



Marathon Petroleum Company LP

539 South Main Street
Findlay, OH 45840
Telephone 888.421.2199
FAX 419.421.3057

Employment Separation and the Marathon Petroleum Health Reimbursement Account

The Affordable Care Act (ACA) has brought many changes to benefit options and regulations. Among these changes is a subsidy (or tax credit) to help eligible individuals afford the health care coverage they purchase through a federal or state Exchange Marketplace effective on or after January 1, 2014. Individuals taking advantage of this subsidy will be impacted if they continue participation in an employer's Health Reimbursement Account (HRA).

If you have a balance in the Marathon Petroleum Health Reimbursement Account (MPHRA) and you are eligible for, and elect to take advantage of the subsidy credits offered with health coverage you purchase through an Exchange Marketplace, you must waive participation in the MPHRA. The ACA stipulates that the funds in an HRA qualify as "Minimum Essential Coverage" and would prevent you from receiving the subsidy. This means that, as of the date your Exchange Marketplace coverage is effective, you can no longer earn HRA deposits and you may not incur additional expenses against your HRA funds, and you are required to opt out of your employer's HRA plan.

If you have any unpaid/unreimbursed expenses that were incurred prior to the effective date of your Exchange Marketplace coverage, you may continue to submit those claims as usual until the last day of your MPHRA claims filing deadline. Any funds remaining in the account after the claims filing deadline will be forfeited.

If you are required to opt out of the MPHRA because you elected medical coverage through an Exchange Marketplace and you are eligible to take advantage of the subsidy credits, please complete the enclosed HRA Opt Out Form and return it to the Marathon Petroleum Benefits Service Center at the address listed on the form.

Please note: If you do not elect medical coverage through an Exchange Marketplace, you are not required to take any action and will continue to have access to funds in your MPHRA until the last day of your MPHRA claims filing deadline.

If you have a balance in the MPHRA at the time you separate employment from the Company, you can view your account by logging on at <http://myspendingaccount.adp.com> or call ADP at 1-800-778-4715. If you have additional questions about this letter, please contact the Benefits Service Center at 1-888-421-2199.

Sincerely,

Benefits Service Center



Marathon Petroleum Company LP

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**MARATHON PETROLEUM
HEALTH REIMBURSEMENT ACCOUNT OPT OUT FORM**

Effective January 1, 2014, the Affordable Care Act (ACA) guidelines stipulate that you must be allowed an opportunity to opt out of your Marathon Petroleum Health Reimbursement Account (MPHRA). A Health Reimbursement Account (HRA) by itself is considered Minimum Essential Coverage. If you have an HRA, you will not be eligible for tax credits (also known as subsidies) should you decide to obtain coverage through the public Health Insurance Marketplace.

When you elect to opt out of your HRA, it means that you cannot submit claims for reimbursement that have a service date after your opt out date. This election is irrevocable. You cannot at a later date recover the balance of your HRA. However, if you are eligible and elect to participate in the Marathon Petroleum Health Plan at a later enrollment date, and elect the option that provides an HRA contribution, you will be eligible for a new HRA contribution for that year.

By signing this form, I understand that I will forfeit the balance of my MPHRA and will no longer be able to request reimbursement for eligible health care expenses incurred after the "HRA Opt Out Date" provided below.

(Employee/Retiree Name – Please Print)

(Employee Number)

(HRA Opt Out Date)

(Signature)

(Date)

**Return the completed form to the Benefits Service Center, Room 3105,
539 South Main Street, Findlay, OH 45840, fax to 419-421-3057, or scan/email
to: Benefits@MarathonPetroleum.com. Questions: 1-888-421-2199.**