

April 2023

Updates to COVID-19 Test/Vaccine Coverage and Plan Deadlines (ACTIVES)

The U.S. government has formally announced the end of the COVID-19 emergency periods (National Emergency (NE) and Public Health Emergency (PHE)). This is an update to communications previously published on www.exxonmobilfamily.com (found under the Health tab) and serves as Summary of Material Modifications (SMM).

During the emergency period, the ExxonMobil Medical Plan has covered COVID-19 vaccines/boosters at no cost to members. Starting **May 12, 2023**, these will be included as a preventive vaccine (such as the annual flu shot), which are also available to members at no cost. Important: Network-only options such as Aetna Select and Cigna OAPIN will cover them at no cost only when using in-network providers. If you are enrolled in the Aetna POS II A or B options, and you receive a vaccine at a non-network provider, you will be reimbursed at 100% (this is subject to Aetna's definition reasonable and customary limits, where you may be reimbursed at a lower amount than what the vaccine costs you).

Similarly, COVID-19 diagnostic tests (both administered in doctor's offices or at pharmacies) and over-the-counter (OTC) COVID-19 tests have also been covered by the Plan during the emergency period. Starting **May 12, 2023**, COVID-19 tests performed in doctor's offices or at a pharmacy will be covered at the appropriate cost share for diagnostic tests. Please see the Benefit Summary in each [Summary Plan Description](#) for detailed information on cost share for diagnostic tests. Your cost share will be determined based on your Medical Plan option, and then whether your provider or pharmacy is in-network or out-of-network.

Starting **May 12, 2023**, COVID-19 OTC tests will not be covered at point of sale, but members that participate in the [Health Care Flexible Spending Account](#) (HC FSA) may request reimbursement for those tests, as long as they are considered eligible medical expenses. Inclusion of COVID-19 OTC tests as an eligible HC FSA expense is subject to IRS guidance, which may change in the future.

The COVID-19 "Outbreak Period" was anticipated to end 60 days after the end of emergency period. During that period, certain deadlines for the events outlined below were paused. The regular deadline timing for these events will resume starting on **July 10, 2023**. As these extended deadlines are applied on a case-by-case basis and if you have a question about the appropriate deadline for a particular claim or appeal, please contact the carrier (Aetna, Cigna, Express Scripts) directly for further assistance.

- Enrolling in a health plan upon a special enrollment event
- Electing COBRA continuation of coverage
- Making COBRA premium payments
- Notifying the plan of a COBRA qualifying event or determination of disability
- Filing an initial benefit claim or appeal of an adverse benefit determination for disability, retirement and other plans
- Filing an initial benefit claim, appeal of an adverse benefit determination and external review of certain claims for health plans

For example, assume that you experienced a COBRA qualifying event on March 1, 2023. Ordinarily, you would have a 60-day election period, or until April 30, 2023, to elect COBRA continuation coverage. However, the "outbreak period" pauses these deadlines until **July 10, 2023**. As a result, the 60-day election period will not start to run until July 11, 2023, and you will have 60 days from July 11, 2023, or until September 8, 2023, to elect COBRA continuation coverage. You are still responsible for premium payments for the entirety of the period that you are covered (beginning with your qualifying event), even if your election deadline was adjusted due to the emergency period.

Carrier Contact Information:

Vendor	Phone	Hours	Website
Aetna	1-800-255-2386	Monday – Friday, 8 a.m. – 6 p.m. CT (except certain holidays)	goto/Aetna or aetna.com
Cigna	1-800-818-9440	24 hours a day, 7 days a week	goto/Cigna or cigna.com
Express Scripts	1-800-695-4116	24 hours a day, 7 days a week	express-scripts.com/exxonmobil

April 2023

Updates to COVID-19 Test/Vaccine Coverage and Plan Deadlines (RETIREES)

The U.S. government has formally announced the end of the COVID-19 emergency periods (National Emergency (NE) and Public Health Emergency (PHE)). This is an update to communications previously published on www.exxonmobilfamily.com (found under the Health tab) and serves as Summary of Material Modifications (SMM).

During the emergency period, the ExxonMobil Retiree Medical Plan (EMRMP) has covered COVID-19 vaccines/boosters at no cost to members. Starting **May 12, 2023**, the coverage will be as follows:

Pre-65 options: POS II A and B, Aetna Select and Cigna OAPIN:

Starting **May 12, 2023**, vaccines/boosters will be included as a preventive vaccine (such as the annual flu shot), which are also available to members at no cost. Important: Network-only options such as Aetna Select and Cigna OAPIN will cover them at no cost only when using in-network providers. If you are enrolled in the Aetna POS II A or B options, and you receive a vaccine at a non-network provider, you will be reimbursed at 100% (this is subject to Aetna's definition reasonable and customary limits, where you may be reimbursed at a lower amount than what the vaccine costs you).

COVID-19 diagnostic tests (both administered in doctor's offices or at pharmacies) have also been covered by the Plan during the emergency period. Starting **May 12, 2023**, COVID-19 tests performed in doctor's offices or at a pharmacy will be covered at the appropriate cost share for diagnostic tests. Please see the Benefit Summary in each Summary Plan Description for detailed information on cost share for diagnostic tests. Your cost share will be determined based on your Retiree Medical Plan option, and then whether your provider or pharmacy is in-network or out-of-network.

Post-65 (Medicare-eligible): Medicare Primary Option (MPO)

Starting **May 12, 2023**, vaccines/boosters will be included as a preventive vaccine (such as the annual flu shot), which are also available to members at no cost.

During the emergency period, the MPO has covered over-the-counter (OTC) COVID-19 tests. Starting **May 12, 2023**, COVID-19 OTC tests will not be covered at point of sale. Still, Medicare beneficiaries enrolled in Medicare Part B will continue to have coverage without cost sharing for COVID-19 laboratory tests when ordered by a medical provider.

For all options (pre and post 65) under the EMRMP:

The COVID-19 "Outbreak Period" was anticipated to end 60 days after the end of emergency period. During that period, certain deadlines for the events outlined below were paused. The regular deadline timing for these events will resume starting on **July 10, 2023**. As these extended deadlines are applied on a case-by-case basis and if you have a question about the appropriate deadline for a particular claim or appeal, please contact the carrier (Aetna, Cigna, Express Scripts) directly for further assistance.

- Enrolling in a health plan upon a special enrollment event
- Electing COBRA continuation of coverage
- Making COBRA premium payments
- Notifying the plan of a COBRA qualifying event or determination of disability
- Filing an initial benefit claim or appeal of an adverse benefit determination for disability, retirement and other plans
- Filing an initial benefit claim, appeal of an adverse benefit determination and external review of certain claims for health plans

For example, assume that you experienced a COBRA qualifying event on March 1, 2023. Ordinarily, you would have a 60-day election period, or until April 30, 2023, to elect COBRA continuation coverage. However, the “outbreak period” pauses these deadlines until **July 10, 2023**. As a result, the 60-day election period will not start to run until July 11, 2023, and you will have 60 days from July 11, 2023, or until September 8, 2023, to elect COBRA continuation coverage. You are still responsible for premium payments for the entirety of the period that you are covered (beginning with your qualifying event), even if your election deadline was adjusted due to the emergency period.

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Aetna	1-800-255-2386	Monday – Friday, 8 a.m. – 6 p.m. CT (except certain holidays)	goto/Aetna or aetna.com
Cigna	1-800-818-9440	24 hours a day, 7 days a week	goto/Cigna or cigna.com
Express Scripts	1-800-695-4116	24 hours a day, 7 days a week	express-scripts.com/exxonmobil
Aetna Medicare Advantage (MPO)	1-833-595-1012 (TTY: 711)	Monday – Friday, 7 a.m. to 8 p.m. CT	www.ExxonMobil.AetnaMedicare.com