

## Retiree Health Plan (Medical/Dental/Vision) Premium Payments

### Frequently Asked Questions

#### Important Notice:

- Regardless of how you pay your health plan premiums, it is important to register in Alight through [Your Total Rewards](http://digital.alight.com/exxonmobil) (<http://digital.alight.com/exxonmobil>) portal so you can:
  - Review and confirm your contact information, including adding your email address, if it is not already on record.
  - Ensure you continue to receive important information about your benefits.
- You do not need to set up a payment method if you are paying your health plan premiums through pension payroll deductions; however, you still need to register in Alight as explained above.

#### Question: What are my options for receiving my monthly premium bills?

Answer:

Alight will issue your monthly premium bill according to one of these two options:

A. You can elect to receive your bill electronically in your Alight account's Secure Mailbox accessed through [Your Total Rewards](#) portal. To select this option:

1. Go to [Your Total Rewards](#) portal and log in to your account.
2. On the home page, select the "Go paperless" tile in the To-Do's section.
3. Follow the prompts to set up or confirm your email address and to set up electronic bill delivery

Alternatively, you can call Alight at 833-776-9966 and request to go paperless.

B. You can receive a physical bill at your home address arriving by mid-month. Note: If you do not elect to receive your monthly premium bills electronically, then by default you will receive your bills at your mailing address on record.

#### Question: How do I set up my ongoing Automatic Direct Debit Payments with Alight?

Answer:

- Selecting this option:
  - Enables your premium payments to be debited automatically from your checking or savings account on the first business day of each month.
  - Eliminates monthly bills by mail.
  - Ensures on time payments.
- To select Automatic Direct Debit Payments:

- Log in to your Alight account through Your Total Rewards portal. If you have not registered yet, then please do so first.
- On the home page, click on “Health and Insurance.”
- Click on “Review Billings and Payments.”
- Click on “Choose Your Ongoing Payment Method.”
- Click on “Direct Debit.”
- Click on “Continue” and follow the prompts for entering your banking information.
- Click on “Save.”

- If you are already registered, then log in to your account.

If you are not able to set up your direct debit online, please call Alight at 833-776-9966, and a customer service representative (CSR) will assist you. Please note that you must have a PIN to speak to a CSR.

**Question: What options other than direct debit do I have to pay my health plan premiums?**

Answer:

- Once you receive your bill (physical or electronic version), you need to use the stated account number to remit payment. You can pay your bill using one of the following options:

a) **Check or money order:** Enclose your check or money order made payable to “ExxonMobil” along with the bottom portion of your bill and mail to:

**ExxonMobil**  
**P. O. Box 0797**  
**Carol Stream, IL 60132-0797**

Be sure and include your account number stated on the front of your bill on your check or money order.

**Send via First Class Postal Mail only.** Overnight delivery and certified mail will cause manual handling and will significantly delay payment processing/posting.

b) **Online Bill Payment Service:** Set up automatic monthly payments with either your bank or bill payment service. Use your account number, company name, and P.O. Box number stated on bill when setting up these payments.

c) **Pay Now Method:** Make an online one-time payment by logging in to your Your Total Rewards account and clicking on the “Pay now” tile on the homepage. You can make this payment using your

bank account (checking or savings) or by using your credit card. Please note that credit card payments will incur a 3% surcharge). Remember: 1) You must be receiving bills by mail in order to use this option; 2) This is a one-time payment only, and you will need to do the same every month if you choose to pay your premiums using this Pay Now Method. (Note: If you don’t see the “Pay now” tile on your homepage, then your monthly bill has not been issued yet.)

**Important:** If you want to set up Automatic Direct Debit Payments, remember the direct debit will be for future bills. You must use one of the alternate methods shown above to pay owed premiums, if applicable. To set up direct debit after your first bill has run either:

1. Call a benefit representative at 833-776-9966, or
2. Follow these instructions:
  - a. Go to Your Total Rewards portal and log in to your account
  - b. Select the “Why write checks every month...” tile on your home page (if you don’t see this tile, your bill has not run yet)
  - c. Follow the prompts to enter your banking information.

**Question: What if I am not able to register in Alight?**

Answer: If you are not able to register online, you can call Alight at 833-776-9966 and request information on your balance due and where to remit payment.

**Question: What if I have not received a health plan premium bill?**

Answer: If you have not received any bills, please contact an Alight benefit representative at 833-776-9966 or check your Total Rewards portal to ensure that your mailing address is correct. As mentioned above, you can also elect to receive your bill electronically in your Alight account.

**Question: When will I receive my bill?**

Answer: Your bill will be mailed near the 15th of each month. Please allow an additional 1 to 3 business days for postal delivery. If using Automatic Direct Debit Payments, you will not receive a bill in the mail.

**Question: What is the billing cycle?**

Answer: Knowing key dates of your benefits billing cycle will help you understand what to expect when you're paying for your benefits.

Here's a sample billing timeline for 3 months. The timing varies based on how you pay for your benefits. As the timeline illustrates, you're billed in advance:

Direct Debit Payments

<i>January</i>	<i>February</i>	<i>March</i>
<b>Jan 10</b> <i>February amount determined.</i>	<b>Feb 1</b> <i>February payment made based on Jan 10 amount</i>	<b>Mar 1</b> <i>March payment made based on Feb 10 amount</i>
	<b>Feb 10</b> <i>March amount determined</i>	

Billing (for non-direct debit payments)

January	February	March
Jan 10 February bill created	Feb 1 February bill due	Mar 1 March bill due
Jan 15 February bill mailed	Feb 10 March bill created  Feb 15 March bill mailed	

**Question: When is my payment due?**

Answer: Your payment is due by the first of every month.

**Question: When will my payment amount be determined?**

Answer: Your payment amount is determined on the 10th of each month. Any changes after that date will be reflected on your next bill.

**Question: What happens if my payment is late?**

Answer: Your next bill may show a delinquency. The bill will clearly state when your late payment must be received.

**Question: What happens if I miss my premium payment?**

Answer: If you missed your premium payment, you have a three-month grace period, starting the first month of missed payments, to remit any owed premiums and avoid cancellation of your health plan(s).

**Question: When will my payment be credited to my account?**

Answer: The timing may differ depending on your method of payment:

- Check and money order: same day it is received by Alight  
(mailing times vary according to the mailing services)
- Automatic direct debit payment: 1st of the month (if a holiday or weekend, then the next business day)
- Online bill payment service: day Alight receives payment
- Pay Now Method: No later than the next business day if it's paid  
by 6:00 p.m. CST

**Question: How can I make sure my payment is credited on time?**

Answer: It is recommended to select Automatic Direct Debit Payment option as it is the most reliable and simplest method to pay for your premiums. If, however, you decide to pay your premiums by

- Check or money order ensure you:
  - Include the perforated bottom portion of the bill with your payment.
  - Send the payment in the envelope that's included with your bill.
  - Send your payment **by regular postal mail** and allow time for postal delivery.
- Bill payment service, ensure you:
  - Include the 9-digit account number from the bill on the check.

**Question: What is the difference between the Automatic Direct Debit Payments option and the Online Bill Payment Service option?**

Answer:

Automatic Direct Debit Payments are controlled by the institution to which you are paying. You provide the institution with your banking information and authorize the debit to occur. The date of the direct debit and the amount debited from your bank account is determined by the institution's governing rules. Note: the debited amount can change depending on variables such as a change in premium amount.

A payment made through an Online Bill Payment Service is controlled by you through instructions you give to your bank or bill payment service authorizing a set amount to be withdrawn from your checking or savings account and issued to an institution on a set monthly date. For this reason, you must initiate the action to stop these automatic bank withdrawals, but no action is required on your part to end direct debit.

**Question: What is the difference between Automatic Direct Debit Payments and an Online One-Time Payment?**

Answer:

With direct debit, the institution to whom you are paying debits your regular monthly payments from either your checking or savings account on a set date.

An Online One-Time Payment is one that you initiate to be withdrawn from either your checking or savings account on a one-time basis. If you pay your monthly premiums using an Online One-Time Payment, then you will need to set up this payment each month.

**Question: Can I pay my health plan(s) premiums in advance?**

Answer: Alight can accept a full year's worth of premiums as one payment. Payments will be allocated one month at a time so the payment would remain as a credit on your account and be depleted each month.