

# 2024 ExxonMobil U.S. Benefits



## ExxonMobil U.S. Benefits Overview

At ExxonMobil, we offer a variety of benefits to support and protect your health and financial wellness during different times of your life.

<b>Health</b> Medical Dental Vision Flexible Spending Accounts Employee Assistance Program	<b>Security</b> Life Insurance Short-term Disability Long-term Disability	<b>Financial</b> Savings Plan Pension Plan Financial Fitness Program
<b>Support</b> Vacation Flex Your Day Leave of absence Back up dependent care assistance Work-Life assistance resources Volunteer Involvement Program Adoption Assistance Employee networks Product discounts		

**Benefits philosophy**

The compensation and benefits program has been developed to align with and support the Company's core principles and business strategies. The program is designed to attract and retain talented employees with a long-term focus, encourage a strong culture of performance, and recognize experience. The program helps align the interests of employees with the goals of the Company, our focus on continuous improvement and our commitment to win in the marketplace. **Darren W. Woods**, Chairman and Chief Executive Officer

## ExxonMobil U.S. Benefits Enrollment

**Enrollment types**

<b>30-day enrollment window</b> Coverage is effective retroactively to your first day of employment. <ul style="list-style-type: none"> <li>Medical</li> <li>Dental</li> <li>Vision</li> <li>Flexible Spending Accounts</li> </ul>	<b>No enrollment deadline</b> Enroll at any time. Coverage is effective as of the first of the following month. <ul style="list-style-type: none"> <li>ExxonMobil Savings Plan</li> <li>Group Universal Life</li> <li>Voluntary Accidental Death and Dismemberment (AD&amp;D)</li> </ul>	<b>Automatic enrollment</b> No action required by you. <ul style="list-style-type: none"> <li>ExxonMobil Pension Plan</li> <li>Employee Assistance Program</li> <li>Short and Long-term Disability</li> <li>Basic Life Insurance</li> <li>Basic Accidental Death and Dismemberment (AD&amp;D)</li> </ul>
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**Ready to enroll?**

The [Your Total Rewards portal](#) allows you to make your elections and changes. It is available 24/7 and works on all devices. You will need to register the first time you visit the site. Click on the [Your Total Rewards registration tutorial](#) and follow the steps. Need assistance? Contact the ExxonMobil Benefit Service Center at 833-776-9966 (9 a.m. to 4 p.m. CST, M-F, except certain holidays).

To enroll in the ExxonMobil Savings Plan, go to <https://xomsavings.voyajplans.com> or call the Savings Plan Telephone Service at 877-966-4D15.

**Helpful hints!**

- Changes in status? Marriage, Birth or Adoption, Divorce, Reconciliation, Relying on a dependent, Repatriation. Submit your changes thru the [Your Total Rewards portal](#) or call 833-776-9966.
- Check the [Summary Plan Descriptions](#) at [www.exxonmobilfamily.com](https://www.exxonmobilfamily.com)

## Headlines

ExxonMobil benefits to help your family be possible physical emotional

Medical  
Dental  
Vision  
Flexible Account  
Employee Program

# 2024 ExxonMobil U.S. Benefits



### Health

ExxonMobil health benefits are available to help you and your family be as healthy as possible—both physically and emotionally.

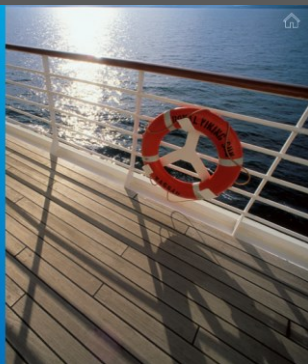
- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Employee Assistance Program (EAP)



### Security

ExxonMobil benefits can help provide financial protection to you and your family. The ExxonMobil Disability Plan provides a continuing source of income if you're unable to work due to illness or injury, while Life Insurance and Accidental Death and Dismemberment Plans can protect you and your family in the event of death or catastrophic injury.

- Life Insurance
- Short-term Disability
- Long-term Disability



### Finance

ExxonMobil benefits help you create financial security for your retirement. The ExxonMobil Savings Plan and ExxonMobil Pension Plan, combined with ongoing financial planning education offered thru the Financial Fitness Program can help you prepare for your financial future.

- Savings Plan
- Pension Plan
- Financial Fitness Program



### Support

ExxonMobil and programs available to you during the stages of your career.

- Vacation
- Flex Your Day
- Adoption
- Leave of absence
- Employee network
- Back-up dependent assistance
- Work-Life assistance resources
- Product discussion
- Volunteer/Incentive Program

# 2024 ExxonMobil U.S. Benefits



## Support

ExxonMobil guidelines and programs are available to assist you during the different stages of your life career.

- Vacation
- Flex Your Day Adoption
- Leave of absence
- Employee networks
- Back up dependent care assistance
- Work-Life assistance resources
- Product discounts
- Volunteer Involvement Program

## Benefits Checklist

<div style="background-color: #444; color: white; padding: 5px; text-align: center; margin-bottom: 5px;"> <span style="font-size: 1.2em;">📄</span> <b>General</b> </div> <ul style="list-style-type: none"> <li>❑ Update your personal information in EDA and access the <a href="#">Your Total Rewards portal</a> to make your Health Plans election / changes</li> <li>❑ Use Additional Resources to find more details on providers and answer questions you may have</li> </ul>	<div style="background-color: #0070c0; color: white; padding: 5px; text-align: center; margin-bottom: 5px;"> <span style="font-size: 1.2em;">🔒</span> <b>Security</b> </div> <ul style="list-style-type: none"> <li>❑ Decide if you want to purchase additional Group Universal Life and Voluntary AD&amp;D coverage, and enroll at any time through <a href="#">Your Total Rewards portal</a></li> <li>❑ Determine your beneficiary(ies) for Basic Life and AD&amp;D coverage, and make changes through <a href="#">Your Total Rewards portal</a>, if necessary</li> </ul>
<div style="background-color: #ff9900; color: white; padding: 5px; text-align: center; margin-bottom: 5px;"> <span style="font-size: 1.2em;">❤️</span> <b>Health</b> </div> <ul style="list-style-type: none"> <li>❑ Decide if you want to participate in medical, dental and vision plans and the FSA, and enroll through <a href="#">Your Total Rewards portal</a> within your first 30 days</li> <li>❑ Choose the plans that best meet your need and your level of coverage</li> <li>❑ Choose providers in the network</li> <li>❑ Estimate your expenses and decide how much you want to contribute to the health care / dependence care FSAs</li> </ul>	<div style="background-color: #70ad47; color: white; padding: 5px; text-align: center; margin-bottom: 5px;"> <span style="font-size: 1.2em;">💰</span> <b>Finance</b> </div> <ul style="list-style-type: none"> <li>❑ Decide if you want to participate in the ExxonMobil Savings Plan, and enroll at any time through <a href="#">Voys</a></li> <li>❑ Decide how much you want to contribute (6%-20%)</li> <li>❑ Decide whether you want your contributions to be on a before-tax, after-tax or Roth basis, or a combination.</li> <li>❑ Decide how to invest among the 7 investment options</li> <li>❑ Contact the EY Navigate Planner Line for free personal financial planning</li> <li>❑ Familiarize yourself with the ExxonMobil Pension Plan through resources available on <a href="#">www.exxonmobilfamily.com</a></li> </ul>

## Additional resources

<p><b>Your Total Rewards Portal</b>  <a href="#">digital.alight.com/exxonmobil</a>                  Contact ExxonMobil Benefits Service Center at 833-776-9966 (Hours: 9 a.m. to 4 p.m. CST, Monday through Friday, except certain holidays)</p>	<p><b>Vendors</b>                  Contact vendors for specific plan questions. Note: Vendors will not be able to confirm your eligibility or provide information about ExxonMobil benefits until your first day of employment</p>	<p><b>Ernst &amp; Young</b>                  Financial Fitness Program  <a href="#">https://www.exxonmobil.com/eynavigate.com/866-966-1337</a></p>
<p><b>Summary Plan Descriptions (SPDs)</b>  <a href="#">www.exxonmobilfamily.com</a></p>	<p><b>Aetna</b>                  Medical plan options (Actua, POS II, Network only), Dental Plan, Pre-tax Spending Plan  <a href="#">www.aetna.com</a> / 800-255-2386</p>	<p><b>Express Scripts</b>                  Prescription drugs for Actua medical plan options (POS II and Network only)  <a href="#">www.express-scripts.com/exxonmobil</a>                  800-695-4116</p>
<p><b>Questions?</b>                  For questions about Health, Plan, Life and Work Events, Life Insurance, please contact the ExxonMobil Benefits Service Center at 833-776-9966, Monday to Friday 9:00 a.m. to 4:00 p.m. CST or go to <a href="#">digital.alight.com/exxonmobil</a></p>	<p><b>Cigna</b>                  Medical plan option (Network only)  <a href="#">www.cigna.com</a> / 800-818-9440</p>	<p><b>MetLife</b>                  Group universal life and voluntary AD&amp;D, Basic Life Insurance and AD&amp;D, Long-term Disability Plan                  800-823-2125</p>
<p><b>Beneficiary Designation</b>                  Contact the ExxonMobil Benefits Service Center at 833-776-9966 or go to <a href="#">digital.alight.com/exxonmobil</a></p>	<p><b>Cigna International Medical and Dental Plan</b>                  Call Collect (outside the U.S.)                  001-302-797-3100 Toll Free (within the U.S. and Canada): 1-800-441-266  <a href="#">https://www.cigna.com/exxonmobil</a></p>	<p><b>New York Life Group Benefits Solution</b>                  Basic Life Insurance and AD&amp;D, Long-term Disability Plan                  800-823-2125</p>
<p><b>Savings Plan</b>                  A Savings Plan enrollment package will be mailed to your home</p>	<p><b>Confirch - Employee Assistance Program (EAP)</b>  <a href="#">www.gadventures.com/ehp</a> Web ID Name: <a href="#">exxonmobil</a> App: <a href="#">GuidanceNow</a>                  888-226-1420</p>	<p><b>UnitedHealthcare Vision</b>                  Vision Plan  <a href="#">www.exxonmobilvision.com</a>                  877-303-2415</p>
<p><b>Voys</b>                  Savings Plan record-keeper  <a href="#">www.exxonmobilvoys.com</a>                  877-403-4074 (877-464-4013) 817-847-1033 (Non U.S. residents)</p>		

## ExxonMobil

### Enjoy

Legal disclaimer: This is a summary provided to you by ExxonMobil. Complete plan details are found on [www.exxonmobil.com/benefits](#). Many of the benefits are governed under a plan document. Some of these information are provided by the Company (ExxonMobil) and some are provided by third parties. Applicability of benefits is determined by the plan document.



# 2024 ExxonMobil U.S. Benefits



## Additional resources

**Your Total Rewards Portal**  
[digital.egm.com/exxonmobil](https://digital.egm.com/exxonmobil)  
 Contact ExxonMobil Benefits Service Center at 833-778-9966 (Hours: 9 a.m. to 4 p.m. CST, Monday through Friday, except certain holidays)

**Summary Plan Descriptions (SPDs)**  
[www.exxonmobilfamily.com](https://www.exxonmobilfamily.com)

**Questions?**  
 For questions about Health Plans, Life and Work Events, Life Insurance, please contact the ExxonMobil Benefits Service Center at 833-778-9966, Monday to Friday 9:00 a.m. to 4:00 p.m. CST or go to [digital.egm.com/exxonmobil](mailto:digital.egm.com/exxonmobil)

**Beneficiary Designation**  
 Contact the ExxonMobil Benefits Service Center at 833-778-9966 or go to [digital.egm.com/exxonmobil](mailto:digital.egm.com/exxonmobil)

**Savings Plan**  
 A Savings Plan enrollment package will be mailed to your home.

### Vendors

Contact vendors for specific plan questions. Note: Vendors will not be able to confirm your eligibility or provide information about ExxonMobil benefits until your first day of employment

### Aetna

Medical plan options (Delta POS II, Network only), Dental Plan, Pre-tax Spending Plan  
[www.aetna.com](http://www.aetna.com); 800-255-2386

### Cigna

Medical plan option (Network only)  
[www.cigna.com](http://www.cigna.com); 1-800-818-9440

### Cigna International Medical and Dental Plan

Call Collect outside the U.S.  
 001-302-797-3100 Toll Free (within the U.S. and Canada); 1-800-441-306  
<https://www.cigna.com/exxonmobil>

### ComPsych - Employee Assistance Program (EAP)

[www.assistance.com](http://www.assistance.com) (Web ID Name: exxonmobil) App: GuidanceNow  
 888-226-1420

### Ernst & Young

Financial Fitness Program  
[https://questions.exxonmobil.com/egm/egm/](https://questions.exxonmobil.com/egm/egm)  
 866-766-1337

### Express Scripts

Prescription drugs for Aetna medical plan options (POS II and Network only)  
[www.exxonmobil.com/egm/egm/](http://www.exxonmobil.com/egm/egm)  
 800-695-4116

### MetLife

Group universal life and voluntary AD&D; 800-G&T MET B (800-438-6388)

### New York Life Group Benefits Solution

Basic Life Insurance and AD&D; Long-term Disability Plan  
 800-823-2125

### UnitedHealthcare Vision

Vision Plan  
[www.exxonmobilvision.com](http://www.exxonmobilvision.com)  
 877-309-2415

### Voys

Savings Plan record-keeper  
[www.usavings.voyages.com](http://www.usavings.voyages.com)  
 877-828-4014 (877-848-4013) 617-847-1033 (Non-U.S. resident)

## ExxonMobil U.S. Benefits Legal Disclaimers

### Enjoy the journey!

#### Legal disclaimers

This is a summary presentation of the core benefits provided to most US-payroll regular employees of ExxonMobil Corporation (or affiliated companies that have elected participation in these core benefit plans.) This overview should be read in conjunction with the Summary Plan Descriptions (SPDs) for these plans, which can be found on [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com)

Many of the benefits and programs described herein are governed under law by formal Plan documents. If there is any discrepancy between the information provided in these information sessions (written or verbal) and the formal Plan documents, the Plan documents control. The Company (ExxonMobil Corporation) reserves the right to amend, suspend, or terminate any or all of its benefit plans and programs at any time.

Applicability of the benefits and programs described herein or elsewhere to represented employees is governed by the relevant collective bargaining agreement and any local bargaining requirements.



# ExxonMobil U.S. Benefits Overview



At ExxonMobil, we offer a variety of benefits to support and protect your health and financial wellness during different times of your life.

**Health**

- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Employee Assistance Program

**Security**

- Life Insurance
- Short-term Disability
- Long-term Disability

**Financial**

- Savings Plan
- Pension Plan
- Financial Fitness Program

**Support**

- Vacation
- Flex Your Day
- Leave of absence
- Back up dependent care assistance
- Work-Life assistance resources
- Volunteer Involvement Program
- Adoption Assistance
- Employee networks
- Product discounts

## Benefits philosophy

The compensation and benefits program has been developed to align with and support the Company's core principles and business strategies. The program is designed to attract and retain talented employees with a long-term focus, encourage a strong culture of performance, and recognize experience. The program helps align the interests of employees with the goals of the Company, our focus on continuous improvement and our commitment to win in the marketplace – **Darren W. Woods**, Chairman and Chief Executive Officer





## Enrollment types

### 30-day enrollment window

Coverage is effective retroactively to your first day of employment

- Medical
- Dental
- Vision
- Flexible Spending Accounts

### No enrollment deadline

Enroll at any time. Coverage is effective as of the first of the following month.

- ExxonMobil Savings Plan
- Group Universal Life
- Voluntary Accidental Death and Dismemberment (AD&D)

### Automatic enrollment

No action required by you

- ExxonMobil Pension Plan
- Employee Assistance Program
- Short and Long-term Disability
- Basic Life Insurance
- Basic Accidental Death and Dismemberment (AD&D)

## Ready to enroll?

The [Your Total Rewards portal](#) allows you to make your elections and changes. It is available 24/7 and works on all devices. You will need to register the first time you visit the site. Click on the [Your Total Rewards registration tutorial](#) and follow the steps. Need assistance? Contact the ExxonMobil Benefit Service Center at 833-776-9966 (8 a.m. to 4 p.m. CST, M-F, except certain holidays).

To enroll to the ExxonMobil Savings Plan, go to <https://xomsavings.voyaplans.com> or call the Savings Plan Telephone Service at 877-966-4015.

## Helpful hints!

- ✓ **Changes in status?** Marriage, Birth or Adoption, Divorce, Relocation, Adding/deleting a dependent, Repatriation. Submit your changes thru the [Your Total Rewards portal](#) or call 833-776-9966.
- ✓ Check the **Summary Plan Descriptions** at [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com)

# Health

ExxonMobil health benefits are available to help you and your family be as healthy as possible – both physically and emotionally.

Medical

Dental

Vision

Flexible Spending  
Accounts

Employee Assistance  
Program (EAP)





## ExxonMobil Medical Plan

ExxonMobil offers a comprehensive medical plan that provides coverage options, including two Points of Service (POS) II options available nationwide and Network only options available in many locations.

### Comparing options

Monthly cost to you varies between options but so does the level of benefits

#### Aetna POS II options A & B

[Click here for Summary Plan Description \(SPD\)](#)

Lower monthly contributions for POS II A than POS II B, lower out-of-pocket costs for POS II B when you obtain services. Network facilities and prescription drug coverage are the same between options. Available nationwide. You may select a primary care physician (PCP) from a network of physicians to oversee your healthcare decisions.

#### Network only options

[Click here for Aetna Select](#)  
[Click here for Cigna OAPIN](#)

Generally provides lower out-of-pocket costs to you. Options are available in many geographic areas and they have defined service areas. You will be required to choose a provider from a network of contracted doctors and facilities.

### Enrollment tips!

- ✓ Enroll within 30 days of employment
- ✓ Choose your coverage level
- ✓ Enroll your eligible family members in the same plan option
- ✓ Use physicians in the network to maximize savings when accessing care





## ExxonMobil Dental Plan

The ExxonMobil Dental Plan provides coverage for general and major services such as fillings, root canals, crowns and orthodontic services. Preventive care, such as routine exams, cleanings, and fluoride (for dependent children up to age 16), is covered at 100% with no out-of-pocket costs to you.

Click [here](#) for the summary of coverage.

For more detailed plan information, review the [Summary Plan Description](#) and the 2024 Benefits Coverage (SBC) [here](#).

### Helpful hints!

- ✓ Use network dentists to maximize savings when accessing care
- ✓ Ask your dentist for a pre-determination of benefits to confirm what benefits will be paid before you begin an expensive dental procedure



## ExxonMobil Vision Plan

A regular annual vision exam can help preserve eyesight and can detect eye problems and other conditions at their earliest stages, when they are more treatable.

Click [here](#) for the summary of coverage.

For more detailed plan information, review the [Summary Plan Description](#) and the 2024 Benefits Coverage (SBC) [here](#).

### Helpful hints!

- ✓ Use network providers to maximize savings and avoid filing claims forms
- ✓ If you are enrolled in the health care Flexible Spending Account, UnitedHealthcare Vision, the vision plan administrator, automatically submits your eligible out-of-pocket expenses for reimbursement
- ✓ Identify yourself as a UnitedHealthcare Vision member when making your appointment to assist in accessing and authorizing your network benefits



## Flexible Spending Accounts (FSAs)

Health care and dependent care Flexible Spending Accounts (FSAs) are tax-advantaged account that allow you to pay qualified health care and dependent care expenses on a pre-tax basis while lowering taxable income. To learn more visit [Pre-Tax Spending Plan \(exxonmobilfamily.com\)](http://Pre-Tax Spending Plan (exxonmobilfamily.com))

### Health care FSA

Reimburses certain eligible out-of-pocket health care expenses not covered or fully reimbursed by any health care plan using pre-tax dollars

### Dependent care FSA

Reimburses certain dependent care expenses for a qualified dependent using pre-tax dollars so you (and your spouse if you're matted) can work

### Helpful hints!

- ✓ Reimbursements are subject to IRS limits, regulations, and to those eligible expenses that are covered under the ExxonMobil Pre-Tax Spending Plan. Can be sent electronically to your bank account
- ✓ Expenses must be incurred during the calendar year and while contributing, claims must be received by Aetna by April 15th following the plan calendar year



Eric

Annual income: \$80,000  
 Marital status: Single  
 Health care expenses: \$3,050 for the year  
 Tax rate: 25%

	Spending account	No spending account
Gross annual pay	\$80,000	\$80,000
Less pre-tax FSA contribution	-\$3,050	-\$0
Balance	\$76,950	\$80,000
Less taxes	-\$19,238	-\$20,000
Less after-tax expenses	-\$0	-\$3,050
<b>Your take-home pay</b>	<b>\$57,712</b>	<b>\$56,950</b>

**\$762**

Additional money for you!



## The ExxonMobil Employee Assistance Program (EAP)

The EAP offers professional counseling in a confidential environment for personal problems requiring limited intervention as well as referral services for more complicated problems. Some of the type of problems for which you may seek help include crisis in the family and ongoing problems, such as chemical dependency, anxiety, depression and family conflict. Assistance can be provided in person, over the phone, using video chat or via text messaging. For detailed information on this program click [here](#)

## Wellbeing at work and beyond

Tools and resources are available to help you manage your health and health care

### Available to all employees and their eligible family members

*(18 and older who are eligible for the ExxonMobil Medical Plan whether or not they are enrolled in the plan)*



Health  
portal  
(Rally)



Health  
Survey



Health &  
Wellbeing  
coaching



Health  
numbers

### Available to employees enrolled in an Aetna POS II option, Aetna Select or Cigna OAPIN



Health  
advocate



Health  
Management  
Programs



Center of  
Excellence  
Programs







# Security

ExxonMobil benefits can help provide financial protection to you and your family. The ExxonMobil Disability Plan provides a continuing source of income if you're unable to work due to illness or injury, while Life Insurance and Accidental Death and Dismemberment Plans can protect you and your family in the event of death or catastrophic injury.

Life Insurance

Short-term Disability

Long-term Disability



## ExxonMobil Insurance Options

Basic Life Insurance and Accidental Death and Dismemberment (AD&D) are provided at no cost to you and enrollment is done automatically upon hire.

Group Universal Life (GUL) and Voluntary AD&D are optional. You need to opt-in and choose the coverage level you would like to purchase.

You may choose to have coverage in the form of an insurance benefit or an uninsured death benefit. Although coverage is the same, tax implications are different:

- Life insurance value (above \$50,000) is taxable as imputed income to you but the proceeds paid to your beneficiary are not subject to federal and local income tax. (This may, however, be subject to federal estate taxes).

- Death benefit value is not taxable income for you but the proceeds paid to your beneficiary are subject to income tax and may also be subject to taxes as part of your estate.

Reconsider your insurance needs following a life event such a birth or adoption of a child.

### Helpful hints!

- ✓ Enroll in the voluntary plan at any time
- ✓ Select to participate in the GUL and voluntary AD&D plans. Choose your coverage in multiples of your annual pay
- ✓ Beneficiary designations can be submitted via ExxonMobil Benefits Service Center. You are encouraged to submit beneficiary designations for expedited benefit payment

For more detailed plan information, review the [Summary Plan Description](#)



## ExxonMobil Disability Plan

The ExxonMobil Disability Plan provides income to you when you cannot work due to illness or injury (including pregnancy and childbirth). The plan covers both short and long-term absences.

Enrollment is automatic and coverage is provided at no cost to you.

### Short-term disability

- You receive either full pay or half pay based on your benefit service and disability
- You can re-qualify for the full schedule after 26 weeks of work since the last full-pay disability absence
- If your disability is compensable under worker's compensation laws, your industrial disability benefits pay up to 52 weeks of full pay

### Long-term disability

- You are eligible for long-term disability after one year of benefit service
- Provides 50% of pay when added to other available replacement income such as pension, state or federal payments

### Helpful hints!

If you become disabled and you are unable to work due to illness or injury, you are required to\*:

- Report disability promptly to your supervisor
- Obtain proper medical care and follow recommended treatment
- Provide a certificate from your doctor, if asked
- Keep the Company advised of your location while disabled

\* Additional steps may be required for Long-term Disability

For more detailed plan information, review the [Summary Plan Description](#)





# Finance

ExxonMobil benefits help you create financial security for your retirement.

The ExxonMobil Savings Plan and ExxonMobil Pension Plan, combined with ongoing financial planning education offered thru the Financial Fitness Program can help you prepare for your financial future.

Savings Plan

Pension Plan

Financial Fitness Program





## ExxonMobil Savings Plan

The ExxonMobil Savings Plan provides seven investment options with varying investment objectives and degrees of risk. You can choose to invest in these options on a pre-tax, after-tax or Roth basis. Or you can choose a combination.

Although the Savings Plan is a long-term savings vehicle to help you prepare for your retirement, you do have some access to your money through dividend payments, loans and certain types of withdrawals.

For more detailed plan information, review the [Summary Plan Description](#)

### Contribution

You can contribute between 6% and 20% of your pay

### Company Match:

ExxonMobil will match your first 6% of contributions with a 7% contribution

## Helpful hints!

- ✓ Enroll right away to take full advantage of ExxonMobil's contribution to your account
- ✓ Review and determine the funds in which to invest
- ✓ Regularly review your investment allocations to ensures progress to your financial goals
- ✓ Participate in the Financial Fitness Program to better understand and utilize your Savings Plan
- ✓ Use the MyOrangeMoney tool on the Voya website to estimate the contribution level you will need to meet your retirement goal



## ExxonMobil Pension Plan

ExxonMobil Pension Plan provides a lifetime monthly retirement benefit at no cost to you, making the ExxonMobil benefits package one of the most attractive among employers.

### Eligibility

You are vested in your pension benefit after 5 years of service with the Company.

To become a retiree with enhanced benefits, you must have at least 15 years of benefit service and leave the Company on or after age 55

### Calculation

Pension calculation:  $1.6\% \times \text{years of pension service} \times \text{final average pay} - \text{social security offset}$

For more detailed plan information, review the [Summary Plan Description](#)

### Helpful hints!

- ✓ Enrollment is automatic
- ✓ Confirm your beneficiary designations are up to date
- ✓ Visit the [Your Total Rewards portal](#) to estimate your pension benefits

## ExxonMobil Financial Fitness Program

The Financial Fitness Program is offered to help you make sound financial decisions.

With guidance from financial planners and online resources, all provided in collaboration with Ernst & Young (EY), you'll be able to see your finances more clearly, develop good money habits and tackle your goals one step at a time.



EY Navigate™ Planner Line  
(1-866-966-1337)



EY Navigate™ website From work:  
[goto/EYNavigate \(SSO\)](#) / From home: [exxonmobil.eynavigate.com](#)



Group learning opportunities



# Support

ExxonMobil guidelines and programs are available to assist you during the different stages of your life career.

Vacation

Flex Your Day

Adoption

Leave of absence

Employee networks

Back up dependent care assistance

Work-Life assistance resources

Product discounts

Volunteer Involvement Program



## Vacation

Pro-rated up to 10 days in the hire year, increasing with years of service to up to 6 weeks

## Flex Your Day

Provides flexibility around when and where you work in order to balance work and life

## Parental Paid Time Off Program

If eligible, as a parent of a new child, this program provides you with 8 weeks of paid time off

## Adoption

You may receive up to \$5,000 for eligible adoption-related expenses. Adoption counseling and referral services are also available

## Leave of Absence

If eligible, you may be granted extended time off for health or dependent care issues, military service or other reasons

## Employee Networks

Provide mentoring, coaching and strategies to enhance personal and professional development

## ExxonMobil Foundation Volunteer Involvement Program (VIP)

This program is designed to encourage employees, retirees and other eligible participants to contribute their time and skills to charitable organizations, by providing grants to those organizations in association with time spent volunteering

## Back-Up Dependent Care Assistance

Individual assistance in locating company-subsidized back-up care when primary dependent care arrangements fall through or are unavailable – up to 20 uses per year per employee

## Work-Life Assistance Resources

Services are available to provide customized, timely referrals on issues related to child and elder care, adoption, education, pet care and personal convenience needs

## Product discount

Employees may receive discounts on gasoline and car wash services purchased at company-branded retail stores





# Benefits Checklist



## General

- Update your personal information in EDA and access the [Your Total Rewards portal](#) to make your Health Plans election / changes
- Use Additional Resources to find more details on providers and answer questions you may have



## Health

- Decide if you want to participate in medical, dental and vision plans and the FSA, and enroll through [Your Total Rewards portal](#) within your first 30 days
- Choose the plans that best meet your need and your level of coverage
- Choose providers in the network
- Estimate your expenses and decide how much you want to contribute to the health care / dependent care FSAs



## Security

- Decide if you want to purchase additional Group Universal Life and Voluntary AD&D coverage, and enroll at any time through [Your Total Rewards portal](#)
- Determine your beneficiary(ies) for Basic Life and AD&D coverage, and make changes through [Your Total Rewards portal](#), if necessary



## Finance

- Decide if you want to participate in the ExxonMobil Savings Plan, and enroll at any time through Voya
- Decide how much you want to contribute (6%-20%)
- Decide whether you want your contributions to be on a before-tax, after-tax or Roth basis, or a combination.
- Decide how to invest among the 7 investment options
- Contact the EY Navigate Planner Line for free personal financial planning
- Familiarize yourself with the ExxonMobil Pension Plan through resources available on [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com)

# Additional resources



## Your Total Rewards Portal

[digital.alight.com/exxonmobil](https://digital.alight.com/exxonmobil)

Contact ExxonMobil Benefits Service Center at 833-776-9966 (Hours: 8 a.m. to 4 p.m. CST, Monday through Friday, except certain holidays)

## Summary Plan Descriptions (SPDs)

[www.exxonmobilfamily.com](http://www.exxonmobilfamily.com)

## Questions?

For questions about Health Plans, Life and Work Events, Life Insurance, please contact the ExxonMobil Benefits Service Center at 833-776-9966 Monday to Friday 8:00 a.m. to 4:00 p.m. CST or go to [digital.alight.com/exxonmobil](https://digital.alight.com/exxonmobil)

## Beneficiary Designation

Contact the ExxonMobil Benefits Service Center at 833-776-9966 or go to [digital.alight.com/exxonmobil](https://digital.alight.com/exxonmobil)

## Savings Plan

A Savings Plan enrollment package will be mailed to your home

## Vendors

Contact vendors for specific plan questions. Note: Vendors will not be able to confirm your eligibility or provide information about ExxonMobil benefits until your first day of employment

## Aetna

Medical plan options (Aetna POS II, Network only), Dental Plan, Pre-tax Spending Plan  
[www.aetna.com](http://www.aetna.com) / 800-255-2386

## Cigna

Medical plan option (Network only)  
[www.cigna.com](http://www.cigna.com) / 800-818-9440

## Cigna International Medical and Dental Plan

Call Collect (outside the U.S.): 001.302.797.3100 Toll Free (within the U.S. and Canada): 1.800.441.266  
<https://comms.cigna.com/exxonmobil>

## ComPsych - Employee Assistance Program (EAP)

[www.guidanceresources.com](http://www.guidanceresources.com) (Web ID Name: ExxonMobil) App: GuidanceNow 888-226-1420

## Ernst & Young

Financial Fitness Program  
<https://exxonmobil.eynavigate.com/>  
866-966-1337

## Express Scripts

Prescription drugs for Aetna medical plan options (POS II and Network only)  
[www.express-scripts.com/exxonmobil](http://www.express-scripts.com/exxonmobil)  
800-695-4116

## MetLife

Group universal life and voluntary AD&D 800-GET MET 8 (800-438-6388)

## New York Life Group Benefits Solution

Basic life insurance and AD&D, Long-term Disability Plan  
800-823-2125

## UnitedHealthcare Vision

Vision Plan  
[www.exxonmobilvision.com](http://www.exxonmobilvision.com)  
877-303-2415

## Voya

Savings Plan record-keeper  
[www.xomsavings.voyaplans.com](http://www.xomsavings.voyaplans.com)  
877-XOM-401K (877-966-4015) 617-847-1033 (Non U.S. residents)

## Enjoy the journey!

### Legal disclaimers

This is a summary presentation of the core benefits provided to most US-payroll regular employees of ExxonMobil Corporation (or affiliated companies that have elected participation in these core benefit plans.) This overview should be read in conjunction with the Summary Plan Descriptions (SPDs) for these plans, which can be found on [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com)

Many of the benefits and programs described herein are governed under law by formal Plan documents. If there is any discrepancy between the information provided in these information sessions (written or verbal) and the formal Plan documents, the Plan documents control. The Company (ExxonMobil Corporation) reserves the right to amend, suspend, or terminate any or all of its benefit plans and programs at any time.

**Applicability of the benefits and programs described herein or elsewhere to represented employees is governed by the relevant collective bargaining agreement and any local bargaining requirements.**

