be made (pre-tax) through payroll deductions. Company contributions for Regular Part-time Member coverage will be the same as the Company contribution for Regular Full-time Members. If the Member is not receiving pay from the Company, the Member must pay their contributions by the applicable due date specified by the Company. See Appendix B for examples of termination or continuation of coverage events.

Effective January 1, 2022 the monthly Member contributions for the Plan are:

	Monthly Contribution
Member Only	\$ 6.00
Member + Spouse	\$10.00
Member + Children	\$11.00
Member + Family	\$17.00

B. Tax Treatment

Plan coverage is not taxable, except with respect to certain Domestic Partner Members and their covered children who are not tax dependents of the Employee Member. Where the Domestic Partner Member or their covered child is not a tax dependent, the fair market value of the coverage not paid for by the Employee Member will be taxable to them. The Company will report this taxable amount to the Internal Revenue Service and to the affected member and to other taxing authorities as required by the Internal Revenue Code and other applicable laws, and the affected member is responsible for paying any resulting taxes on the amount. The Company shall determine whether a Domestic Partner or a child of same is a tax dependent of the affected member and may require such information from the affected member and implement such procedures as it may in its discretion deem appropriate to make such determination.

C. Company Contributions

The Company pays all costs of the Plan in excess of the Members' contributions.

VII. Coverage

A. Coverage Provided Through Anthem Blue View Vision PPO

The Anthem Blue View Vision's national network consists of over 50,000 providers and provider locations, including independent optometrists and ophthalmologists, as well as LensCrafters®, Target Optical® and Pearle Vision® locations.

To locate Anthem Blue View Vision provider locations, visit www.anthem.com, select "Find a Doctor" and select "Search as a Guest by Selecting a Plan," then complete the following steps:

1. Under "What type of care are you searching for?": Select **Vision**.
2. Under "What state do you want to search in?": Select the state in which you want to search.

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3. Under “What type of plan do you want to search with?”: Select **Vision**.

4. Under “Select a plan/network”: Select **Blue View Vision**.

Members may also call the Anthem Blue View Vision Interactive Voice Response (IVR) line at 1-866-723-0515.

In-network Provider: Maximum benefits are achieved when Members access their benefits from a participating Anthem Blue View Vision provider. When services are received from an In-network Provider, the Provider will submit the claim and receive its payment directly from Anthem Blue View Vision. The In-network Provider, at the time of service, will only charge you only the applicable copayment(s) and other costs not covered under the Plan.

Out-of-network Provider Reimbursement: Members may go to an Out-of-network Provider and pay the provider directly for services and materials. Members may then submit a completed Out-of-network Claim form, original itemized invoice and a copy of the prescription along with the Member’s identification number to Anthem Blue View Vision for reimbursement. Claims for covered vision services should be submitted to Anthem Blue View Vision, Attn: Vision Claims, P.O. Box 8504, Mason, OH 45040-7111. Reimbursement forms are available at: <http://www.myMPCbenefits.com/forms.aspx>.

Covered Benefits: The covered benefits under the Plan are divided into three areas: Vision examination, lenses and frames, and contact lenses. See Appendix C for a summary of Blue View Vision In-network and Out-of-network benefits and discounts.

Vision Examination: Each covered Member is entitled to a vision examination once every calendar year at no cost if the examination is performed by an Anthem Blue View Vision In-network Provider. Reimbursement to the Member for an examination provided by an Out-of-network Provider is up to \$35.00.

Lenses: A choice of plastic (CR39) lenses in single vision, bifocal or trifocal (FT 25-28); lenses up to 55 mm, and all ranges of prescriptions. Each covered Member is entitled to a lens choice once every calendar year, with an In-network Provider co-pay of \$10.00 and an out-of-network reimbursement from up to \$25.00 to \$55.00. Special treatments to lenses such as edge polishing or tinting will be provided to the Member at a discount from In-network providers.

Frames: The Plan provides coverage for frames purchased once every two calendar years. For any frame over \$130.00, the Member will receive a 20% discount off the balance if purchased through an In-network Provider. If frames are obtained from an Out-of-network Provider, the Member will be reimbursed for cost up to \$45.00.

Contact Lenses: Members have a \$130.00 plan allowance once every calendar year toward elective contact lenses in lieu of the eyeglass lenses benefit. For conventional contact lenses, the Member will receive a 15% discount off the balance. If the Member chooses contact lenses greater than the plan allowance, the Member is responsible for the difference. If the contact lenses are obtained from an Out-of-network Provider, the Member will be reimbursed for cost up to \$105.00.

Non-elective contact lenses that are prescribed for extreme visual acuity that cannot be corrected by spectacle lenses are covered in full when purchased from an In-network Provider or up to \$210.00 when purchased from an Out-of-network Provider.

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SPECIAL NOTE: The Plan will not reimburse for non-elective contact lenses for any Member who has undergone prior elective corneal surgery, such as radial keratotomy (RK), photorefractive keratectomy (PRK), or LASIK.

B. Recovery of Excess Benefits (Subrogation Rights)

In the event a service or benefit is provided by Anthem which is not required under this Plan or if it has provided a service or benefit which should have been paid by another plan, that service or benefit shall be considered an excess benefit. Anthem shall have the right to recover to the extent of the excess benefit. If the excess benefit is a service, recovery shall be based upon the Reasonable Cash Value for that service. If the excess benefit is a payment, recovery shall be based upon the actual payment made. Recovery may be sought from among one or more of the following, as Anthem shall determine: any person to, or for, or with respect to whom, such services were provided or such payments were made; any insurance company, health care plan or other organization. This right of recovery shall be Anthem's alone and at its sole discretion. If determined necessary by Anthem, the Member (or his or her legal representative if a minor or legally incompetent), upon request, shall execute and deliver to Anthem such instruments and papers required and so whatever else is necessary to secure Anthem's right hereunder.

C. Coordination of Coverage

Since the Plan has no annual or lifetime maximums, there is no coordination of coverage provisions. There are no pre-existing conditions applied for vision coverage.

D. Exclusions

See Appendix D of this document for exclusions that may apply.

VIII. Claim Appeal Procedure

The Claims Administrator's customer service representatives are specially trained to answer your questions about vision benefits. Please call during business hours, Monday through Friday, with questions regarding:

- Your coverage and benefit levels, including reimbursement amounts;
- Specific claims or services you have received.

You will be notified, in writing, if a claim or other request for benefits is denied in whole or in part. If such a request is denied, the notice of denial will explain why benefits were denied and describe your rights under the appeals procedure. A complaint procedure also exists to help you understand the Plan's determinations.

A complaint procedure is available to provide reasonable, informative responses to complaints that you may have concerning the Plan. A complaint is an expression of dissatisfaction that can often be resolved by an explanation from the Plan of its procedures and contracts. The Plan invites you to share any concerns you may have over benefit determinations or coverage cancellations. If you have a complaint or problem concerning benefits or services, please contact the Claims Administrator. You may submit your complaint by letter or by telephone call. Or, if you wish, you may meet with your local service representative to discuss your complaint.

Members are encouraged to file complaints within 60 days of an initial, adverse action, but must file within 180 days after receipt of notice of the initial, adverse action. The time required to review complaints does not extend the time in which appeals must be filed.

A. Formal Claims Appeals Procedure

An appeal is a formal request from you for the Plan to change a previous determination. If you are notified in writing of a coverage denial or any other adverse decision by the Claims Administrator, you will be advised of your right to an internal appeal.

A coverage denial means the Claims Administrator's determination that a service, treatment, drug or device is specifically limited or excluded under this Plan.

The internal appeals process may be initiated by the Member, the Member's authorized representative, or a provider acting on behalf of the Member within 60 days of receipt of the Plan's written notice of a coverage denial, or any other adverse decision made by the Claims Administrator, but must be filed within 180 days of your receipt of the initial decision. The request should include any medical information pertinent to the appeal. All portions of the medical records that are relevant to the appeal and any other comments, documents, records or other information submitted by the Member relating to the issue being appealed, regardless of whether such information was considered in making the initial decision, will be considered in the review of the appeal. Any new medical information pertinent to the appeal will also be considered. Members are entitled to receive, upon request and free of charge, reasonable access to, and copies of, documents, records, and other information relevant to the Member's appeal.

If a representative is seeking an appeal on behalf of a Member, the Claims Administrator must receive a signed Appointment of Authorized Representative form from the Member. The appeal process will not begin until the Claims Administrator has received a properly completed authorization. Upon request, the Plan will provide the appropriate authorization form to the Member for completion.

The individuals responsible for reviewing your request for an internal appeal will not be the same individuals who made the initial denial or determination. They will not be the subordinates of the initial decision-maker and no deference will be given to the initial decision.

Within a reasonable period of time but no later than 30 days after receiving a written or an oral request for an appeal, the Claims Administrator will send a written decision to the Member or their authorized representative.

The request for an internal appeal must be submitted to the following address or telephone number or to the appeal address or telephone number provided on your written notice of an adverse decision:

Blue View Vision
ATTN: Appeals
555 Middle Creek Parkway
Colorado Springs, CO 80921
Telephone Number: 1-866-723-0515

The Plan encourages Members to submit requests for appeal in writing. The request for appeal should describe the problem in detail. Attach copies of bills, medical records, or other appropriate documentation that may be in your possession to support the appeal.

You must file appeals on a timely basis. As stated above, you are encouraged to file internal appeals within 60 days of your receipt of the Plan's initial decision. Internal appeals must be filed, however, within 180 days of your receipt of the initial decision.

B. Finality of Decision and Legal Action

A claimant must follow and fully exhaust the applicable claims and appeals procedures described in this Plan before taking action in any other forum regarding a claim for benefits under the Plan. Any suit or legal action initiated by a claimant under the Plan must be brought by the claimant no later than one year following a final decision on the claim for benefits under these claims and appeals procedures. The one-year statute of limitation on suits for benefits applies in any forum where a claimant initiated such suit or legal action. If a civil action is not filed within this period, the claimant's benefit claim is deemed permanently waived and abandoned, and the claimant will be precluded from reasserting it.

C. Appointment of Authorized Representative

An authorized representative may act on behalf of a claimant with respect to a benefit claim or appeal under the Plan's claim and appeal procedures. No person will be recognized as an authorized representative until the Plan receives an Appointment of Authorized Representative form signed by the claimant, except that for urgent care claims the Plan shall, even in the absence of a signed Appointment of Authorized Representative form, recognize a health care professional with knowledge of the claimant's medical condition (e.g., the treating physician) as the claimant's authorized representative unless the claimant provides specific written direction otherwise.

An Appointment of Authorized Representative form may be obtained from, and completed forms must be submitted to, the Marathon Petroleum Benefits Service Center, 539 S. Main Street, Findlay, OH 45840, 1-888-421-2199, or the appropriate Claims Administrator. The form is also available on <http://www.myMPCbenefits.com>. Once an authorized representative is appointed, the Plan shall direct all information, notification, etc. regarding the claim to the authorized representative. The claimant shall be copied on all notification regarding decisions, unless the claimant provides specific written direction otherwise.

A representative who is appointed by a court or who is acting pursuant to a document recognized under applicable state law as granting the representative such authority to act, can act as a claimant's authorized representative without the need to complete the form, provided the Plan is provided with the legal documentation granting such authority.

A claimant may also need to sign an authorization form for the release of protected health information to the authorized representative.

IX. Non-Assignability

The Claims Administrator, on behalf of the Plan, may make payments directly to providers and other vendors for covered benefits. In some cases, the Claims Administrator may make payments directly to a Member (or an alternate recipient, custodial parent, or designated representative). Any payments made by the Claims Administrator will discharge the Plan's obligation to pay for covered benefits. The right of any Member to receive any benefits or payments under this Plan shall not be alienable by the Member by assignment or any other method and shall not be subject to claims by the Member's creditors or health care providers by any process whatsoever. Any attempt to cause such right to be so subjected will not be recognized, except to the extent required by law.

X. Unclaimed Payments

If, within 5 years after any amount becomes payable hereunder to a Member, the same shall not have been claimed, provided due and proper care have been exercised by the Claims Administrator and the Corporation in attempting to make such payments by providing notice at the participant's last known address, the amount thereof shall be forfeited and shall cease to be a liability of the Plan. In such case, the amount thereof shall be retained by the Corporation in its general assets. Provided that the claimant initially made a timely claim, the claimant shall have the right and responsibility to re-establish their claim for payment with the Corporation by providing due proof that such amount is owed to the Member.

XI. Rescission and Cancellation of Coverage

The Plan may rescind your coverage or a covered dependent's coverage based upon a fraudulent act or omission, or intentional misrepresentation of a material fact, by a you or your dependent after the Plan provides you with 30 days' advance written notice of that rescission of coverage. Examples of fraud or intentional misrepresentation include an employee claiming a non-spouse as a spouse, or an ineligible individual as an eligible dependent, or not notifying the Company of changes that render a covered dependent no longer eligible for coverage. A rescission of coverage is a cancellation or discontinuance of coverage that has retroactive effect, meaning that it will be effective back to the time that you or your dependent should not have been covered by the Plan. However, the following situations will not be considered rescissions of coverage and do not require the Plan to give written notice 30 days in advance:

- The Plan terminates coverage back to the date of an employee's loss of employment when there is a delay in administrative recordkeeping between the employee's loss of employment and notification to the Plan of the termination.
- The Plan retroactively terminates coverage because of a failure to timely pay required premiums or contributions for coverage.
- The Plan retroactively terminates a former spouse's coverage back to the date of divorce when full COBRA premiums are not paid.

In all other circumstances under which you and your dependents were covered by the Plan and should not have been covered, the Plan will cancel coverage prospectively — going forward — once the mistake is identified. Such cancellation will not be considered a rescission and coverage does not require the Plan to give you 30 days' advance written notice.

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Furthermore, a rescission or cancellation of coverage will not, in most circumstances, qualify for a mid-year election change under the Marathon Petroleum 125 Plan. Therefore, participants may be required to continue making the same contributions for coverage even though coverage has been rescinded or cancelled.

XII. Continuation of Coverage Privilege (COBRA)

(See Appendix A.)

XIII. Special Provisions Relating to Medicaid

(See Appendix E.)

XIV. Administration

Important Plan Administration Information	
Plan Name	Marathon Petroleum Vision Plan
Plan Administrator (Agent for service of legal process)	Jonathan A. Osborne P.O. Box 1 539 South Main Street Findlay, OH 45839-01 Phone: (419) 422-2121
Employer Identification Number	31-1537655
Type of Plan	Welfare Benefit Plan
Plan Sponsor	Marathon Petroleum Company LP 539 South Main Street Findlay, OH 45840
Plan Number	565
Inspection of Plan Documents	Plan documents may be inspected by making a request at any Company Human Resources office or by writing: Marathon Petroleum Company LP Benefits Administration 539 South Main Street Findlay, OH 45840
Plan Year	Ends on December 31, and its records are kept on a calendar year basis.
Insurance Company	The Anthem Insurance Companies, Inc. 555 Middle Creek Pkwy. Colorado Springs, CO 80921

The benefits described in this Plan are self-insured by Marathon Petroleum Company LP which is responsible for their payment. The Anthem Insurance Companies, Inc. provides claim administration services to the Plan, but does not insure the benefits described.

XV. Participation by Associated Companies and Organizations

Upon specific authorization and subject to such terms and conditions as it may establish, Marathon Petroleum Company LP may permit eligible employees of subsidiaries and affiliated organizations to participate in this Plan. Currently, these participating companies include, but are not limited to, Marathon Petroleum Company LP, Marathon Petroleum Corporation, Marathon Petroleum Service Company, Marathon Petroleum Logistics Services LLC and Marathon Refining Logistics Services LLC.

The term “Company” and other similar words shall include Marathon Petroleum Company LP and such affiliated organizations. The term “employee” and other similar words shall include any eligible employee of these companies.

XVI. Modification and Termination of the Plan

The Company reserves the right to amend, modify or terminate this Plan, in whole or in part, in such manner, as it shall determine, either alone or in conjunction with other plans for the Company. Amendment, modification or termination may be made by the Company for any reason.

XVII. Further Information

This text is intended to describe the Vision Plan in an understandable manner. Additional terms of the Plan are outlined in the provisions of the administrative services agreements between the Plan and service providers. The Plan Administrator or the Plan Administrator’s designee will make all final determinations concerning eligibility for benefits under this Plan.

The Company has appointed Jonathan M. Osborne as Plan Administrator of the Vision Plan, P.O. Box 1, 539 South Main Street, Findlay, Ohio 45840, Phone (419) 422-2121. The Company shall appoint assistant administrators as may be deemed necessary. The Plan Administrator shall be the named fiduciary under the Plan.

In determining the eligibility of participants for benefits and in construing the Plan’s terms, the Plan Administrator (or the insurance company in cases where it has the authority to make determinations concerning eligibility for benefits) has the power to exercise discretion in the construction of or interpretation of terms or provisions of the Plan, as well as in cases where the Plan instrument is silent, or in the application of Plan terms or provisions to situations not clearly or specifically addressed in the Plan itself. In situations in which they deem it to be appropriate, the Plan Administrator may, but is not required to evidence (i) the exercise of such discretion; or (ii) any other type of decision, directive or determination made with respect to the Plan, in the form of written administrative rulings, which, until revoked, or until superseded by Plan amendment or by a different administrative ruling, shall thereafter be followed in the administration of the Plan.

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All decisions of the Plan Administrator (or the insurance company in cases where it has the authority to make determinations concerning eligibility for benefits) made on all matters within the scope of their authority shall be final and binding upon all persons, including the Company, any trustee, all participants, their heirs and personal representatives, and all labor unions or other similar organizations representing participants. It is intended that the standard of judicial review to be applied to any determination made by the Plan Administrator shall be the “arbitrary and capricious” standard of review. Any discretionary acts taken under this Plan by the Plan Administrator or the Company, shall be uniform in their nature and shall be applicable to all Members similarly situated, and shall be administered in a nondiscriminatory manner in accordance with the provisions of the Employee Retirement Income Security Act of 1974, as amended, (ERISA) and the Internal Revenue Code (the Code).

The Plan Administrator may employ agents, attorneys, accountants or other persons (who also may be employed by the Company), and allocate or delegate to them such powers, rights and duties as the Plan Administrator may consider necessary or advisable to properly carry out the administration of the Plan.

XVIII. Your Rights Under Federal Law

As a participant in the Marathon Petroleum Vision Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plans and Benefits

Examine, without charge, at the plan administrator’s office and at other specified locations, such as worksites, all plan documents governing the plan, including insurance contracts, and a copy of the latest annual reports (Form 5500 Series) filed by the plans with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts, and copies of the latest annual reports (Form 5500 Series) and updated summary plan descriptions. The administrator may make a reasonable charge for the copies.

Receive, as required by law, a summary of a plan’s annual financial reports.

Continue Group Health Plan Coverage

Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the plan on the rules governing your COBRA continuation rights.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual reports from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Appendix A

Continuation of Coverage Privilege (COBRA)

Federal law requires that Plan Members and dependents be permitted to elect to continue coverage under this Plan in accordance with such law.

The Consolidated Omnibus Budget Reconciliation Act of 1985, as amended, (COBRA) requires that most employers sponsoring group health plans offer plan members and their covered dependents the opportunity for a temporary extension of health coverage (continuation of coverage) at group rates in certain instances where plan coverage would otherwise end. This Appendix explains how the provisions of COBRA apply to the Members of the Marathon Petroleum Vision Plan (the "Plan").

I. Group Covered

All Employee Members of the Plan (other than nonresident aliens with no U.S.-source earned income), including their covered eligible dependents, are subject to these COBRA provisions. Also covered by COBRA are dependents of certain former Members if those dependents are covered by the Plan.

II. Qualifying Events and Maximum Length of Continuation Periods

A. If an Employee Member of the Plan loses coverage:

1. Because of termination of employment (including retirement), either voluntary or involuntary, for reasons other than gross misconduct;
2. Because of a reduction of work hours (that is, a change from regular to casual status); or
3. Because of layoff;

then the Member and currently covered eligible dependents who lose coverage due to the event may be entitled to elect continuation of coverage.

B. If the covered spouse or domestic partner of an Employee Member of the Plan loses coverage:

1. Because of the death of the Employee Member;
2. Because of divorce or legal separation or termination of domestic partner relationship from an Employee Member; or
3. Because the Employee Member's employment with the Company ends for any reason other than gross misconduct, or because of a reduction of work hours (e.g., change from Regular to Casual status or layoff); or
4. Because the Employee Member becomes entitled to benefits under Medicare;

then the spouse or domestic partner, and any other currently covered eligible dependents who lose coverage due to the event may be entitled to elect continuation of coverage.

C. If an eligible Child of an Employee Member of the Plan loses coverage:

1. Because of the death of the Employee Member;
 2. Because the dependent no longer meets the Plan's definition of an eligible Child; or
 3. Because the Employee Member's employment with the Company ends for any reason other than gross misconduct, or because of a reduction of work hours (e.g., change from regular to Casual status, or layoff); or
 4. Because the Employee Member becomes entitled to benefits under Medicare;
- then the eligible Child may be entitled to elect continuation of coverage.

III. Maximum Length of Continuation Periods

COBRA continuation coverage is a temporary continuation of health coverage. When the qualifying event is the employee's termination of employment (other than for gross misconduct) or reduction of work hours, COBRA continuation coverage for the employee and the employee's covered spouse and dependent children generally lasts for only up to a total of 18 months from the date of the qualifying event.

When the qualifying event is the death of the employee, your divorce or legal separation, or the employee's Medicare entitlement, COBRA continuation coverage for the employee's spouse and/or dependent children (but not the employee) lasts for up to a total of 36 months from the date of the qualifying event. Also, the employee's dependent children are entitled to COBRA continuation coverage for up to 36 months after losing eligibility as a dependent child under the terms of the plan.

IV. Extension of Maximum Length of Continuation Periods

Disability Extension: In the case of a loss of coverage due to termination of employment or reduction of hours, the maximum 18-month COBRA continuation coverage period may be extended to a maximum of 29 months from the date of the initial qualifying event for an individual (employee or eligible dependent) if that individual is determined to have been disabled for Social Security purposes on the date of the qualifying event or at any time during the first 60 days of continuation coverage. In addition, the extension from 18 months to 29 months will apply not only to the particular disabled individual but also to all of the individuals in the same family who elected continuation of coverage due to the termination of employment or reduction in hours of employment. In order for this extension to apply, however, the disabled individual must notify the Plan Administrator of the Social Security determination before the end of the 18-month period and within 60 days of the date of the determination. The disabled individual must also notify the Plan Administrator within 30 days of any final determination that the individual is no longer disabled. (Refer to the section called "Cost" below for the cost of continued coverage during the 19th through 29th month.)

Second Qualifying Event Extension: Eligible dependents of the Employee Member who are entitled to a maximum 18-month COBRA continuation coverage period will have that period extended to a maximum of 36 months from the date of the first qualifying event if any of the following subsequent qualifying events occur during the maximum 18-month period (or during the maximum 29-month period, if applicable) and results in a loss of coverage:

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- A. The death of the Employee Member;
- B. The divorce or legal separation or termination of domestic partner relationship of the Employee Member;
- C. The Child no longer meets the Plan's definition of an eligible dependent;
- D. The Employee becomes entitled to benefits under Medicare.

In the case of events (2) and (3) above, however, the period will be extended only if notice of the event is provided to the Plan Administrator by the Member or dependent in accordance with "Notification Procedure" below.

Employee Member's Medicare Entitlement Occurs Before a Qualifying Event That Is Member's Termination of Employment or Reduction of Work Hours: In addition, if an Employee Member becomes entitled to benefits under Medicare and the Member's covered eligible dependents properly elect continuation coverage due to a qualifying event which occurs on or after the date of such entitlement to Medicare, the Eligible Dependents will be eligible for a minimum of 36 months of continuation of coverage measured from date of entitlement to benefits under Medicare.

V. Termination of Continued Coverage

The Continued Member's (or continued dependent's) coverage will end on the earliest of the following dates:

- A. The date the Continued Member (or continued dependent) first becomes covered after the date of their COBRA election, by another group health plan which does not contain any exclusion or limitation with respect to any preexisting condition of that individual, either as an employee, retiree, dependent or otherwise;
- B. The date the Continued Member (or continued dependent) first becomes entitled, after the date of their COBRA election, to benefits under Medicare;
- C. The last day of coverage for which timely premiums have been paid;
- D. The date on which the applicable 18-, 29-, or 36-month period ends;
- E. For an individual (employee or eligible dependent) who has had their maximum period of continued coverage extended from 18 months to 29 months due to a determination of disability for Social Security purposes, and who later receives a final determination that they are no longer disabled for Social Security purposes, the later of a) the first day of the month that begins more than 30 days after the date of the final determination, and b) the end of the 18-month period;
- F. The first date on which no member of the controlled group which includes the Company provides any group health plan to any of its employees.

VI. Notification Procedure

- A. If coverage terminates due to the Employee Member's layoff, reduction in work hours, termination of employment (for reasons other than gross misconduct), or becoming entitled to benefits under Medicare:

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1. The Company will notify the Plan Administrator of such event within 30 days; and
 2. The Plan Administrator will notify the employee/dependents of their rights under COBRA within 14 days after receiving notice from the Company.
- B. In the event of the divorce or legal separation of the Employee Member and spouse, or in the event that an eligible Child no longer meets the Plan's definition of eligible dependent:
1. The employee or dependent must notify the Plan Administrator in writing of the effective date of that event within 60 days after that date. (This information can be submitted to the Plan Administrator through the Company's local Human Resources office or Benefits Administration in Findlay, Ohio); and
 2. The Plan Administrator or representative will inform the employee/dependent of their rights under COBRA at the time of such notification, or mail the information within 14 days. Notification to the spouse will serve as notification for all dependents residing with the spouse.
- C. The employee/dependent must elect to continue coverage within a specified election period. This period ends on the **later** of 60 days from:
1. The date of the notice from the Plan Administrator, if applicable; or
 2. The date of termination of coverage.
- D. No evidence of good vision health is needed.
- E. If no election is made within the election period, coverage ceases at the time of the qualifying event. If you initially waive COBRA continuation coverage, but revoke that waiver within the 60-day election period, coverage will only be effective from the date of the waiver.
- F. If you elect COBRA continuation coverage, you must make your initial payment for continuation coverage (including all premiums due but not paid) no later than 45 days after the date of your election. (This is the date the COBRA election notice is post-marked, if mailed.) If you do not make your initial payment for COBRA continuation coverage within 45 days after the date of your election, you will lose all COBRA continuation coverage rights under the plan. Payment is considered made on the date it is sent to the plan.

After you make your initial payment for COBRA continuation coverage, you will be required to make periodic payments for each subsequent coverage period. The premium due date and exact amount due each coverage period for each qualified beneficiary will be shown in the COBRA election notice you receive. Although periodic payments are due on the dates shown in the COBRA election notice, you will be given a grace period of 30 days after the first day of the coverage period to make each periodic payment. Your COBRA continuation coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment.

If you elect COBRA continuation coverage but then fail to make an initial or periodic payment before the end of the 45- or 30-day grace period — respectively — for that coverage period, you will lose all rights to COBRA continuation coverage under the plan, and such coverage will be terminated retroactively to the last day for which timely payment was made (if any).

VII. Type of Coverage

The coverage offered must be a continuation of the benefits currently being provided under the Plan to other Members and dependents, with respect to whom a qualifying event has not occurred. Subject only to the exception stated in (B)(2)(b) immediately below, the right to elect continuation of coverage is offered only to those Members and covered eligible dependents who on the day before the loss of coverage due to the qualifying event were covered under the Plan.

Change in Coverage Category

A. A Continued Member may elect to decrease their coverage.

B. Addition of Eligible Dependents

1. Eligible Dependents at Time of Qualifying Event

A Continued Member may elect, subject to the late enrollment provisions of the Plan, to cover any eligible dependents whom the Member did not cover at the time the Member lost their coverage due to the qualifying event.

2. Eligible Dependents Acquired After Qualifying Event

a) A Continued Member or a covered eligible dependent who elected continuation coverage may add any eligible dependents whom they acquire after their qualifying event, subject to the late enrollment provisions of the Plan.

b) Effective January 1, 1997, eligible dependent children who are added for continuation of coverage pursuant to the late enrollment provisions of the Plan by a Continued Member who was formerly an Employee Member of the Plan, and who are either:

i. Child that is a blood descendant of the first degree of the covered employee who is born during a period of COBRA continuation of coverage; or

ii. Child that has been "placed for adoption" with the covered employee during a period of COBRA continuation of coverage;

shall be treated for COBRA continuation of coverage purposes as if they were covered eligible dependent children of the Continued Member at the time of the qualifying event except they will not be eligible to begin COBRA continuation of coverage until the date of their birth or the date of their placement for adoption with the covered employee, whichever is applicable.

C. Any amendments to the Plan applicable to similarly situated non-continued members will also be applicable to similarity situated Continued Members.

D. For individuals enrolled in the Plan on the date of their qualifying event, any amounts accumulated towards the deductible by an individual or family before the qualifying event, will be carried over and used towards satisfying the deductible as a Continued Member for the remainder of the calendar year. However, in all instances where the original family unit is split (i.e., divorce or loss of dependent status), the amounts accumulated by the original family unit will also be credited to the new unit, and the original family unit's amounts will not be reduced because of the loss of the Continued Member from the family unit.

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- E. If continuation of coverage is elected and the Continued Member (or continued dependent) is or becomes covered under another group health plan, benefits paid from the Plan will be secondary to the benefits paid from the other group plan.

VIII. Cost

The Continued Member will be charged the entire premium applicable to any other Member or family with the same coverage, including the portion formerly paid by the Company, plus 2% of this total premium amount.

In the case of an individual (employee or eligible dependent) who has had their maximum period of continued coverage extended from 18 months to 29 months due to a determination of disability for Social Security purposes, the charge for the 19th through 29th months will be based on a 50% addition to the entire premium amount instead of a 2% addition, provided the disabled beneficiary is part of the coverage group.

The rates will be established prior to their effective date and be frozen at that level for a minimum of 12 months. Members or spouses with no dependents, and each former eligible Child who, because of losing eligible child status, elects continuing coverage, will be charged the single rate.

IX. Surviving Spouse and Surviving Dependents

The “Classes of Membership and Eligibility” section of the Plan provide that an eligible Surviving Spouse and dependents can continue coverage at Company-subsidized rates until a remarriage occurs. This section of the Plan also provides that an eligible dependent of certain types of former Employee Members can be covered in their own right at Company-subsidized rates until the individual no longer meets the criteria for dependency.

Continuing coverage under COBRA will be offered to these individuals if:

- A. The remarriage or failure to satisfy the eligible dependent requirements of the Plan occurs within 36 months of the date of death; and
- B. None of the events which would have terminated the 36-month period of COBRA continuation coverage (which otherwise would have been provided if not for the Company-subsidized coverage under the Plan) have occurred.

In this case, the COBRA continuation coverage would last until the earlier of 36 months from the date of death, or the date of any of the events which would otherwise terminate COBRA continuation coverage.

X. Administration

The continuation of coverage under the Plan is administered by BenefitSolver. After an election is made to continue coverage, BenefitSolver will provide Continued Member with payment instructions and methods of payment.

XI. Special Continuing Circumstances

- A. When coverage would have ceased because of a qualifying event, except for the fact that the Company, through the operation of the Plans or otherwise, has at its discretion extended coverage for a specific period of time after the qualifying event under conditions more beneficial than COBRA requires, then COBRA coverage elected after such period expires will not extend longer than the applicable 18, 29, or 36 months from the date of the original qualifying event.

Appendix B

Provisions for Termination or Continuation of Coverage

Listed below are examples of when coverage terminates or may be continued under the Plan. Continued coverage, to the extent required by federal law if applicable, may be available after termination of employment. See the “**Continuation of Coverage Privilege**” Appendix A.

If an Employee Member resigns, is discharged, or is terminated:

Coverage terminates on the date employment terminates.

If an Employee Member is transferred to a non-participating member of the controlled group of corporations to which the Company belongs:

Coverage terminates on the date of transfer.

If an Employee Member loses eligibility because of a change in their normally scheduled hours (including a re-classification to a Casual employee):

Coverage terminates on the date of the change.

If an Employee Member retires:

Coverage terminates on the date the employee retires.

If an Employee Member is temporarily laid off:

Coverage may be continued for three months.

If an Employee Member is on loan to another employer:

Coverage may be continued.

If an Employee Member is on a Medical Leave:

Coverage may be continued for two years provided the monthly contributions are paid.

If an Employee Member is on a Medical Leave while receiving LTD benefits or while on LTD Appeal status:

Coverage may be continued provided the required monthly contributions are paid.

If an Employee Member is on Family Leave or Personal Leave (including approved FMLA):

Coverage may be continued provided:

- The required monthly contributions are remitted in advance of the period of coverage; and
- The employee does not become eligible to participate in similar group plans as an employee of another employer.

If An Employee Member is on a Military Leave (as defined in the Marathon Petroleum Military Leave Policy):

Coverage for the employee and dependents will be continued for up to two years subject to payment of the required monthly contribution by the employee.

If an Employee Member is on a leave of absence for other reasons:

Coverage terminates, unless approval to continue coverage is granted by the Company.

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If an Employee Member dies:

If eligible, surviving spouse and other dependents' coverage may be continued thereafter provided they pay the required Member contributions.

If an Employee Member and spouse die simultaneously:

Coverage for eligible children is continued, at Company expense, for 60 days following the date of death. Thereafter, if eligible, children or their legal guardian may continue the children's coverage provided they pay the required contributions.

If an Employee Member becomes divorced:

Coverage for the spouse terminates at the effective date of the divorce. Coverage for eligible children continues.

If a Surviving Spouse Member remarries:

Coverage for the member and children terminates at the end of the month in which the marriage occurred. Coverage for the children may be reinstated provided that evidence is provided that no other coverage is available and the child(ren) pay the employee only rate (if one child) or the employee with children rate (if two or more children) to continue as Members.

If a Surviving Spouse Member dies:

Coverage for the children may be continued provided the children or their legal guardian remain eligible by paying the required contributions.

If a Member or legal guardian of a Member fails to remit contributions:

Coverage will terminate at the end of the month for which the contributions are paid.

If a Surviving Spouse Member becomes eligible for Medicare due to age:

Coverage for the Member and children terminates on the effective date Surviving Spouse Member becomes eligible for Medicare due to age (generally, the first of the month in which the Member becomes eligible for Medicare due to age).

If a Child reaches age 26:

Coverage for that child terminates on the first of the month following the month in which child turns age 26.

If a dependent of a Member becomes a Regular Full-time or Part-time employee:

Coverage normally terminates since the dependent can join the Plan as an employee. However, if the dependent is a spouse or eligible child, coverage as an employee or as a dependent is optional.

Appendix C

Summary of Vision Benefits

Your Blue View Vision Plan Benefits	In-Network	Out-of-Network	Frequency
Routine Eye Exam			
A comprehensive eye examination	\$0 copay	Up to \$35 allowance	Once every calendar year
Eyeglass Frames			
One pair of eyeglass frames	\$130 allowance, then 20% off any remaining balance	Up to \$45 allowance	Once every two calendar years
Eyeglass Lenses (<i>instead of contact lenses</i>)			
One pair of standard plastic prescription lenses:			Once every calendar year
• Single vision lenses	\$10 copay	Up to \$25 allowance	
• Bifocal lenses	\$10 copay	Up to \$40 allowance	
• Trifocal lenses	\$10 copay	Up to \$55 allowance	
Eyeglass Lens Enhancements			
When obtaining covered eyewear from a Blue View Vision provider, you may choose to add any of the following lens enhancements at no extra cost.			
• Transitions Lenses (for a child under age 19)	\$0 copay	No allowance when obtained out-of-network	Same as covered eyeglass lenses
• Standard polycarbonate (for a child under age 19)	\$0 copay		
• Factory scratch coating	\$0 copay		
Contact Lenses (<i>instead of eyeglass lenses</i>)			
Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.			
• Elective conventional (non-disposable) OR	\$130 allowance, then 15% off any remaining balance	Up to \$105 allowance	Once every calendar year
• Elective disposable OR	\$130 allowance <i>(no additional discount)</i>	Up to \$105 allowance	
• Non-elective (medically necessary)	Covered in full	Up to \$210 allowance	

Vision Plan

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. Blue View Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care doctor from your medical network. Benefits are payable only for expenses incurred while the group and insured person's coverage is in force. This summary is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's Plan, which shall control in the event of a conflict with this overview. This benefit overview is only one piece of your entire enrollment package.

EXCLUSIONS & LIMITATIONS (not a comprehensive list)

Combined Offers: Not to be combined with any offer, coupon, or in-store advertisement.

Excess Amounts: Amounts in excess of covered vision expense.

Sunglasses: Plano sunglasses and accompanying frames.

Safety Glasses: Safety glasses and accompanying frames.

Not Specifically Listed: Services not specifically listed in this plan as covered services.

Lost or Broken Lenses or Frames: Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design.

Non-Prescription Lenses: Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power.

Orthoptics: Orthoptics or vision training and any associated supplemental testing.

(continued)

Vision Plan

Summary of Vision Benefits (continued from prior page)

Optional Savings Available From Blue View Vision In-Network Providers Only	In-Network Member Cost (after any applicable copay)
Retinal Imaging — at member's option can be performed at time of eye exam	Not more than \$39
<p>Eyeglass lens upgrades When obtaining eyewear from a Blue View Vision provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.</p>	<ul style="list-style-type: none"> • Transitions® lenses (Adults) \$75 • Standard Polycarbonate (Adults) \$40 • Tint (Solid and Gradient) \$15 • UV Coating \$15 • Progressive Lenses¹ <ul style="list-style-type: none"> – Standard \$65 – Premium Tier 1 \$85 – Premium Tier 2 \$95 – Premium Tier 3 \$110 • Anti-Reflective Coating² <ul style="list-style-type: none"> – Standard \$45 – Premium Tier 1 \$57 – Premium Tier 2 \$68 • Other Add-ons 20% off retail price
<p>Additional Pairs of Eyeglasses Anytime from any Blue View Vision network provider.</p>	<ul style="list-style-type: none"> • Complete Pair 40% off retail price • Eyeglass materials purchased separately 20% off
<p>Eyewear Accessories</p>	<ul style="list-style-type: none"> • Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc. 20% off retail price
<p>Contact lens fit and follow-up A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.</p>	<ul style="list-style-type: none"> • Standard contact lens fitting³ Up to \$55 • Premium contact lens fitting⁴ 10% off retail price
<p>Conventional Contact Lenses</p>	<ul style="list-style-type: none"> • Discount applies to materials only 15% off retail price

¹ Please ask your provider for his/her recommendation as well as the available progressive brands by tier.

² Please ask your provider for his/her recommendation as well as the available coating brands by tier.

³ Standard fitting includes spherical clear lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement.

⁴ Premium fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal. Discounts are subject to change without notice. Discounts are not "covered benefits" under your vision plan and will not be listed in your plan. Discounts will be offered from in-network providers except where state law prevents discounting of products and services that are not covered benefits under the plan. Discounts on frames will not apply if the manufacturer has imposed a no discount policy on sales at retail and independent provider locations.

Appendix D

Exclusions

The following section indicates items that are excluded from benefit consideration and are not considered Covered Services. This information is provided as an aid to identify certain common items that may be misconstrued as Covered Services, but is in no way a limitation upon, or a complete listing of, such items considered not to be Covered Services. We are the final authority for determining if services or supplies are Covered Services. We do not provide vision benefits for services, supplies or charges:

1. Received from an individual or entity that is not a Provider, as defined in this Plan.
2. For any condition, disease, defect, ailment, or injury arising out of and in the course of employment if benefits are available under any Worker's Compensation Act or other similar law. This exclusion applies if you receive the benefits in whole or in part. This exclusion also applies whether or not you claim the benefits or compensation. It also applies whether or not you recover from any third party.
3. To the extent that they are provided as benefits by any governmental unit, unless otherwise required by law or regulation.
4. For illness or injury that occurs as a result of any act of war, declared or undeclared.
5. For a condition resulting from direct participation in a riot, civil disobedience, nuclear explosion, or nuclear accident.
6. For which you have no legal obligation to pay in the absence of this or like coverage.
7. Received from an optical or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust or similar person or group.
8. Prescribed, ordered, referred by, or received from a member of your immediate family, including your spouse, child, brother, sister, parent, in-law, or self.
9. For completion of claim forms or charges for medical records or reports unless otherwise required by law.
10. For missed or canceled appointments.
11. In excess of Maximum Allowable Amount.
12. Incurred prior to your Effective Date.
13. Incurred after the termination date of this coverage except as specified elsewhere in this document.
14. For services or supplies primarily for educational, vocational, or training purposes, except as otherwise specified herein.
15. For sunglasses and accompanying frames.
16. For safety glasses and accompanying frames.
17. For inpatient or outpatient hospital vision care.

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18. For Orthoptics or vision training and any associated supplemental testing.
19. For non-prescription lenses.
20. For two pairs of glasses in lieu of bifocals.
21. For Plano lenses (lenses that have no refractive power).
22. For medical or surgical treatment of the eyes.
23. For lost or broken Lenses or frames, unless the Member has reached his or her normal interval for service when seeking replacements.
24. For services or supplies not specifically listed in the Certificate.
25. Certain brands on which the manufacturer imposes a no discount policy.
26. For services or supplies combined with any other offer, coupon or in-store advertisement.

Appendix E

Special Provisions Relating to Medicaid

In enrolling an individual as a Plan Member or beneficiary, or determining or making any payments for benefits of an individual as a Plan Member or beneficiary, the fact that the individual is eligible for or is provided medical assistance under Title XIX of the Social Security Act will not be taken into account.

Payment for benefits with respect to a Member under the Plan will be made in accordance with any assignment of rights made by or on behalf of such Member or beneficiary as required by a State plan for medical assistance approved under Title XIX of the Social Security Act pursuant to section 1912 (a)1(A) of such Act (as in effect on August 10, 1993, the date of enactment of the Omnibus Budget Reconciliation Act of 1993).

To the extent that payment has been made under a State plan for medical assistance approved under Title XIX of the Social Security Act, in any case in which the Plan has a legal liability to make payments for items or services constituting such assistance, payment for benefits under the Plan will be made in accordance with any State law which provides that the State had acquired the rights with respect to a Member for such items or services.

Appendix F

Use and Disclosure of Protected Health Information (PHI)

The Plan will use protected health information (PHI) to the extent of and in accordance with the uses and disclosures permitted by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Specifically, the Plan will use and disclose PHI for purposes related to health care treatment, payment for health care and health care operations. The Plan will disclose PHI only to the Plan Administrator and other members of the Company's workforce who are authorized to receive such PHI, and only to the extent and in the minimum amount necessary for that person to perform Plan administrative functions. "Members of the Company's workforce" generally include certain employees who work in the Company's employee benefits department, human resources department, payroll department, legal department, and information technology department. The Plan Administrator keeps an updated list of those members of the Company's workforce who are authorized to receive PHI.

In the event that any member of the Company's workforce uses or discloses PHI other than as permitted by the terms of the Plan regarding PHI and 45 C.F.R. parts 160 and 164 ("HIPAA Privacy Standards"), the incident shall be reported to the Plan's privacy officer. The privacy officer shall take appropriate action, including:

- Investigation of the incident to determine whether the breach occurred inadvertently, through negligence or deliberately; whether there is a pattern of breaches; and the degree of harm caused by the breach;
- Appropriate sanctions against the persons causing the breach which, depending upon the nature of the breach, may include oral or written reprimand, additional training, or termination of employment;
- Mitigation of any harm caused by the breach, to the extent practicable; and
- Documentation of the incident and all actions taken to resolve the issue and mitigate any damages.

In order to protect the privacy and ensure adequate security of PHI and EPHI (EPHI means PHI that is transmitted by or maintained in electronic media), as required by HIPAA, the Company has agreed to:

- Not use or further disclose PHI other than as permitted or required by the Plan document or as required by law, including HIPAA privacy standards;
- Implement reasonable and appropriate administrative, physical and technical safeguards to protect the confidentiality, integrity and availability of EPHI that the Company creates, receives, maintains or transmits on behalf of the Plan;
- Ensure that the adequate separation between the Plan and the Company described above is supported by reasonable and appropriate security measures;
- Ensure that any agents, including a subcontractor, to whom it provides PHI received from the Plan agree to the same restrictions and conditions that apply to the Company with respect to such PHI;
- Ensure that any agent to whom it provides EPHI shall agree, in writing, to implement reasonable and appropriate security measures to protect the EPHI;

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- Not use or disclose PHI for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Company;
- Report to the Plan any PHI use or disclosure that is inconsistent with the uses or disclosures provided for of which it becomes aware;
- Report to the Plan Administrator any security incident of which it becomes aware;
- Make PHI available to an individual in accordance with HIPAA's access requirements;
- Make PHI available for amendment and incorporate any amendments to PHI in accordance with HIPAA;
- Make available the information required to provide an accounting of disclosures;
- Make internal practices, books and records relating to the use and disclosure of PHI received from the Plan available to the HHS Secretary for the purposes of determining the Plan's compliance with HIPAA;
- If feasible, return or destroy all PHI received from the Plan that the Company still maintains in any form, and retain no copies of such PHI when no longer needed for the purposes for which disclosure was made (or if return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction infeasible);
- To use reasonable and appropriate security measures to protect the security of all PHI, including EPHI, and to support the separation between the Plan and the Company, as needed to comply with the HIPAA Security Standards.

More information can be obtained regarding the use of PHI under HIPAA and the establishment of a security officer from the Notice of Privacy Practices available at <http://www.myMPCbenefits.com/documents/mpc-hipaa-notice-of-privacy-practices.pdf>.

Appendix G

Special Provisions for Separated Employee Member Enrolled in the Marathon Petroleum Health Plan, Dental Plan or Vision Plan

1. Except as provided in paragraph 2, allow for continued participation for a maximum of six months immediately following separation of employment (“separation”) resulting from the Corporate Transformation separation event, the Gallup, NM and Martinez, CA separation events, or a Covered Disposition separation event.
 - a. An employee must be enrolled in the Vision Plan at time of separation to continue coverage in the Plan.
 - b. The continuation period is a maximum of six months, beginning on the date of separation.
 - c. An employee must be enrolled in the Health Plan, Dental Plan, or Vision Plan at time of separation to participate in applicable 2021 or 2022 Annual Enrollment and have a new 2021 or 2022 Dental Plan election accepted.
 - d. An employee who is not enrolled in the Health Plan, Dental Plan, or Vision Plan at time of separation and who makes a 2021 or 2022 Annual Enrollment election will have such elections voided.
 - e. Contributions will be the same as active employees.
 - f. A separated employee will be responsible for paying premiums to BenefitSolver; coverage will terminate if premiums are not timely paid.
 - g. The death of a separated employee during the continuation period will end participation; eligible surviving dependents will be offered COBRA coverage.
 - h. COBRA continuation coverage will be offered at the end of the six-month continuation period, provided the employee continues enrollment for the full six months.
 - i. A separated employee can voluntarily drop coverage during the six-month continuation period. (Voluntarily dropping coverage results in no offer of COBRA continuation coverage.)
 - j. A separated employee who voluntarily drops coverage during the six-month continuation coverage period or whose six-month continuation coverage expires and who, at separation, would have been eligible for the Marathon Petroleum Pre-65 Retiree Vision Plan absent the six-month continuation coverage period in this Vision Plan, will be eligible to enroll in the Pre-65 Retiree Vision Plan, provided enrollment is made within 31 days of termination of active plan coverage.
2. The provisions in paragraph 1 do not apply to a separated employee who is otherwise eligible for a change in control benefit under the Andeavor Executive Severance and Change in Control Plan.

Appendix H

Extended Timeframes Due to National Emergency

Due to the COVID-19 pandemic, regulatory guidance was issued to provide relief to employees and qualified beneficiaries in certain situations. This relief includes an extended deadline to make benefit elections for some qualifying events, an extension for providing supporting documentation and other relaxed requirements. The relief also provides an extended deadline to file a claim and appeal a denied claim. The third-party administrator of the Plan or the Company's Benefits Service Center will administer extended deadlines as required.

Additional information is available [here](#) or members can contact the Marathon Petroleum Benefits Service Center by calling 1-888-421-2199, Option 1, then Option 3, or by email at benefits@marathonpetroleum.com.