Attachment G

Dependent Care Flexible Spending Account

Benefit Booklet as of January 2025

Introduction

This Benefit Booklet describes the ExxonMobil Dependent Care Flexible Spending Account ("DCFSA"). The DCFSA is offered under the ExxonMobil Pre-Tax Spending Plan, which permits Eligible Employees to choose to pay for certain benefits on a pre-tax basis. While benefits under the DCFSA are not governed by ERISA, you will find additional information regarding the DCFSA in the ExxonMobil Health and Welfare Plan ("EMHWP"). MetLife Consumer Services, LLC is the Claims Administrator for the DCFSA.

The purpose of this DCFSA Benefit Booklet is to provide you with general information about how the DCFSA works, qualified and non-qualified expenses, claims and your rights as a participant in the DCFSA. This is merely a summary of the key provisions of the DCFSA as of January 1, 2025 and may be periodically updated or revised.

For information regarding key or defined terms used in this Benefit Booklet, see the "Glossary" included in the EMHWP SPD.

Information Sources

Your Total Rewards portal (digital.alight.com/exxonmobil)
Alight Mobile app (available through Apple App Store or Google Play)
Phone: 833-776-9966
Address: Dept 02694, PO Box 64116, The Woodlands, TX, 77387-4116

ExxonMobil sponsored sites –Provides employees and their family members access to plan-related information.

- **EM Connect, the Human Resources Intranet Site** — Can be accessed at work by current employees.
- **ExxonMobil Family, the Human Resources Internet Site** — Can be accessed from home by everyone at **www.exxonmobilfamily.com**.

MetLife

Health Care and Dependent Care Flexible Spending Accounts
Phone: 833-675-2831
Monday - Friday, 7 am–7 pm CST (except certain holidays)
healthsavingsandspending.metlife.com **(goto/metlifefsa with a company device)**
For your first-time login, **click Get Started** button below the New User? section.

Overview

The DCFSA can help you handle eligible dependent care expenses for your eligible dependents—by allowing you to pay for qualified expenses with pre-tax dollars. The DCFSA is regulated by the Internal Revenue Service ("IRS"). Below are some key highlights of the DCFSA which are described in more detail in this summary:

- **Tax-Savings** – When you participate in the DCFSA, you save money in taxes because your contributions are deducted from your pay on a pre-tax basis and then credited to a spending account established for you. This reduces your gross income for federal income tax purposes and the amount of federal and, in many cases, state taxes you pay. However, any amount you contribute may also reduce your Social Security Wage Base ("SSWB"), which is used in determining your Social Security benefit. For employees below the SSWB, the amount of Social Security tax paid is also reduced. See the Tax Advantages of the DCFSA section later in this Benefit Booklet.
- **Qualified Expenses –** your DCFSA funds can be used for a range of out-of-pocket dependent care expenses. These include child or dependent adult care. To learn more about other qualified expenses, please refer to the Qualified Expenses section later in this Benefit Booklet.
- **Convenience and Ease of Use–** Pre-tax contributions are deducted from your paycheck each pay period. You will also be provided with a single, multi-purpose debit card for ease of paying for qualified expenses and have access to a participant portal and mobile app where you can manage your DCFSA 24/7/365.
- **Plan carefully** – Estimating your eligible out-of-pocket dependent care expenses for the coming year is a critical component when determining how much you want to contribute to your DCFSA. A good place to start is looking at what you spent last year on out-of-pocket dependent care costs. The amount you decide to contribute is critical due to IRS regulations, any contributions in your DCFSA that are not used during the plan year and grace period (i.e., through March 15 of the year following the applicable plan year) will be forfeited.

Eligibility and Enrollment

Eligible Employees

Exxon Mobil Corporation ("Corporation") determines eligibility in its sole and exclusive discretion. More information regarding eligibility for the DCFSA can be found in the Welfare Programs and Eligibility section of the EMHWP SPD.

Eligible Dependents

- A child under age 13 if:
  - You are entitled to claim the child as a dependent on your federal income tax return, or
  - You have legal custody of the child for the longer portion of the year, even though you are not entitled to the federal income tax exemption.
- Your spouse who is physically or mentally unable to care for him/herself.
- Any other person who is physically or mentally unable to care for him/herself and who may be claimed as a dependent on your federal income tax return, or for whom you would be entitled to an exemption except that the person's income exceeded the exemption allowance.

If you are divorced or separated, your child may be considered your dependent even if you do not claim that child as a dependent on your tax return. You should contact your tax advisor to determine if your child qualifies as your dependent for purposes of this DCFSA.

Enrollment

As a newly hired employee, you will receive enrollment materials from the ExxonMobil Benefits Service Center. If you wish to enroll in the DCFSA, you have 30 days to do so after your start date for your coverage to begin on the first day of employment. You must enroll again each year to participate in the DCFSA. Your election to participate in the DCFSA is irrevocable as of the close of the annual enrollment period and you may not change your election for the following year except for a qualifying mid-year change in status or for a mistake. More information regarding enrollment can be found in the Enrollment and Participation section of the EMHWP SPD.

How the DCFSA Works

- Estimate next year's qualified out-of-pocket dependent care expenses.
- Decide how much to set aside for qualified expenses, up to the maximum allowed by the DCFSA.
- Pre-tax deductions will be taken out of your paycheck in equal installments throughout the year.
- After you incur qualified dependent care expenses, you submit proof of services and their costs.
- Get reimbursed with pre-tax dollars from your DCFSA.

Contribution Amount

The contribution maximum for 2025 is $5,000 if you are single or married filing a joint return**.** Your contribution should be determined by how much you anticipate in out-of-pocket expenses for the year and how much you can afford to have deducted from your paycheck. In addition, your contribution amount cannot be greater than your earned income (if unmarried) or the lesser of your or your spouse's income if married. So, if your spouse earns less than $5,000 a year, you cannot contribute more than his or her earned income to the DCFSA. If your spouse is a full-time student and has no income or is a qualifying individual due to being physically or mentally incapable of self-care, the most you can contribute is $3,000 for one Eligible Dependent and $5,000 for two or more Eligible Dependents.

If you and your spouse both participate in a DCFSA, the total combined reimbursements in one year under IRS guidelines cannot exceed $5,000. If you are married and file separate returns, the maximum you can be reimbursed in one year is $2,500 per person.

You are responsible for compliance with the IRS income tax regulations. If you and your spouse both elect and receive more than the $2,500, you will pay income taxes on the excess at the time you file your federal income tax return. If both you and your spouse contribute to your DCFSA, you can only be reimbursed once for the same qualified expense.

To comply with federal tax laws, an additional limit may be placed on contributions to your DCFSA if you are a highly compensated employee for purposes of the tax law. If the limit applies to you, you will be notified. See noted information for Highly Compensated Employees below.

Importance of Determining Your Contribution Amount

With the federal tax regulations, it is important to estimate your Qualified Expenses before deciding how much to contribute to your DCFSA. Your contributions may only be used for Qualified Expenses incurred during the plan year. Any amount remaining in your account after all Qualified Expenses for the year have been reimbursed must be forfeited.

Please note – IRS Non-Discrimination Testing for DCFSAs require that the maximum allowable 2025 contributions may be reduced for highly compensated employees. Employees classified by the IRS as highly compensated may wish to lower their election and/or use their spouse's DCFSA. The Administrator - Benefits, in its discretion, may make such adjustments to your contribution elections as may be necessary to satisfy applicable IRS nondiscrimination rules. You will be notified of these limitations if you are affected.

The Federal Tax Credit

The IRS allows you to claim a federal tax credit if you pay someone to care for your dependent who is under age 13 or for your spouse or dependent who is unable to care for themselves. The credit can be up to 35% of your expenses. You can claim up to $3,000 per year for one Eligible Dependent or $6,000 per year for two or more Eligible Dependents.

A combination of both the federal tax credit and the DCFSA may be used. However, you will not be able to use both the DCFSA and the federal tax credit for the same expenses.

Contributions deposited into your DCFSA will reduce, dollar for dollar, the amount of expense you can claim under the federal tax credit. As an example, if you are eligible to claim $3,000 as the federal tax credit and you deposit $2,000 to your DCFSA, then the amount you can claim for the federal tax credit is reduced to $1,000 ($3,000 - $2,000 = $1,000).

To determine the best approach for you, you should understand the key differences between the federal tax credit and the DCFSA:

Using the DCFSA	Using the Dependent Care Federal Tax Credit
No minimum contribution.	
Maximum contribution $5,000 per year ($2,500 if married and filing separately; certain additional limitations may apply).	Maximum expense applicable toward credit: • $3,000/year for 1 dependent; • $6,000/year for 2 or more dependents
Generally, contributions are excluded for federal income tax purposes.	A percentage of expense is applied to reduce your federal income taxes.
Contributions are excluded from wages for Social Security purposes and are not subject to Social Security taxes.	Credit does not impact wages for Social Security purposes, nor does it reduce Social Security taxes.
Contribution amount must be decided before expenses are incurred; risk of overestimating, which would cause forfeiture of unused amounts.	No risk of "forfeiture"; credit determined at end of year after all expenses are incurred.

Tax credit limits are subject to change in the future. For updates and complete details of the Child and Dependent Care Expenses tax credit refer to IRS Publication 503 (https://www.irs.gov/pub/irs-prior/p503--2019.pdf).

You are responsible for compliance with IRS guidelines and should consult a personal financial or tax advisor to help you determine whether the tax credit or the DCFSA is more favorable to you. The Corporation is not responsible for any adverse tax consequences resulting from your participation in the DCFSA.

Contribution Changes

Your DCFSA annual election remains in effect for the entire calendar year and cannot be changed unless you have a qualifying mid-year change in status event (or adjustments are required to satisfy applicable IRS nondiscrimination rules).

Mid-Year Change in Status Events

If you experience a qualifying mid-year change in status event during the plan year, you may be able to prospectively begin, increase, cancel or reduce coverage in the DCFSA. Changes in your elections must be consistent with the changes in status and the change generally must be made within 30 days of the event. Your adjusted spending account election is generally effective the first of the month following your election. Any change in election affecting annual contributions to the DCFSA will only change the amount available for reimbursement from the respective account for the portion of the plan year remaining following the effective date of the change. Any increase in the amount available for reimbursement under the DCFSA after such an election change may not be used to reimburse expenses incurred prior to the effective date of such change. You may only reduce your election for the remainder of the year to an amount greater than or equal to the amount already contributed. If you cancel your election (reduce to zero), you may only file claims for eligible expenses incurred before you changed your election.

If your election is not made through the Your Total Rewards portal or by calling the ExxonMobil Benefits Service Center within 30 days of the change in status, you may not make a new DCFSA election or change your current DCFSA election until you have another change in status or until the next annual enrollment period. For more information regarding qualifying mid-year change in status events for the DCFSA, see the Changes to your Dependent Care FSA section in the EMHWP SPD.

Importance of Adhering to the Claim Submission Deadline

The DCFSA is designed to reimburse you for qualified expenses incurred during the plan year. You have until March 15 of the following year to incur eligible expenses for reimbursement. Claims for expenses incurred by March 15 must be submitted no later than March 31.

Claims submitted after the March 31 deadline will not be paid. In accordance with IRS regulations, any unused contributions remaining in your account after this deadline will be forfeited. This means you will lose any remaining balance in your account if you do not submit your claims by March 31.

Qualified and Non-Qualified Expenses

Qualified Expenses

The DCFSA can help lessen the financial impact of caring for an eligible child or dependent adult, by letting you pay for qualified expenses with pre-tax dollars. Examples of Qualified Expenses allowed by your DCFSA and the IRS include, but are not limited to:

- ✓ Before school or after school care (other than tuition)
- ✓ Qualifying custodial care for dependent adults
- ✓ Licensed day care centers
- ✓ Nursery schools or pre-schools
- ✓ Placement fees for a dependent care provider, such as an au pair
- ✓ Childcare at a day camp, nursery school, or by a private sitter
- ✓ Late pick-up fees
- ✓ Summer or holiday day camps

See IRS publication 503 available at https://www.irs.gov/pub/irs-pdf/p503.pdf for a list of qualified expenses.

Non-Qualified Expenses

The IRS does not allow the following expenses to be reimbursed under the DCFSA. This list is not meant to be all-inclusive:

- ✓ Expenses for non-disabled children 13 and older
- ✓ Educational expenses including kindergarten, or private school tuition fees
- ✓ Amounts paid for food, clothing, sports lessons, field trips or entertainment
- ✓ Overnight camp expenses
- ✓ Registration fees
- ✓ Transportation expenses not charged by your provider for the purpose of getting to and/or from the site of care
- ✓ Late payment fees
- ✓ Payment for services not yet provided (payment in advance)
- ✓ Medical care

Filing Claims and Payment/Reimbursement Options

How to File Claims?

You will receive reimbursement from your DCFSA for the total amount of qualified expenses you are submitting for reimbursement, up to the amount in your account at the time you are reimbursed. You will have until March 31 to submit claims for expenses incurred during the prior plan year. Expenses are incurred when the service is provided, not when the expense is paid. IRS regulations state that any amount left in your DCFSA after March 31 will be forfeited. Below are ways you can file claims:

- **Debit card transactions:** When you pay for products and services using your card, transaction amounts are loaded immediately as pre-authorizations to update the available plan balance and become "claims" once those transactions have settled. Debit card claims at approved daycare providers will not require a receipt.
- **Online:** The online claim flow asks for a few simple details to submit a claim and validates expense eligibility and available balance for the DCFSA. You may upload receipts online during claim entry, or submit them later using fax, mail or your mobile device.
- **Mobile App:** You can submit a claim and upload a receipt using receipts from the Receipt Organizer, take a snapshot of a new receipt, or use an existing receipt snapshot from the camera roll.
- **Manual/Paper Claims:** You can submit paper claim reimbursement requests by fax or mail, including requests for recurring claim payments for your dependent care expenses.

How to Pay Using Your DCFSA or Reimbursing Yourself?

There are four primary methods of payment/reimbursement from your DCFSA:

1 – **Using your debit card to swipe** at a daycare or adult care center.
2 – **Using your debit card online** to pay via your dependent care provider's online web portal (if available).
3 – **Direct payment to a provider** via the participant portal. Once you enter your provider's information on the portal, we send them payment in the form of a check.
4 – **Reimbursement made** directly to you whenever you use your personal credit card, cash or check to pay for a qualified expense.

You can set a frequency (once, weekly, monthly) and when reimbursing yourself, you can have the funds direct deposited into a bank account on file or by check.

DCFSA Grace Period

If you have any unused benefits after the plan year ends, you will have until March 15 of the next year to incur expenses for qualified benefits. All claims for qualified expenses must be submitted no later than March 31. Claims submitted late will not be reimbursed.

Appeals

The Right to Appeal

While the DCFSA is not subject to ERISA, the Corporation voluntarily grants you the right to appeal our decision regarding any denied claim(s) for benefits and you must file your request for review within 180 days of the date you receive your denial letter from MetLife. Please contact MetLife Customer Service at 833-675-2831 with your claim details for review.

Appeal Review Process

Consumers have the right to appeal a denied claim if the following conditions are met:

1. The claim has not been previously appealed
2. The claim being appealed was submitted with documentation prior to the final filing date
3. The appeal is within 180 days of the claim denial

To appeal a claim you need to contact MetLife Customer Service at 833-675-2831to receive a claim appeal form. Once you receive the claim appeal form you need to complete and submit the form along with additional documentation within the appeal eligibility period back to MetLife Customer Service. The form can be submitted via fax, mail or email. All returned documentation is then reviewed by a claim adjudicator who did not process the original claim and they decide to uphold the denial or approve the claim.

Other Provisions

Tax Advantages of the DCFSA

Contributions to your DCFSA are deducted from your pay before federal income tax, social security tax and, in most cases, state and local taxes are deducted. By being reimbursed for qualified expenses through your DCFSA, you can save on taxes and make your money go further.

Contributing to a DCFSA lowers, dollar for dollar, the amount you can apply toward the federal tax credit. The same expense cannot be used twice, meaning if you use an expense as a DCFSA expense, you cannot use the same expense as a credit on your federal income tax return.

Below is an example of the potential tax savings for an individual whose gross annual salary is $55,000 and is taxed at an estimated tax rate of 22%. You can see that since you're not paying taxes on money you contribute; you end up paying less taxes which increases your final take home pay.

DCFSA			
Without DCFSA		With DCFSA benefits	
Annual Income	**$55,000**	Annual Income	**$55,000**
Pre-Tax DCFSA Contribution	**$0**	Pre-Tax DCFSA Contribution	**$5,000**
Taxable Income	**$55,000**	Taxable Income	**$50,000**
Estimated Taxes (22%)	**$12,100**	Estimated Taxes (22%)	**$11,000**
Available Funds	**$42,900**	Available Funds	**$44,000**
Tax Savings $1,100			

Please note that the savings shown in the example above are based on an estimated Federal, tax rate of 22% and does not take into consideration state or local taxes, tax deductions or tax credits. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

Impact on Social Security

Contributions to a DCFSA may lower your income for Social Security purposes. Over time, having a lower income could reduce the Social Security benefits you eventually receive, particularly if you contribute the maximum to the DCFSA account over many years. However, typically the benefit reductions are very small. You should consult with your tax advisor on what makes sense for you.

Notices from MetLife

Most of your DCFSA notifications are sent by email. However, if we do not have an email for you on file, all critical notices requiring action will be mailed. All your DCFSA notices can be found on the participant portal in the Message Center. Once you set up your account and log into the participant portal, you will be able to set up how you would like to receive your notifications (online or paper) and how you would like to be alerted that they are waiting for you (email or text).

You may also review your account via the MetLife HS&SA Mobile App. To download, search for **HS&SA** on the Apple or Android app store on your mobile device. Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your important account information while you are on the go. This app is designed for your Apple device (including iPhone® and iPad®) or Android device.

Assignment of Benefits

Assignment of Benefits is not allowed with a DCFSA. You cannot assign any amount in your account to your creditors and your creditors cannot claim any amounts in your account.

Leave of Absence ("LOA")

Please contact ExxonMobil Benefits Service Center for details about your rights and responsibilities during your leave and your return to work.

Paid LOA

Your DCFSA contributions will automatically continue as long as you continue to receive pay. You will be eligible to incur and submit claims while on a paid leave of absence.

Unpaid Leave of Absence

You are not eligible for the DCFSA while on an unpaid leave of absence. If you are enrolled in the DCFSA, the elections will be cancelled effective the starting date of your leave and any expenses incurred during your leave will not be eligible for reimbursement.

With regard to reimbursement for dependent care expenses while on FMLA leave, IRS rules require the employee to be gainfully employed or seeking work for dependent care expenses to be eligible for reimbursement. Although there is a safe harbor provision for short-term, temporary absences that do not exceed two weeks, such as a vacation or short-term illnesses, there is no such exception for longer absences, such as those typically covered under the FMLA. Therefore, employees on FMLA leave cannot receive reimbursement for dependent care expenses incurred during a FMLA absence longer than two weeks.

Participation When Your Employment Ends

When you leave ExxonMobil, your participation under the DCFSA (pre-tax contributions) will end on the last day of the month in which your termination or retirement date occurs. When your employment ends your before-tax contributions will stop. However, for any Qualified Expenses you incurred on or before the last day of your participation in the DCFSA, you may submit the expenses for reimbursement to use any remaining money in your account.

If you die as a participating employee, your contributions to the DCFSA end. Coverage for your surviving Eligible Dependents terminates at midnight on the date of your death. However, your Eligible Dependents may submit claims for reimbursement provided the Qualified Expenses were incurred on or before midnight on the date of your death.

DCFSA Termination

In the event of termination of the DCFSA, no benefits will be paid for incidents or events occurring after the date of termination.

Your Responsibility as a Participant in the DCFSA

You have the responsibility to periodically check the contributions being made on your behalf and validate the accuracy of the deductions from your pay and/or your direct billing premiums and notifying the Administrator - Benefits within a reasonable period of any errors. Any failure on your part to bring any errors to the attention of the Administrator – Benefits within a reasonable time, will be considered as agreement by you to the amounts deducted.