



# Retiree Annual Enrollment Guide

## What's New for 2026

The “What’s New” section describes updates to ExxonMobil retiree health plans and relevant information for the 2026 plan year. It is a supplement to the Summary Plan Descriptions (SPDs) for the ExxonMobil Retiree Medical Plan (EMRMP) and Dental and Vision Welfare Programs of the ExxonMobil Health and Welfare Plan, available on [exxonmobilfamily.com](https://exxonmobilfamily.com). This is a summary of all benefit changes that are effective January 1, 2026, and should be retained with your SPDs.\*

**Important:** Annual Enrollment (AE) will take place from October 15 to October 31, 2025.

- Make your AE elections on the Your Total Rewards portal ([digital.alight.com/exxonmobil](https://digital.alight.com/exxonmobil)).
- Ensure your contact information (home address, email, and mobile phone number) is current. Having a mobile number on file allows the ExxonMobil Benefits Service Center to assist you more quickly if you need to unlock your account or reset your password.
- If you need help navigating the Your Total Rewards portal, refer to the user guide at [exxonmobilfamily.com/en/resources/exxonmobil-retirees](https://exxonmobilfamily.com/en/resources/exxonmobil-retirees).
- If you have questions, contact the ExxonMobil Benefits Service Center at **1-833-776-9966**, Monday to Friday, 8 am to 4 pm CT.

The following updates to your benefits will become effective January 1, 2026:

- **ExxonMobil Retiree Medical Plan**
  - **Pre-65 Retirees:** Participant contributions will moderately increase. Prescription drug maximum amounts, emergency room copays, and coverage for diagnostic services will be updated. Use of Onelming’s services will become mandatory for complex imaging (e.g., MRI, CT scan, etc.).
  - **Post-65 Retirees:** Participant contributions will not change in 2026. Annual prescription drug out-of-pocket maximum, emergency room copay, and chiropractor copay will be updated.
- **ExxonMobil Health and Welfare Plan—Dental and Vision Welfare Programs**
  - There will be no dental or vision changes to participant contributions or plan design in 2026.

\* You may request a hard copy of the SPD by contacting the ExxonMobil Benefits Service Center.

## ExxonMobil Retiree Medical Plan: Pre-65 Options

Updates effective January 1, 2026

- **Participant contributions.** Your monthly contributions will increase moderately in 2026.
- **Prescription Drugs.** While prescription drug coinsurance percentages will stay the same, maximum amounts will increase for both specialty and non-specialty medications.
- **Diagnostic Services:** Lab Tests, Imaging, Hearing Tests, and Sleep Studies. Diagnostic services that were previously covered at 100% under the legacy plan will now require shared cost participation.
- **Emergency Room (ER) Copay.** The ER copay will increase to encourage utilization of lower-cost, clinically appropriate care settings such as urgent care or telemedicine.
- **OneImaging,** introduced in July 2025, will become mandatory for complex imaging (e.g., CT scans, MRIs, etc.), providing nationwide access to top-tier imaging centers, expert care, a streamlined online platform, and dedicated concierge support.

Compare coverage for services under the three medical plan options available.

	PPO A		PPO B		EPO
	In-network you pay*	Non-network you pay	In-network you pay*	Non-network you pay	Network only, you pay
<b>Annual deductible</b>					
▪ Individual	\$600	\$800	\$400	\$700	\$0
▪ Family	\$1,200	\$1,600	\$800	\$1,400	\$0
<b>Office visit</b>					
▪ PCP	\$40 copay	45% after deductible	\$25 copay	40% after deductible	\$25 copay
▪ Specialist	\$60 copay	45% after deductible	\$45 copay	40% after deductible	\$45 copay
<b>Telemedicine</b>	\$40 copay	Not applicable	\$25 copay	Not applicable	\$25 copay
<b>Urgent care</b>	\$60 copay	45% after deductible	\$45 copay	40% after deductible	\$60 copay
<b>ER</b>	\$200 copay + 25% after deductible	\$200 copay + 25% after deductible	\$200 copay + 20% after deductible	200 copay + 20% after deductible	\$200 copay + 10%
<b>Ambulance</b>	25% after deductible	25% after deductible	20% after deductible	20% after deductible	10%
<b>Inpatient care</b>	\$300 copay + 25% after deductible	\$600 copay + 45% after deductible	\$200 copay + 20% after deductible	\$400 copay + 40% after deductible	10%
<b>Outpatient care</b>	25% after deductible	45% after deductible	20% after deductible	40% after deductible	10%
<b>Annual medical out-of-pocket maximum</b>					(includes Rx)
▪ Individual	\$4,500	\$18,000	\$3,000	\$15,000	\$3,000
▪ Family	\$9,000	\$36,000	\$6,000	\$30,000	\$6,000

### For More Information

Call **BCBSTX** at **1-877-278-5214**. They are available 24 hours a day, 7 days a week, except for certain holidays. You can also visit the BCBSTX website at [bcbstx.com/exxonmobil](https://bcbstx.com/exxonmobil).

## ExxonMobil Retiree Medical Plan: Pre-65 Options (Cont'd)

Updates effective January 1, 2026

	PPO A		PPO B		EPO	
Non-Specialty Drugs	Retail	Home Delivery	Retail	Home Delivery	Retail	Home Delivery
Generic	30% \$75 max	25% \$150 max	30% \$75 max	25% \$150 max	\$15 copay	\$30 copay
Preferred brand	30% \$150 max	25% \$300 max	30% \$150 max	25% \$300 max	30% \$150 max	25% \$300 max
Non-preferred brand	50% \$225 max	50% \$450 max	50% \$225 max	50% \$450 max	50% \$225 max	50% \$450 max
Specialty Drugs	Retail	Home Delivery	Retail	Home Delivery	Retail	Home Delivery
Generic	30% \$150 max	25% \$300 max	30% \$150 max	25% \$300 max	30% \$150 max	25% \$300 max
Preferred brand	30% \$300 max	25% \$600 max	30% \$300 max	25% \$600 max	30% \$300 max	25% \$600 max
Non-preferred brand	50% \$450 max	50% \$900 max	50% \$450 max	50% \$900 max	50% \$450 max	50% \$900 max
Annual prescription drug out-of-pocket maximum						
Individual	\$2,500		\$2,500		Included in the medical out-of-pocket maximum	
Family	\$5,000		\$5,000			

Updates are reflected in bold font.

### Questions?

Call Express Scripts at **1-800-695-4116**. Pharmacists are available 24 hours a day, 7 days a week, except for certain holidays.

## ExxonMobil Retiree Medical Plan: Post-65 Retirees Medicare Primary Option (MPO)

Updates effective January 1, 2026

- **Participant contributions.** Your monthly contributions will not change in 2026.
- **Emergency Room (ER) Copay.** The ER copay will increase to \$75 to encourage utilization of lower-cost, clinically appropriate care settings such as urgent care or telemedicine.
- **Chiropractor Copay** will be slightly reduced to \$15.
- **Prescription Drug** annual out-of-pocket maximum will be \$2,100.

### Additional Documents

Participants enrolled in the MPO will receive additional documents in the mail from Aetna and Express Scripts on the benefits changes and updates.

As a reminder, to enroll in the MPO, you must:

- Be an eligible retiree or eligible family member (as defined in the Plan);
- Be enrolled in Medicare Parts A and B, and continue to pay any required premiums;
- Provide a Medicare Beneficiary Identifier (MBI) located on your Medicare card to the ExxonMobil Benefits Service Center (EMBSC);
- Have a permanent residential address in the United States on file with CMS;
- Not be enrolled in another group or individual Medicare Advantage plan (Part C); and
- Not be enrolled in an individual Medicare Part D prescription drug plan in the open market (Part D).

#### For More Information

For medical-related questions, call **Aetna** at **1-833-595-1012** (TTY: 711) from 7 am to 8 pm CT, Monday to Friday.

For questions regarding prescription drugs, call **Express Scripts** at **1-866-557-8211**, 24 hours a day, 7 days a week.

### Other Employer-Sponsored Coverage—Waiving Coverage

You can waive coverage under the EMRMP if you have access to other employer-sponsored coverage through either your own active employment or as a dependent of your spouse's active employment. If you cancel EMRMP coverage, you and your eligible dependents will not have an opportunity to re-enroll at a later time. Refer to the SPD for more details.

### New: MD Anderson Dedicated Phone Line

Starting January 1, 2026, retirees and their eligible family members enrolled in the ExxonMobil Retiree Medical Plan will be able to access an exclusive concierge phone line for faster support in scheduling appointments for certain cancer-related services at MD Anderson Cancer Center. This service is designed to provide personalized support and streamline access to cancer care at MD Anderson.

## ExxonMobil Health and Welfare Plan: Dental Welfare Program

### Dental Contributions

Participant contributions will not change for the 2026 plan year.

### Questions?

Call **Delta Dental** at **1-833-459-1169** from 7 am to 7 pm CT, Monday to Friday. You can also visit the Delta Dental website at [www1.deltadentalins.com/group-sites/exxonmobil.html](http://www1.deltadentalins.com/group-sites/exxonmobil.html).

## ExxonMobil Health and Welfare Plan: Vision Welfare Program

### Vision Premiums

Participant premiums will not change for the 2026 plan year.

### Questions?

Call **MetLife Vision – Superior** at **1-833-EYE-LIFE (393-5433)** from 7 am to 7 pm CT, Monday to Friday. You can also visit the MetLife Vision – Superior website at [metlife.com/info/exxonmobil](http://metlife.com/info/exxonmobil).

### Pro Tip > How to Enroll in your Benefits During AE

#### Step 1 | Access the Your Total Rewards portal

- Access the Your Total Rewards portal directly at [digital.alight.com/exxonmobil](http://digital.alight.com/exxonmobil) or through [exxonmobilfamily.com](http://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](http://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.



#### Step 2 | How to Enroll

- 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 15, 2025 and no later than October 31, 2025 at 11:59 pm CT.

For further information, please access the Your Total Rewards Enrollment Instructions at [www.exxonmobilfamily.com/en/resources/exxonmobil-retirees](http://www.exxonmobilfamily.com/en/resources/exxonmobil-retirees).

## 2026 Retiree Health Rates

ExxonMobil Retiree Medical Plan Monthly Pre-65 Retiree Contributions				
	Participant Only	Participant + Spouse	Participant + Child(ren)	Family
PPO A	\$235	\$505	\$494	\$741
PPO B	\$322	\$689	\$675	\$1,012
EPO	\$338	\$724	\$709	\$1,063

ExxonMobil Retiree Medical Plan Monthly Post-65 Retiree Contributions*		
	Participant Only	Participant + Spouse
Medicare Primary Option	\$74	\$148

\* Each participant (retiree and spouse, if applicable) needs to be enrolled individually in the MPO. The monthly rate of \$74 is for a participant only.

ExxonMobil Health and Welfare Plan – Dental Welfare Program Monthly Retiree Contributions				
	Participant Only	Participant + Spouse	Participant + Child(ren)	Family
Retiree Contribution	\$43	\$86	\$86	\$129

ExxonMobil Health and Welfare Plan – Vision Welfare Program Monthly Retiree Premiums				
	Participant Only	Participant + Spouse	Participant + Child(ren)	Family
Retiree Premium	\$8.64	\$17.42	\$15.81	\$26.86



### Submit Your Beneficiary Designations Online Through the Your Total Rewards Portal

To make changes to your beneficiary designations for pension, life insurance, and accidental death and dismemberment insurance, click the icon on the top right side of the Your Total Rewards portal home page, and select **Beneficiaries**.

If you have questions, contact a benefit representative at the ExxonMobil Benefits Service Center at **1-833-776-9966** from 8 am to 4 pm CT, Monday through Friday.

**Note:** You can update and review your Savings Plan beneficiary with Voya Financial at **1-877-XOM-401K (966-4015)**.

Please note that life insurance information will not be displayed during the Annual Enrollment process. However, you can view and update your current life insurance elections at any time by visiting the Your Total Rewards portal. Simply select **Change life insurance** under “Quick Actions” on the home page.



## Contacts

Benefits Administrator		
Alight	ExxonMobil Benefits Service Center <b>Your Total Rewards</b> portal	1-833-776-9966 digital.alight.com/exxonmobil
ExxonMobil Retiree Medical Plan: Pre-65 Retirees		
Blue Cross and Blue Shield of Texas (BCBSTX)	<ul style="list-style-type: none"> <li>Medical and behavioral health benefits</li> <li>Health Advocates</li> <li>24-hour Nurse Line</li> <li>Chronic condition and cancer care support</li> </ul>	1-877-278-5214 bcbstx.com/exxonmobil
Express Scripts	<ul style="list-style-type: none"> <li>Prescription drug benefits</li> <li>24/7 access to pharmacists via phone</li> </ul>	1-800-695-4116 express-scripts.com/exxonmobil
OneImaging	Access to top-tier imaging centers nationwide and effortless scheduling through a simple online platform	1-833-619-0837 oneimaging.com/exxonmobil
MDLIVE	24/7 access to board-certified doctors via video chat or phone (general medicine, urgent care and behavioral health)	1-888-680-8646 bcbstx.com
My Medical Ally	Second Opinion Services	1-888-361-3944 MyMedicalAlly.alight.com
Omada	24/7 virtual care, health coaching, and personalized plans for diabetes, weight, and more.	1-888-987-8337 omadahealth.com/exxonmobil
Hinge Health	Physical therapy, support, and education for ongoing musculoskeletal issues	1-855-902-2777 hingehealth.com/for/exxonmobil
Well onTarget	Digital wellness coaching	1-877-806-9380 wellontarget.com
ExxonMobil Retiree Medical Plan: Post-65 Retirees		
Aetna Medicare	Medical and behavioral health benefits Medicare Advantage PPO with Extended Service Area	1-833-595-1012 aetnamedicare.com/exxonmobil
Express Scripts Medicare	Prescription drug benefits Medicare Part D Prescription Drug Plan	1-866-557-8211 express-scripts.com
ExxonMobil Health and Welfare Plan: Dental Welfare Program		
Delta Dental	Dental benefits administered by Delta Dental Insurance Company, including Delta Dental PPO and Delta Dental Premier networks	1-833-459-1169 www1.deltadentalins.com/group-sites/exxonmobil.html
ExxonMobil Health and Welfare Plan: Vision Welfare Program		
MetLife Vision – Superior	Vision benefits	1-833-EYE-LIFE (393-5433) metlife.com/info/exxonmobil

## Important Notices

### Summary of Material Modifications (SMM)

The “What’s New” section of this document describes ExxonMobil retiree health plan changes for the following year. It is a supplement to the Summary Plan Descriptions for the ExxonMobil Retiree Medical Plan, ExxonMobil Dental Plan, and ExxonMobil Vision Plan available on [exxonmobilfamily.com](https://exxonmobilfamily.com). This is a summary of all material modifications and should be retained with your Summary Plan Descriptions.

### Plan Documents

The benefits described herein are governed under law by formal plan documents. If there is any discrepancy between the information provided in this guide and the formal plan documents, the plan documents control. ExxonMobil Corporation reserves the right to amend, suspend, or terminate any or all of its benefit plans and programs at any time.

### Affordable Care Act

Please review your/your covered dependents’ personal information on the Your Total Rewards portal, and notify the ExxonMobil Business Service Center (EMBSC) if any corrections are needed. The Affordable Care Act requires insurers and employers to report to the IRS the Social Security Number (SSN) and legal name of all employees and dependents with minimum essential coverage. The IRS compares this information against what is on file with the Social Security Administration to ensure the data provided matches.

### A Note Regarding the ExxonMobil Retiree Medical Plan

The ExxonMobil Retiree Medical Plan (EMRMP) is a retiree-only plan. As a retiree-only health plan, the EMRMP is exempt from HIPAA portability and PPACA insurance mandates, including consumer protections available under other health plans.

### Important Notice About Becoming Medicare-Eligible

Retirees or covered family members of a retiree who become Medicare-eligible, either due to age or Social Security disability status, are no longer eligible to participate in the ExxonMobil Retiree Medical Plan PPO options or EPO option. Medicare-eligible participants must change their company-provided coverage to the ExxonMobil Medicare Primary Option (MPO), enroll in Medicare Part A and Part B, have a U.S. residential address, and provide their MBI (Medicare Beneficiary Identifier) to the EMBSC. In order to be enrolled in the

MPO, Medicare-eligible participants cannot enroll in an individual Medicare Part D nor in another Medicare Part C plan. Medicare-eligible participants may only be enrolled in a group Medicare Part D plan, also referred to as an Employer Group Waiver Plan (EGWP) Part D plan, if a former employer enrolls them.

### Medicare Part D Creditable Coverage Notice

For plan participants who are Medicare-eligible, the prescription drug coverage offered under the plan is considered to be “creditable” or “as good as” Medicare Part D coverage. For more information, please refer to the attached Creditable Coverage Notice or the notice located on [exxonmobilfamily.com](https://exxonmobilfamily.com).

### Medicaid and the Children’s Health Insurance Program (CHIP)

If you are eligible for health coverage and cannot afford the monthly premiums, you may qualify for a premium assistance program offered through state Medicaid or CHIP programs. For more information, please refer to the attached Medicaid and the Children’s Health Insurance Program (CHIP) notice or the notice located on [exxonmobilfamily.com](https://exxonmobilfamily.com).

### Notice of HIPAA Privacy Practices

The plan is committed to the privacy and security of your protected health information. For information about the permissible uses and disclosures of your protected health information and your individual rights, you can access the plan’s HIPAA Privacy notice on [exxonmobilfamily.com](https://exxonmobilfamily.com).

### Nondiscrimination Notice

The ExxonMobil Retiree Medical Plan and its administrators comply with applicable federal civil rights laws and do not discriminate on the basis of race, national origin, age, disability, or sex. To see the full notice of nondiscrimination, visit [exxonmobilfamily.com](https://exxonmobilfamily.com).

### Women’s Health and Cancer Rights Act Notice (WHCRA)

The plan provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). If you are enrolled in the PPO A, PPO B, or EPO option, call BCBSTX Member Services at **1-877-278-5214** for more information; for the Medicare Primary Option, call **1-833-595-1012**, Option 1 (TTY: 711).