



Annual Enrollment Instructions

Your Total Rewards—your personalized benefits portal

This guide provides everything you need to know about accessing and using the tools and resources available during Annual Enrollment through the Your Total Rewards portal.

It's important to review your benefits to ensure they continue to meet your needs, which may change over time due to evolving preferences or life events. The Annual Enrollment period is your opportunity to update elections and other choices that may have been set at the time of retirement and remain in effect until changed.

Enrollment begins October 14, 2026 and ends October 30, 2026 at 11:59 pm CT. During this time, you can change or cancel your coverage for the 2027 plan year.

ExxonMobil

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.

PRO TIP > Ensure your contact information—home address, email, and mobile phone number—is current. Having a mobile number on file allows a benefits representative to assist you more quickly if you need to unlock your account or reset your password.

How to enroll:

To access your Annual Enrollment site from any device (computer, tablet, or mobile phone), visit digital.alight.com/exxonmobil. Alternatively, you may visit exxonmobilfamily.com, go to the "ExxonMobil Retirees" section, and click the **Your Total Rewards portal** link.

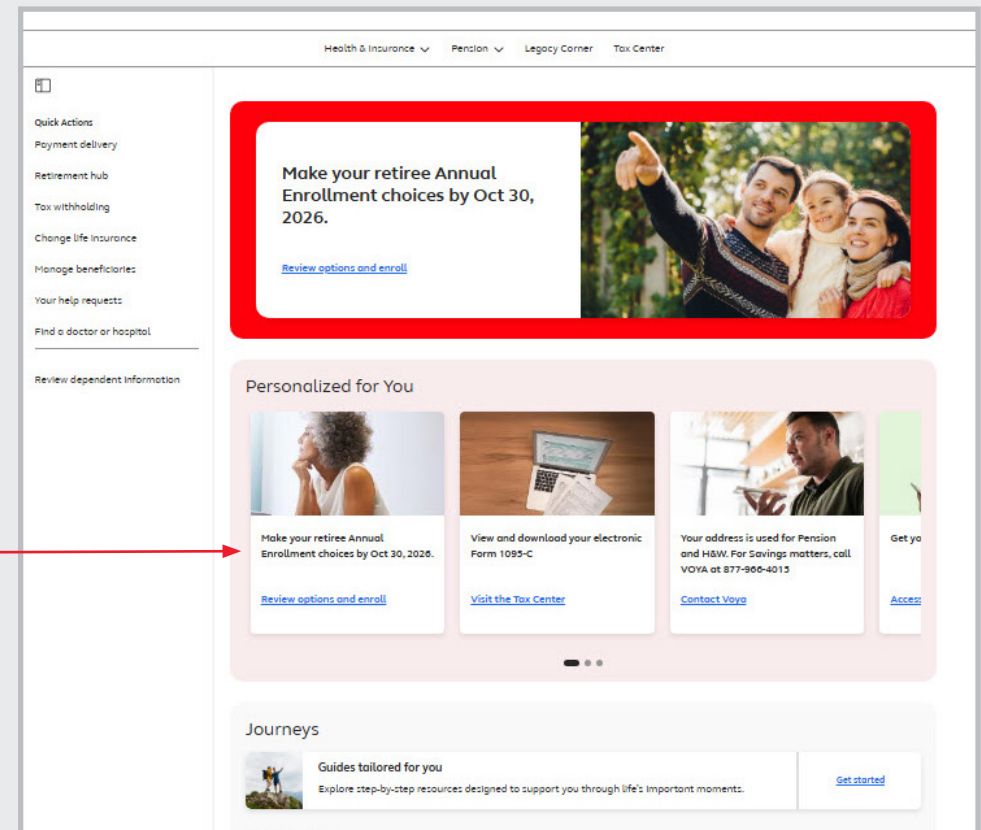
You can also manage your benefits on the go using the Alight Mobile app, available for download from the **App Store** or **Google Play**.

You will need your user ID and password to access your account at digital.alight.com/exxonmobil. If you haven't created a user ID and password, follow the registration instructions posted on EM Family.

If you are having difficulty registering on the **Your Total Rewards portal**, please contact a benefits representative at **1-833-776-9966**.

From the home page, click the **Make your retiree Annual Enrollment choices by Oct 30, 2026** tile in the "Personalized For You" section.

You must complete your benefit elections between October 14 and October 30, 2026 at 11:59 pm CT.

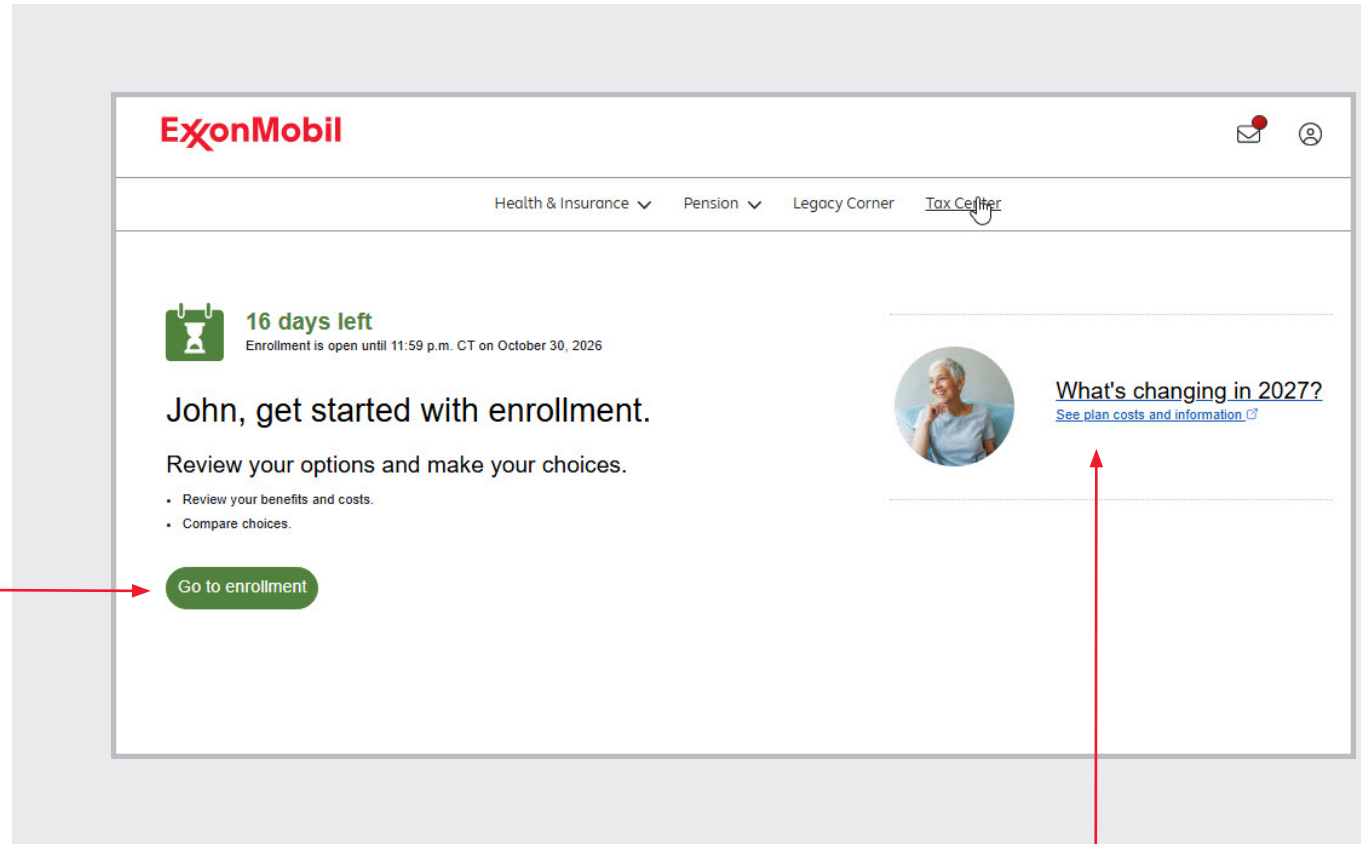


Let's enroll

How to enroll—continued:

Next

Click **Go to enrollment** to review your coverage, compare your options, and make changes.



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

From the Enrollment welcome screen, you can see cost and coverage information under "What's changing in 2027?"

Here's a tour of the site and tips

1 Summary view

You can view the cost of your selected benefits for next year in two ways: monthly view or annual view. To switch between views, simply click **Monthly** or **Annual** on the screen.

2 Review/change

To review or update a specific benefit, click **Review/Change** next to the benefit you want to modify. Follow the on-screen instructions to guide you through reviewing or making changes.

See the next page for more details on how to use the **Review/Change** feature.

3 Confirm elections

Once you've completed your election changes, click the green **Continue** button at the bottom of the page to complete your enrollment.

The Benefits Summary page shows your selected benefits for next year. To compare with your current benefits, click **Hide current benefits**—this lets you toggle the side-by-side view on or off.

This page is your main hub for viewing and updating your benefit elections during the 2027 enrollment period.

The screenshot displays the 'Benefits summary' page. At the top, there are navigation links: 'Health & Insurance', 'Pension', 'Legacy Corner', and 'Tax Center'. A 'Print' button is in the top right. The main heading is 'Benefits summary' with a 'Hide current benefits' button. Below this, a message states: 'This is the coverage you'll receive beginning Jan 1, 2027. You can make changes or decline coverage, by selecting Review/Change. To complete enrollment, select the Confirm button at the bottom of the page.' A note says: 'Until you select the green button at the bottom of the page your elections will not be saved.' There are two tabs: 'Monthly' and 'Annual', with 'Annual' selected. The page is divided into two main columns: 'Next year's benefits' (Effective Jan 1, 2027) and 'This year's benefits' (As of today). Each column contains a table of benefits. Red callout boxes with numbers 1, 2, and 3 highlight specific elements: 1 points to the 'Annual' tab, 2 points to the 'Review/Change' link for 'Retiree Medical', and 3 points to the 'Confirm' button at the bottom. At the bottom, there is a 'Total cost' section with a 'Hide current benefits' button, and a table comparing 'Next year's benefits' (\$22,297.17 annually) and 'This year's benefits' (\$22,065.17 annually). A note says 'Make changes anytime before October 30, 2026.' At the very bottom, there are 'Confirm' and 'Quit' buttons.

Next year's benefits Effective Jan 1, 2027		This year's benefits As of today	
Retiree Medical	Medicare Eligible Medicare Primary Option (MPO) You Only \$888.00 Review/Change	Medicare Eligible Medicare Primary Option (MPO) You Only \$888.00	
	Non-Medicare Eligible PPO B Spouse Only (Jane) \$4,096.00 Review/Change	Non-Medicare Eligible PPO B Spouse Only \$3,864.00	
Dental	Dental Program - Delta Dental You + Spouse (Jane) \$1,032.00 Review/Change	Dental Welfare Program - Delta Dental You + Spouse \$1,032.00	
Vision	Vision Program You + Spouse (Jane) \$209.04 Review/Change	Vision Welfare Program You + Spouse \$209.04	
Retiree Group Universal Life Insurance	4 x Retiree Annualized Monthly Benefit Pay Cash Accumulation Fund - \$0.00 Designate your beneficiary. More Choose your beneficiaries \$16,072.13 Review/Change	4 x Retiree Annualized Monthly Benefit Pay Cash Accumulation Fund - \$0.00 \$16,072.13	
Total cost			
Hide current benefits		Next year's benefits (effective Jan 1, 2027) Annually \$22,297.17	This year's benefits (as of today) Annually \$22,065.17

Make changes anytime before October 30, 2026.

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 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 options.

You can view and update your 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.

Choose who's covered for Non-Medicare Eligible

Anyone who is not eligible for Medicare will enroll in this medical option. The following people are eligible for this type of coverage.

Your cost is based on whom you choose to cover.

☒ Jane Doe204600065 (Covered)

Spouse born Nov 15, 1964

Update

[< Back](#)

Non-Medicare Eligible

3 Option(s) available Beginning Jan 1, 2027

Covering: [Spouse Only](#)

Compare options Monthly ☒ Annual

PPO B ☐ Compare options	Plan cost \$4,096.00 Annually	Review coverage details to understand how much you will pay when you use your coverage. All coverage details	Your doctors Make sure to check if your doctors are in network. Find a doctor
✓ Keep this option			
PPO A ☐ Compare options	Plan cost \$2,989.00 Annually	Review coverage details to understand how much you will pay when you use your coverage. All coverage details	Your doctors Make sure to check if your doctors are in network. Find a doctor
Choose this option			
EPO ☐ Compare options	Plan cost \$4,299.00 Annually	Review coverage details to understand how much you will pay when you use your coverage. All coverage details	Your doctors Make sure to check if your doctors are in network. Find a doctor
Choose this option			

Decline Non-Medicare Eligible coverage

Your current coverage

Change who's covered

Compare options

Confirm benefits

Confirmation:

After reviewing your Benefits Summary page, confirm your elections. Your elections will be saved, and you'll be able to make changes, if applicable, before the Annual Enrollment window closes on October 30, 2026 at 11:59 pm CT.

Your choices will be saved

You may return and change your choices anytime before enrollment ends.

Continue

Cancel

If you see the confirmation screen—congratulations! You've successfully completed your enrollment. A confirmation will be sent to your email on file or delivered via regular mail. You may also print the confirmation page for your records. Be sure to review any important follow-up messages shown on the screen. These may include actions required based on your benefit elections.

PRO TIP > If you have questions or need assistance with your enrollment process, contact a benefit representative at **1-833-776-9966**.

You can also start a web chat. From the home page, scroll down and click **Contact Us**. Select **General Information**, then **Chat With Us**, 8 am to 4 pm CT, Monday to Friday.



All done! You're enrolled!

Confirmation number: 146910022

- We sent a confirmation of enrollment to TESTMAIL@ALIGHT.COM.
- [Print](#) your confirmation, or create and save a PDF using your browser print functionality.
- You can change these choices anytime until October 30, 2026 when enrollment ends.

What happens next

You may want to print this page for your records. If you're unable to print this page, you may request a paper confirmation by calling the ExxonMobil Benefits Service Center.

Typically, you'll receive a plan ID card by **January 1, 2027**. There are some situations when you won't receive a [Health Plan ID Card](#).

You won't receive a statement in the mail.