



Attachment H Disability Program Benefit Booklet as of April 2026

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About the Disability Program

This benefit booklet summarizes your benefits under the ExxonMobil Disability Program, which is a component of the ExxonMobil Health and Welfare Plan (“Plan”). It does not contain all Program details. In determining specific benefits, the full provisions of formal plan documents, as they exist now or as they may exist in the future, always govern.

Introduction

The ExxonMobil Disability Program provides income to you during periods when you cannot work due to illness, injury, or pregnancy/childbirth. The Disability Program covers both short-term and long-term absences from work caused by on- or off-the-job illnesses and injuries. Besides providing income benefits, the Disability Program also makes a voluntary rehabilitation program available, when appropriate.

A careful reading of this Benefit Booklet will help you understand how the Disability Program works so you can make the best use of it. You may obtain additional information through the sources shown under the Information Sources section, below.

All of Exxon Mobil Corporation's divisions and most of the major U.S. affiliates participate in the ExxonMobil Disability Program. A complete list of participating affiliates is available from the Administrator-Benefits upon written request.

Applicability to represented employees is governed by collective bargaining agreements and any local bargaining requirements.

Information sources

For Long-Term Disability (“LTD”) Benefits

Alight is the Claims Administrator for the LTD benefits under the ExxonMobil Disability Program.

Toll-free number 833-776-9966

Monday – Friday 7 am to 7 pm CT (except certain holidays)

Dept 00058

PO Box 299093

Lewisville, TX 75029-9093

For Short-Term Disability (“STD”) Benefits

Alight is the Claims Administrator for the STD benefits under the ExxonMobil Disability Program.

Toll-free number 833-776-9966

Monday – Friday 7 am to 7 pm CT (except certain holidays)

Weekends and holidays 7 am to 7 pm CT for return-to-work process only

Dept 00058

PO Box 299093

Lewisville, TX 75029-9093

ExxonMobil sponsored sites – Access to plan-related information for employees, retirees, and their family members.

EMConnect - can be accessed at work by employees via intranet (goto/emconnect).

ExxonMobil Family, the Human Resources Internet Site – Can be accessed from home by everyone at www.exxonmobilfamily.com.

[Your Total Rewards portal](https://digital.alight.com/exxonmobil) at digital.alight.com/exxonmobil- can be accessed from home by everyone

Eligibility and enrollment

If you meet the eligibility requirements, coverage for short-term disability (“STD”) benefits begins upon employment and coverage for LTD benefits begins after one year of Benefit Service. If your employment status changes from regular to non-regular you will no longer be eligible.

Enrollment

You take no action; coverage is automatic.

Eligibility for benefits

If you are sick, injured, or pregnant, to receive benefits you must be unable to work and:

- Report your Disability leave promptly to your supervisor;
- Contact Alight to report your Disability leave;
- Obtain Proper Medical Care and follow instructions as to treatment;
- Provide the Claims Administrator the requested medical documentation from the Physician who is caring for you;
- Take medical examinations, if required by the Claims Administrator;
- Keep the Claims Administrator advised of your location while Disabled; and
- Take any other steps as required by the Claims Administrator or the Disability Program, including signing medical releases.

You are not eligible for disability benefits if you become Disabled while you are absent for disciplinary reasons, without permission, or after you have been continuously absent for more than 30 days for any reason other than Disability.

Short Term Disability (“STD”) benefits

The Disability Program pays benefits while you are unable to work because of a Disability. Different schedules of benefits apply for Industrial and Non-industrial disabilities. The amount and duration of benefits depend on a number of factors. Coverage under other benefit plans continues according to the terms of those plans while you receive STD benefits.

STD benefits and a qualified leave of absence under the Family and Medical Leave Act of 1993 (“FMLA”) will run concurrently if all eligibility provisions for both are met.

Non-industrial disability benefits

These benefits are payable when you are unable to work due to pregnancy/childbirth, illness or injury that is not work-related.

When added to Basic Payments, you will receive either full or half Disability Pay in accordance with the schedule below. At the end of the full-pay period, half-pay benefits may be payable if you are expected to return to work within six months.

The length of your Non-industrial Disability benefit period depends on your years of Benefit Service. You continue to accrue Benefit Service throughout the disability benefit period. It is important to understand, however, that if you are not actively at work on your service anniversary date, you will not become eligible for any additional weeks of benefits based on the increase in your Benefit Service until you return to work.

Here is the Disability Program's Non-industrial Disability benefit schedule:

Years of Benefit Service	Maximum Weeks of	
	Full Pay	Half Pay
< 1	6	0
1	6	4
2	8	6
3	10	6
4	12	8
5	16	10
6	16	15
7	16	20
8	16	25
9	16	30
10 or more	26	26

Example 1:

You have four years of Benefit Service and are injured off the job and are unable to work. Under the Non-industrial Disability benefits schedule, based on your service, you may be eligible for full-pay benefits for up to twelve weeks and half-pay benefits for up to eight weeks.

This means that if you are unable to work for 15 weeks, you may receive full-pay benefits for twelve weeks and half-pay benefits for three weeks. The schedule would be reduced by any disability days you have used during the previous 26 weeks. (See Industrial Disability benefits - requalification section for information on requalifying for the full schedule).

Example 2:

You have two years of Benefit Service and you are at the end of your eighth month of pregnancy. You have used five days (one week) of disability in the previous 20 weeks. You develop complications and are no longer able to work so you receive disability benefits. After two weeks on disability, you deliver your baby by C-section and continue to be unable to work for eight weeks following delivery.

Under the Non-industrial Disability benefits schedule, based on your service and the number of days recently used prior to the birth of your child, you may be eligible for full-pay benefits for five weeks after the birth of your child. This would exhaust your eight weeks of full-pay benefits. The remaining three weeks of your absence would be under your half-pay schedule.

Non-industrial disability benefits – requalification

Separate periods of absence due to Non-industrial Disability are added together to determine when you have exhausted your schedule of benefits.

You requalify for the full schedule of Non-industrial Benefits by actively working for 183 consecutive calendar days since the last time you received Non-industrial Disability benefits. "Actively working" includes time on a regular work schedule or paid absence (e.g. vacation, excused time off with pay, paid parental leave, military leave). Unpaid leaves will not count towards nor restart the 183-day clock period.

If you become Disabled again before that 183-day period is completed— whether it is the same or a different Non-industrial Disability — your benefits will only cover the remaining portion of the schedule you have not already used.

If you are still unable to work at the end of the Non-industrial Disability benefit period, you will be separated from ExxonMobil service. If you had one year of Benefit Service at the time you became Disabled, LTD benefits may be payable.

Industrial disability benefits

These benefits are payable when you are Disabled due to a work-related illness or injury.

If you are Disabled because of an illness or injury related to your ExxonMobil work, regardless of the length of your service, you are eligible for Industrial Disability benefits for up to 52 weeks. The Industrial Disability benefits, when added to Basic Payments, are equal to your Disability Pay.

Example:

You make \$5,000 a month, are injured on the job and cannot work due to this injury. You are off work for four months. Because this is an industrial injury, you are eligible for full-pay benefits of \$5,000 a month for the four months you are off work.

During this time, you receive \$1,500 a month in workers' compensation. The Disability Program pays \$3,500 to bring your total monthly income to \$5,000 for the four months you are off work.

If you are partially Disabled as a result of an industrial injury or occupational illness — that is, you are able to work but cannot perform the full scope of the job you held at the time you became Disabled — Industrial Disability benefits are paid for a maximum of 16 weeks. The industrial benefit amount equals the difference between your Disability Pay for your previous assignment and the pay for the work to which you are assigned.

Industrial disability benefits – requalification

You requalify for the full schedule of Industrial Disability benefits when you have actively working and receiving your regular pay for at least 183 consecutive calendar days following receipt of benefits for that particular Industrial Disability. If you become Disabled again because of the same ExxonMobil-work-related illness or injury before being actively working for 183 consecutive calendar days, your schedule of benefits is only the portion of the schedule you have not already used. If the second Industrial Disability involves a different ExxonMobil-work-related illness or injury, you have the full schedule of Industrial Disability benefits available. “Actively working” includes time on a regular work schedule or paid absence (e.g. vacation, excused time off with pay, paid parental leave, military leave). Unpaid leaves will not count towards nor restart the 183-day clock period.

If you are still unable to work at the end of the Industrial Disability benefit period, you will be separated from ExxonMobil service. If you had one year of Benefit Service at the time you became Disabled, LTD benefits may be payable.

State disability benefits

Employees in some states may have legally required state disability coverage. Benefits from these combine with STD benefits so that payments from all sources do not exceed your level of Disability Pay.

Family medical leave

A qualifying event under FMLA does not automatically qualify for STD benefits. An employee who is absent for their own serious health condition must meet all Disability Program requirements in order to have the day qualify as an absence with STD benefits.

Long Term Disability (“LTD”) benefits

The Disability Program provides benefits for long-term disabilities. The availability, amount and duration of the benefit depend on a number of factors described in this section.

Eligibility for benefits

You are eligible for LTD benefits only if you meet all of the following requirements:

- You have at least one year of Benefit Service;
- You become Incapacitated and your Disability is expected to extend beyond the period during which STD benefits are payable;
- Your employment ends as a result of your Disability;
- You obtain Proper Medical Care and follow instructions as to treatment;
- When asked, you provide Objective Medical Evidence to the Claims Administrator;
- You keep the Claims Administrator advised of your location while Disabled; and
- You take any other steps as required, including signing medical releases.

Benefit amount

The Disability Program pays a benefit, if necessary, to bring the total payments you receive to at least 50% of your Monthly Benefit Pay. This total includes other benefits such as:

- Any Social Security Disability Benefit or retirement benefit to which you are entitled.
- Other government (federal and state) disability benefits.
- Any other benefit to which the company contributed (such as workers' compensation, Jones Act benefits).
- Rehabilitative Wages – a wage amount equal to 10% of your last Monthly Benefit Pay will be ignored. Beyond that amount, each \$2 of income reduces the LTD benefits by \$1.
- Non-rehabilitative Wages – offsets the payment from the ExxonMobil Disability Program dollar for dollar.

Social Security benefits

Social Security Disability Benefit means the monthly Social Security benefit you actually begin to receive or could receive if you applied for the benefit. This benefit is based on Social Security rules and formulas in effect when your LTD benefit starts.

When you become eligible to receive a LTD benefit, you are assumed to be not entitled to a Social Security Disability Benefit for the first six months of eligibility. This means that even if you are receiving a Social Security Disability Benefit, it is not taken into account in determining the amount of the first six monthly payments of your LTD benefit. After that period, entitlement to a Social Security Disability Benefit is assumed and an estimated Social Security benefit amount is deducted from your benefits under the Disability Program unless you present a Social Security denial of your claim.

You are required to complete the process for obtaining a Social Security disability award. The Claims Administrator provides assistance from Social Security specialists to help you apply for Social Security Disability Benefits. If Social Security denies your claim, the Disability Program will also help you through the process of appealing the denial. You may lose LTD benefits if you do not complete this process.

If you are receiving LTD benefits and you are not entitled to Social Security Disability Benefits, and you are age 62 or older, the Disability Program will offset the Social Security retirement benefit that is payable beginning at age 62.

If you are paid a benefit that is greater than the amount to which you are entitled under the Disability Program, that amount will be treated as a pre-payment of a benefit and will reduce future benefits until that advanced amount is recovered.

Example:

Here is an example of how LTD benefits reach 50% of your Monthly Benefit Pay. It assumes you have used all full-pay STD benefits and your ExxonMobil employment has ended as a result of your Disability.

You are a 50-year-old worker who made \$6,000 a month.

You had 13 years of service.

Your LTD target amount is \$3,000 (50% of \$6,000).

You receive \$800 a month from workers' compensation.

You apply for disability benefits from Social Security. After six months, Social Security begins to pay you \$800 a month.

This chart illustrates a monthly payment of \$3,000.

Each month you receive:

Payment	Source
\$ 800	Workers' compensation
\$ 800	Social Security disability ¹
\$ 1,400	LTD payment from Disability Program
Total \$ 3,000	Monthly LTD Target

¹- Social Security Disability Benefit. A monthly Social Security benefit you actually begin to receive or could receive if you applied for the benefit. This benefit is based on Social Security rules and formulas in effect when your LTD benefit starts.

You receive \$1,600 from other sources. The Disability Program pays the remaining \$1,400 a month in order for you to reach your \$3,000 LTD target.

Note: The definition of Incapacitated is not the same definition as that used under Social Security disability. This means that you could qualify for benefits under the Disability Program even though you do not qualify for Social Security benefits or vice versa.

Continuation of LTD benefits

Near the end of the Initial Period of Disability, the Disability Program's Claims Administrator will conduct a review called the benefits continuation test. The Initial Period of Disability is the two-year period starting from the last day you were actively at work for the company.

LTD benefits continue only if the test determines that you remain Incapacitated. This means that your physical or mental health impairment at the time the test is done prevents you from performing any work for compensation or profit for which you are or may become reasonably fitted by education, training, or experience and such inability is expected to continue for six months.

If it is determined that there are jobs which you can perform for any employer, the Claims Administrator will also evaluate if compensation for any such job would replace at least 60% of your Monthly Benefit Pay. This is called "productive employment."

After the initial benefits continuation test, the Claims Administrator will periodically review your situation to determine if your benefits continue.

If you fail the benefits continuation test

If the test determines that you are able to engage in productive employment, whether for ExxonMobil or any other employer, your LTD benefits end. ExxonMobil has no obligation to rehire you; you must reapply for employment.

If you had more than 15 years of service when LTD benefits began:

- Unless you have reached age 55, you become a suspended retiree.
- If you are 55 or older or you have commenced your ExxonMobil Pension Plan benefit, you become a retiree.

Short and long-term disability benefits disqualification

Benefits can stop entirely or they can be reduced if you do not meet the Disability Program's requirements.

When you are disqualified from receiving STD or LTD benefits

You are not eligible for benefits if you become Disabled while you are absent for disciplinary reasons, without permission, or after you have been continuously absent for more than 30 days for any reason other than Disability.

In addition, there are also some causes of Disability which may disqualify you from receiving benefits.

These include:

- The use of narcotics or intoxicants;
- An unlawful act;
- Willful intent to injure yourself or another person, except in self-defense or as a direct result of a mental health condition;
- If you are Disabled while employed on an outside job; and
- In the case of an Industrial Disability, lack of due care for the safety of yourself or others or lack of compliance with company safety regulations.

The determination as to whether you are disqualified from receiving STD and LTD benefits is made by the Disability Program Fiduciary and is retroactive to the date of Disability.

When STD benefits stop

In addition to requirements shown in the Eligibility and enrollment section, STD benefits stop if:

- You exhaust your schedule of benefits;
- You become Incapacitated and eligible for LTD benefits;
- You return to work;
- Your employment is terminated; or
- You die.

When LTD benefits stop

Generally, LTD benefit payments stop immediately for any period in which:

- You do not obtain Proper Medical Care and follow instructions as to treatment.
- When requested by the Claims Administrator, you do not provide documentation from the Physician who is caring for you with Objective Medical Evidence of your Disability(ies).
- When requested by the Claims Administrator, you do not submit to medical examinations.
- You fail to cooperate in an appeal of a denial of your application for disability under the U.S. Social Security Act.
- You do not keep the Claims Administrator advised of your location while Disabled.
- You do not take any other steps as required by the Claims Administrator, including submitting any requested information (e.g., forms, medical releases).

Once these requirements are met, benefits may be reinstated prospectively.

LTD benefits will stop and not be reinstated if:

- You fail to meet the requirements for continued benefits under the benefits continuation test, or
- You do not report Non-rehabilitative Wages (income earned for work other than in conjunction with a rehabilitation program).

Your LTD benefits will end either when you commence your Company Pension or reach your Social Security Normal Retirement Age, whichever occurs first.

Pregnancy and childbirth

The ExxonMobil Disability Program provides benefits when you are unable to work for medical reasons, including pregnancy/childbirth. STD benefits may be paid before and/or after the baby is delivered.

The length of your available disability benefit period depends on your years of Benefit Service and the number of disability days already used. (See Non-Industrial Disability Benefits for the maximum schedule of benefits and Non-Industrial Disability Benefits – Requalification for details on requalifying for the full schedule.)

Your available STD schedule is used only when you are unable to work for medical reasons. If your available schedule exceeds the amount of time you are Disabled, before or after giving birth, you only receive disability benefits for the time you are Disabled.

If you have less than one year of service and you gave birth via C-section, you will be entitled to two additional weeks of full pay STD.

Rehabilitation program

The Disability Program provides help in assessing your potential for rehabilitation and for returning to productive work at ExxonMobil or elsewhere. This program is entirely voluntary.

A voluntary program is available when rehabilitation or retraining is a realistic goal. If you are offered and choose to participate in the Rehabilitation Program, the Claims Administrator will work with you to develop a plan designed to return you to employment.

Generally, this rehabilitation effort begins as soon as possible after the Disability begins.

Benefit claims

All benefit claims must be filed within 30 days of the date of loss.

STD Claims:

Alight is the Claims Administrator for the STD benefits under the ExxonMobil Disability Program.

Toll-free number 833-776-9966

Monday – Friday 7 am to 7 pm CT (except certain holidays)

Weekends and holidays 7 am to 7 pm CT for return-to-work process only

Dept 00058

PO Box 299093

Lewisville, TX 75029-9093

LTD Claims

Alight is the Claims Administrator for the LTD benefits under the ExxonMobil Disability Program.

Toll-free number 833-776-9966

Monday – Friday 7 am to 7 pm CT (except certain holidays)

Dept 00058

PO Box 299093

Lewisville, TX 75029-9093

Initial Claim Review and Decision

The Claim Administrator will review your claim and respond to you within a reasonable period of time, normally within 45 days after receiving your claim. If the claims administrator determines it does not have enough information to make a decision on your claim, it may extend the period by up to additional 14 days during which time you will be required to provide the information requested by the Claims Administrator. If your claim is denied completely or partially, you will receive written notice of the decision. The notice will describe:

- The specific reasons for the denial,
- Any additional information or material that is needed to validate the claim and the reason that information is required, and
- The process for requesting an appeal.

If the Claims Administrator needs additional time to decide on your claim because of special circumstances, you will be notified in written prior to the commencement of the extension. In such event, the decision will be made no later than 105 days after your claim was initially received.

How to Appeal an Adverse Benefit Determination

If your claim is denied, you, your beneficiary or your designated representative may appeal the denial the corresponding Claims Administrator. The Disability Program provides for one level of appeal.

For appeals:

Alight
Dept 00058
PO Box 299093
Lewisville, TX 75029-9093

Filing an Appeal

The written appeal should include the reasons why you believe the benefit should be paid and information that supports, or is relevant to, your claim (written comments, documents, records, etc.). The written appeal may also include a request for reasonable access to, and copies of, all documents, records, and other information relevant to your claim. Your written appeal should be made within 180 days after you receive any denial notice. The review will take into account all comments, documents, records and other information submitted relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination. You will receive a response to the appeal within 45 days. If additional time is needed to decide your claim because of special circumstances, you will be notified within the 45-day claim response period.

If the appeal is denied, you will receive written notice of the decision. The notice will set forth:

- The specific reason(s) for the denial and the Disability Program provisions upon which the denial is based.
- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the claim.
- A statement of your right to bring an action under section 502(a) of the Employee Retirement Income Security Act ("ERISA").

Statute of limitations

After you have received the response to the appeal, you may bring an action under section 502(a) of ERISA. Such action must be filed within one year of the date on which your mandatory appeal was decided.

Incorrect computation of benefits

If you or your beneficiary receives a distribution of any amount from the Disability Program to which you are not entitled, you or your beneficiary will be required to repay the amount of the overpayment to ExxonMobil or the Disability Program. The Administrator-Benefits may make reasonable arrangements with you for repayment.

Key terms

Provided below is a list of key terms in the Disability Program. Also see the "Glossary" included in the ExxonMobil Health and Welfare Plan SPD.

Basic Payments

Compensation paid by your employer as well as any Government Benefits to which the employee is entitled for the period and Disability in question including, but not limited to state disability laws.

Benefit Service

Generally, all the time from the first day of employment until you leave the company's employment. See the ExxonMobil Benefit Plans Common Provisions document for information regarding Benefit Service.

Excluded are:

- Unauthorized absences;
- Leaves of absence of over 30 days (except military leaves or leave under FMLA);
- Certain absences from which you do not return;
- Periods when you work as a Non-regular Employee, as a special agreement person, in a service station, car wash, or car-care center operations; or
- When you are covered by a contract that requires the company to contribute to a different benefit program, unless a special authorization credits the service

Company Pension

"Company Pension" means a pension (including a pre-Social Security pension, or similar pension) that is attributable to pension service, or any other contributory time under a pension plan sponsored by a service-oriented employer.

Disability

Employee is wholly unable by reason of physical or mental health impairment(s) to perform the essential job tasks of his/her current work assignment or any other significant work assignments.

Disability Pay

Disability will be paid in accordance with the employee's salary using unfactored hourly rates and their assigned or substitution-planned schedule.

Government Benefit

Government benefit means amount, as established by the person's employer, of a pension, benefit, or allowance payable to the person in question under any law, other than war veterans' legislation. It includes any no fault payment to the person for loss of earnings from work. In this connection, "no fault payment" means payment:

- Pursuant to any governmental no fault insurance law, and
- The cost of which is borne by a service oriented employer either directly or by means of insurance paid for by such employer.

Incapacitated

The determination of whether you are Incapacitated begins prior to exhausting your STD benefits. Incapacitated would mean that you are unable to perform work according to the standards below.

During the employee's initial period of Disability (defined below), the person is Incapacitated if:

- While you are still employed, it is determined that you will be wholly and continuously unable — by reason of a physical or mental health impairment — to perform any work suitable to your capabilities, training and experience through an internal search of available positions within the company, and
- As determined by the Administrator-Benefits (and those to whom the Administrator-Benefits has delegated authority), in connection with the objective opinion of your treating Physician(s), it is reasonably expected that your inability to perform work will last at least six months from the date the final determination is made.
- After the initial period, a person is Incapacitated if the person is wholly and continuously unable, by reason of a physical or mental health impairment, to perform any work for compensation or profit for which the person is or may become reasonably fitted by education, training or experience. The determination of whether a person is Incapacitated will be reviewed periodically.

Industrial Disability

A disability resulting from an accidental injury or occupational disease that is compensable under applicable workers' compensation law or if no worker's compensation law is applicable, would be compensable under the workers' compensation law that the person's employer designates, if that law were applicable.

Initial Period of Disability

The two-year period measured from the last day the person was actively at work for the company.

Monthly Benefit Pay

Generally, pay associated with your regular work schedule and rate of pay. Regular work schedule and rate of pay do not include temporary job assignments, regardless of how long an employee has filled a temporary job assignment.

This amount will be adjusted as follows:

- If you are a regular employee and either (a) classified in your employer's payroll system as not exempt from the application of the overtime rules under the U.S. Fair Labor Standards Act, or (b) covered under your employer's First-Line Supervisor program, the value based on your regular work schedule and rate of pay will be increased by 20%.
- If you are a Non-regular Employee, or other regular employee not described in the preceding paragraph, your Monthly Benefit Pay is the amount based on your regular work schedule and rate of pay.

Non-industrial Disability

The inability to work that arises out of an illness or injury that is not work-related.

Non-rehabilitative Wages

Any income earned during a period of Disability that are not Rehabilitative Wages.

Normal Retirement Time

The time when a covered employee approaches age 65.

Objective Medical Evidence

Objective medical evidence means signs, laboratory findings, or both, from a medical source. Objective medical evidence does not include symptoms, diagnoses, or medical opinions.

Physician

A duly licensed member of a medical profession, who has an M.D. or D.O. degree, who is properly licensed or certified to provide medical care under the laws of the state where the individual practices, and who provides medical services which are within the scope of the individual's license.

Proper Medical Care

Proper Medical Care means you visit a doctor as frequently as is medically required, according to generally accepted medical standards, to effectively manage and treat your disabling condition(s). You should be receiving the most appropriate treatment and care, which conforms with generally accepted medical standards, for your disabling condition(s) by a doctor whose specialty or experience is the most appropriate for your disabling condition(s), according to generally accepted medical standards.

Disability Program

Rehabilitative Wages

Any income earned as a result of any work performed in conjunction with an approved rehabilitative program.

Social Security Disability Benefit

A monthly Social Security benefit you actually begin to receive or could receive if you applied for the benefit. This benefit is based on Social Security rules and formulas in effect when your LTD benefit starts.

Suspended retiree

A person who becomes a retiree due to incapacity and who begins long-term disability benefits under that plan, but whose health and disability benefits stop because the person is no longer incapacitated is a suspended retiree and not eligible for health coverage until the earlier of the date the person:

- Reaches age 55, or
- Begins his or her benefit under the ExxonMobil Pension Plan at which time the person is again considered a retiree and may enroll in health coverage.