

ANNUAL ENROLLMENT 2024 FREQUENTLY ASKED QUESTIONS

1. When is the ExxonMobil (Medical/Dental/Vision Plans and flexible spending account—or FSA) Annual Enrollment (AE) period?

The AE period is from October 25, 2023, to November 10, 2023.

We're excited to introduce a new benefits portal called [Your Total Rewards](#) through Alight, where you will complete all of your Annual Enrollment activities with an improved participant experience.

Note: Registration in the portal will be available starting on October 25, 2023.

2. How can I enroll or make changes to my medical, dental and/or vision coverage and FSAs?

You can make your elections and changes using the [Your Total Rewards](#) portal, which is available 24 hours a day, 7 days a week. The deadline for enrolling through the portal is Friday, November 10, 11:59 p.m. CST.

Check the Enroll in Benefits section under the Annual Enrollment Tab in [ExxonMobil Family](#) where you will find a registration tutorial and enrollment instructions to learn how to navigate the portal and make your elections.

You may also access directly at digital.alight.com/exxonmobil from any device (computer, tablet or mobile phone).

3. What's changing for 2024?

To learn more about what's changing for next year, please visit [goto/annualenrollment](#) (exxonmobilfamily.com/en/annual-enrollment). You can also visit [goto/healthplans](#) to review additional information.

a. Will there be any new plans for 2024?

No. You can learn more about the available plans at [ExxonMobil Family](#)

b. Are any of the existing plans being discontinued for 2024?

No. You can learn more about the available plans at [ExxonMobil Family](#)

c. What are the rates for 2024?

Rates information and changes are published at [ExxonMobil Family](#)

4. Can I enroll a family member/s or myself in the ExxonMobil Medical/Dental and/or Vision Plan/s, even if we are not currently enrolled?

Yes, eligible participants (employee and eligible family members), not currently enrolled in the ExxonMobil Medical, Dental and/or Vision Plan(s), may enroll during this period. The coverage will take effect January 1, 2024. Follow the *Your Total Rewards enrollment instruction guide* to add eligible participants, located at [goto/annualenrollment](#) under the [Enroll in Benefits](#) section.

5. Who is eligible for medical, dental and vision coverage?

The following individuals are eligible for coverage:

- **You** as an employee.
- **Your spouse.** When you enroll your spouse for coverage, you may be required to provide proof that you are legally married.
- **Your child(ren) under age 26.** Coverage ends at the end of the month in which they reach age 26. If your situation involves a family member other than your biological or legally adopted child, please contact a benefit representative at 833-776-9966.
- **Your totally and continuously disabled child(ren),** who is incapable of self-sustaining employment by reason of mental or physical disability, that occurred prior to otherwise losing eligibility who is not Medicare-eligible and meets the Internal Revenue Service's definition of a dependent.

Please visit [Eligibility \(exxonmobilfamily.com\)](https://www.exxonmobilfamily.com/eligibility) to check family members' eligibility.

6. When will the changes I make during Annual Enrollment take effect?

Any changes you make during Annual Enrollment will take effect **January 1, 2024**. If you miss the deadline and would like to enroll in or change your health plans, you will need to wait until next fall's Annual Enrollment period, unless you have a change in status. To review the change in status events, visit review the Summary Plan Descriptions (SPDs) at [Resources | Summary plan descriptions \(exxonmobilfamily.com\)](https://www.exxonmobilfamily.com/resources/summary-plan-descriptions).

7. My address has changed. What do I need to consider?

You should review which plan options are available at your new home address. Please make sure that you update your home address in EDA. This will then update the Your Total Rewards portal and refresh available medical plan options based on your updated home zip code. Please allow for 2 business days for the portal to update. For questions, please contact a benefit representative at 833-776-9966.

In case your eligibility has not changed and you want to keep the same plan option, no further action is needed. However, you must enroll each year for FSAs. It is your responsibility to keep your home address always updated in Employee Direct Access (EDA).

8. If I have a medical, dental or vision pre-existing condition, may I make changes to these plans during Annual Enrollment?

Yes, you may.

9. May I change my Pre-Tax election at this time?

Yes. The annual Pre-Tax Enrollment (Health Care and Dependent Care FSAs) is at the same time as the medical, dental and vision enrollment period, October 25, 2023, to November 10, 2023.

Friendly reminder

No action is required if you DO NOT want to make any changes to your medical, dental, or vision coverage. Your current elections will automatically roll over into 2024. However, you must elect to contribute to one or both FSAs each year.

For planning purposes, you may carry over up to \$610 from 2023 into 2024 for Health Care FSA. For Dependent Care FSA, no carryover is allowed from 2023 to 2024.

10. My spouse and I are both ExxonMobil employees. May we each put \$2,500 into a Dependent Care FSA??

Yes, you may. The following information can be found in the SPD in case you want to make a consultation later:

- Each of you may enroll in this account up to the \$2,500 limit – a total of \$5,000 for your family.
- You may file claims as an employee or as a dependent of another employee participating in the Plan, but you may not be reimbursed for more than 100% of your out-of-pocket expenses.

11. Will I receive an ID card for FSA account?

No, there are no ID Cards for this benefit. Reimbursement is done automatically or online. You can enroll under direct deposit through PayFlex. You may call them at 800-255-2386 or visit www.payflex.com

12. Where can I check my FSA balance?

You can check your balance at www.payflex.com or by calling them at 800-255-2386.

13. What happens if I elect to contribute \$3,050 into my Health Care FSA in 2024 and then decide to retire before I use it? Will I lose all that?

No, you will be able to claim expenses for the time you were actively employed at ExxonMobil. Your contributions will stop the last day of the month you were an active employee.

14. How much is deducted per pay period for FSA coverage?

That depends on the annual contribution amount you elected. The amount you elected will be divided by the number of paychecks you will have for the calendar year. For example, if an employee elects to contribute \$1,200 into the HC FSA for 2024 and he receives one paycheck per month, he will contribute \$100 a month.

15. What happens if I experience a change in status during AE? What shall I do?

If you experience a change in status during AE, such as getting married or having a baby, you need to input the corresponding event.

Please review the changes in status information under the [What's New for 2024](#) in the [Annual Enrollment guide](#) to understand the steps to take if you have a change in status in 2023, to ensure your information is updated in both the ExxonMobil Benefits portal for 2023 and the Your Total Rewards portal for 2024.

If you have any questions, please contact a benefit representative at 833-776-9966.

16. I'm currently on a leave of absence. Am I allowed to make elections to my Medical, Dental, Vision and Pre-Tax Spending Plan during Annual Enrollment?

Yes. If your plans are active during your Annual Enrollment period, you are eligible to make changes. You should receive an Annual Enrollment Guide by mail or you can visit www.exxonmobil.family.com and check the Annual Enrollment tab for more information.

Please have in mind that employees on leaves of absence are not eligible to contribute to the Dependent Care FSA while on leave.

17. If I change to another medical plan option now and later, I'm unhappy with my choice, when can I change?

You can change your medical coverage election during the next medical Annual Enrollment period. Certain changes in status allow you to change medical plans outside of the Annual Enrollment period such as if you move and are no longer eligible for the medical plan option you're enrolled in, get married, or add a baby to your family.

18. Who is eligible to participate in the Culture of Health (CoH) Program?

CoH rate requirements apply to all employees (including trainees) who plan to elect coverage as a primary participant of the ExxonMobil Medical Plan for the following plan year, with the exception of expatriates and impatriates. The CoH program is available to employees and their family members (age 18 and older) eligible to enroll in the ExxonMobil Medical Plan. For more details on the program components available for each eligible population, refer to the CoH Eligibility Grid at [goto/CoH](#) (from any company device). For more information, you can visit [goto/CoHEAQ](#) (from any company device).

Questions or Issues

If you have questions about **Annual Enrollment**, starting October 25, contact a benefit representative at 833-776-9966 from 7am – 5pm CST, Monday through Friday.

For all other benefits questions **not related to Annual Enrollment**, call 800-682-2847 from 7am – 5pm CST, Monday through Friday.