



# Your **Annual Enrollment** Instructions

## Your Total Rewards—your personalized benefits portal

**In this guide, you'll find all the information you need to know about how to access and utilize the tools and resources available during Annual Enrollment on the Your Total Rewards portal.**

It's important to ensure that your benefits still fit your needs, as they may vary with changing preferences and/or life events. Yearly Annual Enrollment windows allow you to manage your elections and other choices that may have been set up at the time of retirement and will remain in effect until you make a change.

Annual Enrollment is your chance to play an active role in your health care and wellbeing decisions to find coverage that best suits your lifestyle.

Enrollment starts October 16 and continues until November 1, 2024 at 11:59 p.m. CT.  
During this period, you can change or cancel your coverage for 2025.

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# Let's Enroll— Accessing the Portal

If you haven't registered on the Your Total Rewards portal yet, follow the registration instructions posted on EM Family.

## How to Enroll:

Access the Your Total Rewards portal directly at [digital.alight.com/exxonmobil](https://digital.alight.com/exxonmobil) or through [exxonmobilfamily.com](https://exxonmobilfamily.com), in the "ExxonMobil Retirees" section. Click on the **Your Total Rewards portal** link from any device (computer, tablet, or mobile phone).

If you have created a user ID and password, you will need this information to access your account at [digital.alight.com/exxonmobil](https://digital.alight.com/exxonmobil).

You can also access the Your Total Rewards portal on the go using the Alight Mobile app, and manage your benefits from anywhere at any time. Download the Alight Mobile app from the **App Store** or **Google Play**.

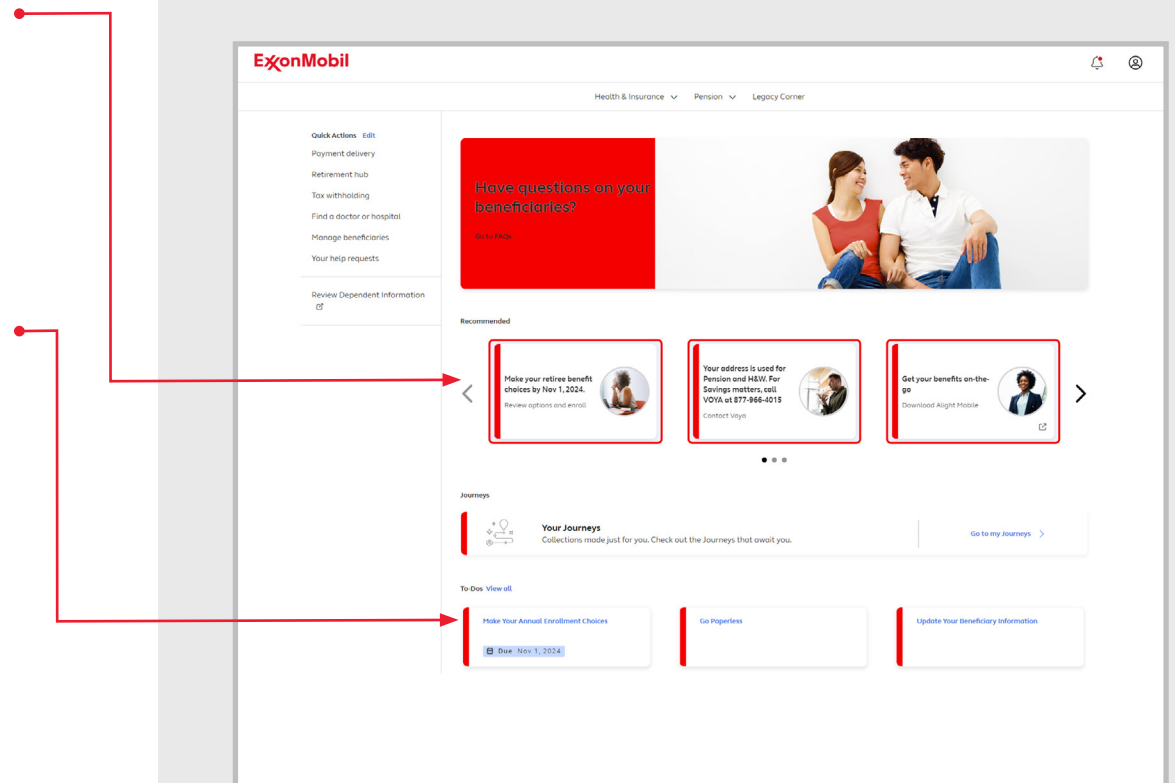
If you have not created a user ID and password, follow the registration instructions posted on EM Family. Ensure you have access to the Your Total Rewards portal today! Contact a benefits representative at 833-776-9966 if you need help.

Once you're on the home page, click the **Make Your Retiree Benefit Choices** tile in the "Recommended" section.

**OR**

Click the **Make Your Annual Enrollment Choices** tile in the "To Dos" section to begin the enrollment process.

This must be completed between October 16, 2024, and no later than November 1, 2024 at 11:59 p.m. CT.



## How to Enroll – continued:

### Next

Click **Go to Enrollment** to review your benefits, plan costs, and compare plan options, if applicable.

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Health & Insurance ▾ Pension ▾ Legacy Corner

**17 days left**  
Enrollment is open until 11:59 p.m. CT on November 1, 2024

**John, get started with enrollment.**  
Review your options and make your choices.

- Review your benefits and plan costs.
- Compare plan choices.

[Go to enrollment](#)

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Before Annual Enrollment (AE), make sure to review the AE Guide to understand your health care coverage options so you can make the elections that are best for you and your family.

Click **See plan costs and information** under “What’s changing for 2025?”

Here's a tour of the site and tips

### 1 Summary View

You have the ability to view the costs of your selected benefits for next year in two ways. You can see the summary of your costs annually or monthly. Simply click on **Monthly** or **Annual** to switch your view. The options shown on your screen may be different from the picture to the right.

### 2 Review/Change

By clicking **Review/Change**, you can review or make changes to the specific benefit that you wish to update. Simply follow the instructions that come up to help guide you so you can review or make any necessary changes to your elections.

See next page for more details on **Review/Change**.

### 3 Confirm Elections

If you're done with your changes or your review, you can continue to complete your enrollment by clicking the **Continue** green button at the bottom of the page.

The Benefits Summary page will show your selected benefits for next year. Click **Hide current benefits** to toggle whether you see your current benefits side-by-side with your elections for 2025.

This is the main hub with options for what you can see and change during your 2025 enrollment.

**Benefits summary** Hide current benefits

This is the coverage you'll receive beginning Jan 1, 2025. You can make changes or decline coverage, by selecting **Review/Change**. To complete enrollment, select the **Confirm** button at the bottom of the page.

Until you select the green button at the bottom of the page your elections will not be saved.

1 Monthly Annual

Next year's benefits Effective Jan 1, 2025	This year's benefits As of today
<b>Retiree Medical</b> <span>1</span> Review your medical coverage first and make any changes, then you may enroll your eligible dependents. Medicare Eligible Medicare Primary Option (MPO) You Only <span>2</span> \$0/100 <span>Review/Change</span>	Medicare Eligible Medicare Primary Option (MPO) You Only \$0/100
Non-Medicare Eligible EPO Spouse Only (Jane) \$8,000	Non-Medicare Eligible Cigna OAPIN Spouse Only (Jane) \$8,000
<b>Dental</b> ExxonMobil Dental Plan No Coverage (Jane) \$0/00 <span>Review/Change</span>	Aetna You + Spouse (Jane) \$0/00
<b>Vision</b> ExxonMobil Vision Plan No Coverage (Jane) \$17/00 <span>Review/Change</span>	UnitedHealthcare You + Spouse (Jane) \$0/00
<b>Retiree Basic Life Coverage</b> <span>1</span> Designate your beneficiary... More Basic Life Insurance Choose your beneficiaries <span>Review/Change</span>	Basic Life Insurance ---
<b>Retiree Group Universal Life Insurance</b> <span>1</span> Designate your beneficiary... More 1 x Retiree Annualized Monthly Benefit Pay Cash Accumulation Fund - \$0.00 \$200/40 <span>Review/Change</span>	1 x Retiree Annualized Monthly Benefit Pay Cash Accumulation Fund - \$0.00 \$200/40

**Total cost**

Next year's benefits (effective Jan 1, 2025)	This year's benefits (as of today)
\$0/00/00 Monthly	\$0/00/00 Monthly

Make changes anytime before November 1, 2024.

3 Confirm Quit

**PRO TIP >** Review/Change your coverage details to make sure your dependents and beneficiaries are up to date.

## Review/Change — Details

If you select **Review/Change** next to a benefit option, you'll be guided through a series of prompts to help you make your elections.

Once you've completed all your benefits elections, you will return to the Benefits Summary shown on the previous page.

For Insurance options, you can update your coverage and change or add beneficiaries.

For medical, dental, or vision, you can update your coverage (if applicable), as well as change or add dependents.

You'll also see options to review your current coverage, change who's covered, or compare plans.

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### Review who's covered for Medicare Eligible

Anyone who is eligible for Medicare will need to enroll in the Medicare Primary Option (MPO). The individuals below are eligible for this coverage, but you must first provide their Medicare Beneficiary Identifier (MBI), Medicare Part A Effective Date, and Medicare Part B Effective Date.

Your plan cost is based on whom you choose to cover.

You (Covered)

No eligible dependents are on file.

[Continue](#) [Decline Medicare Eligible coverage](#) Declining coverage for yourself means you are also declining coverage for your dependents.

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### Non-Medicare Eligible

3 Plan(s) available Beginning Jan 1, 2025

Covering: Spouse Only

[Compare plans](#) [Monthly](#) [Annual](#)

Plan	Plan cost	Review coverage details to understand how much you will pay when you use your coverage.
<input type="checkbox"/> Compare plans <b>EPO</b>	Monthly	<a href="#">All coverage details</a>
<input checked="" type="checkbox"/> <b>Keep this plan</b>		
<input type="checkbox"/> Compare plans <b>PPO A</b>	Monthly	<a href="#">All coverage details</a>
<input type="checkbox"/> Compare plans <b>PPO B</b>	Monthly	<a href="#">All coverage details</a>

[Decline Non-Medicare Eligible coverage](#)

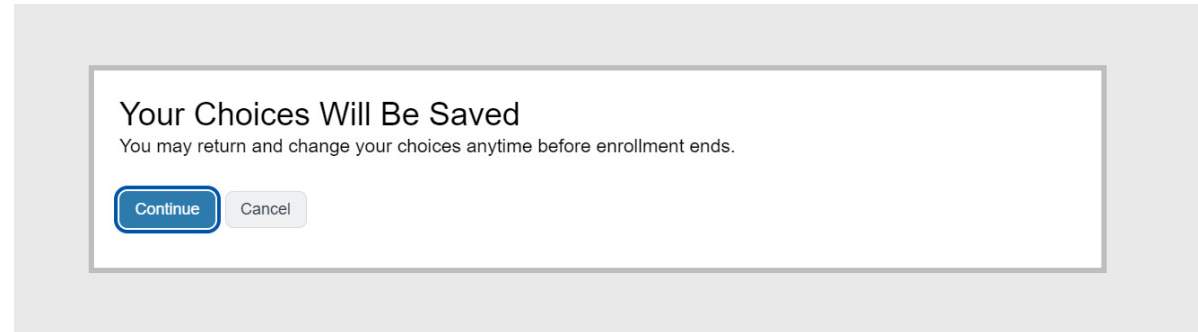
[Your current coverage](#) [Change who's covered](#) [Compare plans](#)



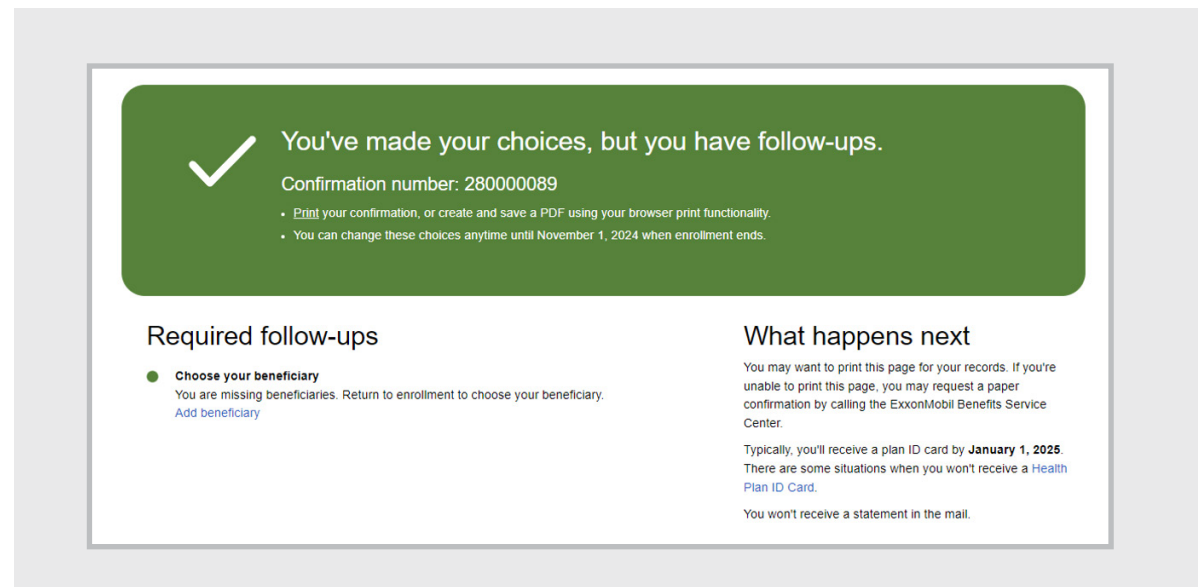
# Confirm Benefits

## Confirmation:

After reviewing your Benefits Summary page, confirm your elections. Your elections will be saved, and you'll be able to make amendments and changes, if applicable, before the Annual Enrollment window closes, November 1, 2024 at 11:59 p.m. CT.



If you see this screen, congratulations, you've completed enrollment. You'll be sent a confirmation to your email on file, or through regular mail, and you may also print this page for your records. This page will also display any required follow-ups with a link to help you complete those actions.







**PRO TIP >** If you are having trouble or require assistance with your enrollment process, you can contact a benefit representative at **833-776-9966**.

You can also initiate a web chat. At the bottom of the web page, click on **Contact Us**, choose **General Information**, then select **Chat With Us** (8 a.m. to 4 p.m. CT, Monday through Friday).

**Ensure you have access today** so you can make your elections when the enrollment window opens.

If you have lost your password or phone PIN and cannot access the Your Total Rewards portal, it's important for you to call today to reset your password or phone PIN. Having a cell phone number on file will expedite the password/phone PIN reset process and you can get access **immediately**.

If you don't have a cell phone number on file, you will need to wait for a temporary password/Phone PIN to be sent by mail. This may take up to a week to arrive.