

## 2025 U.S. Health Plans Carrier Changes – Retiree FAQs

### Retiree Frequently Asked Questions (FAQs) on Planned 2025 Changes to Pre-65 Medical, Dental, and Vision Carriers

#### 1) What is changing?

The following administrative updates are planned effective January 1, 2025:

- **Medical:** Replace our pre-65 medical carriers Aetna and Cigna with Blue Cross Blue Shield (BCBS). With this pending change, BCBS will be the single carrier for all our pre-65 options of the ExxonMobil Retiree Medical Plan. **Note: Medicare Primary Option (MPO) carriers, Aetna for medical and Express Scripts for prescription drugs coverage, will remain in place for post-65 retirees.**
- **Dental:** Replace our dental carrier Aetna with Delta Dental.
- **Vision:** Replace our vision carrier United HealthCare (UHC) with MetLife (Superior).

#### 2) Why is this changing?

To continue to manage escalating healthcare costs, we completed a thorough analysis to ensure that we are leveraging best-in-class health plan carriers. These updates to health plan carriers will help mitigate your out-of-pocket health cost escalation and improve access to in-network providers and health care facilities. You will save more when you use in-network providers and facilities, leveraging the carriers' negotiated rates. The carriers also committed to maintain a strong customer service, and high quality clinical and care management for health conditions.

#### 3) Do I need to take any action?

No action is required if you do not want to make any changes to your pre-65 retiree medical plan option. Your current elections will automatically roll over into 2025. If you are a post-65 retiree, your MPO election rolls over into 2025 as well.

If you want to make changes to your pre-65 retiree medical plan option, you may do so during Annual Enrollment for 2025.

#### 4) Will the same pre-65 retiree medical plan options be available?

The same general pre-65 retiree medical plan options will be available – POS II A, POS II B, and a network-only option. Please note our current network-only plan options are nationwide networks, not fully-insured state-governed HMOs. We moved away from HMOs in 2020. Express Scripts will continue to provide prescription drugs coverage for all plan options.

#### 5) How can I check if my current pre-65 retiree medical, dental, and vision providers will be in the new carriers' network in 2025?

- For **pre-65 medical**, visit the BCBS website at <https://www.bcbstx.com/exxonmobil>. Alternatively, starting May 1, 2024, you may contact them at 877-278-5214 Monday through Friday between 7 am and 6 pm CST.
- For **dental**, visit the Delta Dental website at <https://www1.deltadentalins.com/group-sites/exxonmobil.html>. Alternatively, you may contact them at 800-521-2651 Monday through Friday

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between 7 am and 7 pm CST. You can also use the same link to nominate your dentist to be added to the Delta Dental network.

- For **vision**, visit the MetLife website at <https://www.metlife.com>, select “Find a Vision Provider”, then click on “MetLife Vision – Superior”. The Customer Service phone number will be shared during Annual Enrollment.

### 6) Will I get new ID cards for my health plans?

ID cards will be digital, except for MPO ID cards that continue to be physical. During Annual Enrollment, you will receive information on how to obtain your new ID cards for pre-65 retiree medical plan options, dental, and vision.

### 7) When will I receive the details related to carrier updates, 2025 rates, and any other relevant information?

More details will be shared in October as plans are finalized ahead of Annual Enrollment.

### 8) Will transition of care for serious health conditions be provided?

Yes. You and your dependent family members may be eligible continuity of care when treatment has been established as a covered benefit for certain pre-65 retiree medical and behavioral health conditions and circumstances. More information will be provided closer to the effective date of these administrative updates.

### 9) What are my options if my provider is not in the new carrier’s network?

You have 3 options:

- You may nominate your current medical/dental provider to be included in the network. To nominate a provider for the BCBS network, contact BCBS at 877-278-5214 starting May 1, 2024.
- To nominate your dentist to be added to the Delta Dental network, use this link: <https://www1.deltadentalins.com/group-sites/exxonmobil/ppo-find-a-dentist.html>.
- You may choose to go to another provider that is already in the network.
- In the case of your medical plan, you may elect a medical plan option that allows for in-network and non-network coverage at the applicable cost share.

### 10) What actions can I take now?

- You can check to see if your current providers are in the new carriers’ network via these sites:
  - For **pre-65 medical**, visit the BCBS website at <https://www.bcbstx.com/exxonmobil>. Alternatively, starting May 1, 2024, you may contact them at 877-278-5214 Monday through Friday between 7 am and 6 pm CST.
  - For **dental**, visit the Delta Dental website at <https://www1.deltadentalins.com/group-sites/exxonmobil.html>. Alternatively, you may contact them at 800-521-2651 Monday through Friday between 7 am and 7 pm CST. You can also use the same link to nominate your dentist to be added to the Delta Dental network.
  - For **vision**, visit the MetLife website at <https://www.metlife.com>, select “Find a Vision Provider”, then click on “MetLife Vision – Superior”. The Customer Service phone number will be shared during Annual Enrollment.

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- **Note:** Medicare Primary Option (MPO) carriers, Aetna for medical and Express Scripts for prescription drugs coverage, will remain in place for post-65 retirees.
- You can also use the links above to request your provider be added to the network if they're not already there.
- You can call the new carriers' Customer Service phone lines to ask questions about provider network or transition of care. The ExxonMobil Benefits Service Center run by Alight will not be able to answer questions about carrier changes.