

Information on Filing Claims for Reimbursement from Your Pre-Tax Spending Plan

When to File a Claim

The ExxonMobil Pre-Tax Spending Plan has two parts: the Health Care Flexible Spending Account and the Dependent Care Flexible Spending Account. If you are enrolled in:

- The *Health Care Flexible Spending Account* – you may be automatically reimbursed for eligible medical or dental expenses when you submit a claim to the ExxonMobil Medical Plan or the ExxonMobil Dental Plan. For medical or dental expenses that are not processed under the ExxonMobil Medical Plan or the ExxonMobil Dental Plan, you must submit a completed Health Care Flexible Spending Account claim form and attach adequate supporting documentation.

In 2003, the IRS agreed to permit reimbursement of over-the-counter (OTC) items, that qualify as “expenses relating to medical care,” through the Health Care Flexible Spending Account. Eligible OTC expenses include allergy and sinus medicines, antacids, cold medicines, fever and pain relievers, contact lens solution, vaporizers, and first aid items such as compresses, bandages, and hot/cold packs. You must submit a claim form for reimbursement. For your convenience, a separate claim form, just for OTC claims, is available. If you use either the OTC claim form or the Health Care Flexible Spending Account claim form, your claim will be processed. You must attach documentation to support the expense (including type of product, date of purchase, and amount of purchase). A list of covered and excluded OTC items is included with the OTC claim form.

- The *Dependent Care Flexible Spending Account* – you must submit a completed Dependent Care Flexible Spending Account claim form and attach adequate supporting documentation.

How to File a Claim

To file a Health Care Flexible Spending Account claim...

If you participate in the ExxonMobil Medical Plan PPO/Traditional Option and/or the ExxonMobil Dental Plan, and you or your provider files a health care claim, Aetna will:

- Process the claim for the benefit due under these plans;
- Then will process the claim for any health care reimbursement due you.

Claims Payment “Auto Roll” Convenience:

When Aetna processes a claim within the ExxonMobil Medical Plan PPO/Traditional Option and/or the ExxonMobil Dental Plan they will ‘automatically roll’ any eligible out-of-pocket expenses to your Health Care Flexible Spending Account to be processed.

You will not need to file a Health Care Flexible Spending Account claim form for reimbursements of these amounts.

Also, your eligible out-of-pocket expenses for prescription drugs will be automatically rolled to your Health Care Flexible Spending Account for reimbursement. No paper claims are required to be filed with Aetna to receive reimbursements for eligible out-of-pocket prescription expenses for prescriptions filled through participating retail pharmacies in the Medco Health network, Medco Health mail-order service, and for paper claims submitted directly to Medco Health.

If you have other health care coverage that is secondary to your ExxonMobil coverage, your claim must be submitted to your secondary carrier prior to being processed for reimbursement from your spending account. Because medical and dental claims processed by Aetna will automatically roll to your spending account for reimbursement, you must contact Aetna at the beginning of each year and ask to be taken out of the automatic rollover process, so your Health Care Flexible Spending Account claims can be processed correctly.

If you participate in plans other than the ExxonMobil Medical Plan PPO/Traditional Option, or the ExxonMobil Dental Plan, or you have eligible expenses that are not covered by a medical or dental plan, you must file a claim. You'll need to submit a completed Health Care Flexible Spending Account claim form by following the instructions on the form.

It is advisable to make photocopies of claims and all supporting materials.

Claims forms (including the OTC claim form) are available on the ExxonMobil Intranet under ExxonMobil Me or by calling Aetna Member Services at 800-255-2386 or; if overseas, at 210-366-2416 (collect) between 8 a.m. and 6 p.m. Central Time, Monday through Friday.

To file a Dependent Care Flexible Spending Account claim...

You must submit a claim form and attach appropriate receipts that show the name, address and Social Security (or taxpayer identification) number of the provider, as well as the period of time covered. If you don't have a bill, voucher or receipt, you can attach a copy of the canceled check to your fully completed claim form. Also please read the detailed instructions and information on the back of the form.

Understanding the Explanation of Payment


General Rules for Both Accounts

The following rules apply to both the Health Care and Dependent Care Flexible Spending Accounts:

Deadline - You must file claims for expenses incurred during the plan year (January 1 through December 31) so that they are **received by Aetna no later than April 15** following the end of the plan year. The plan will not reimburse you for claims received after that date. If you file a claim near the April 15 deadline, you may wish to use a mail or delivery service that provides a receipt.

Forfeiture - You forfeit any funds remaining in your accounts for which valid claims have not been received by April 15 following the end of the plan year. The plan uses forfeited funds to help pay administrative costs.

Payment - The plan pays you directly. It does not pay providers. You will receive an Explanation of Payment and a statement showing the status of your account.



AETNA
P.O. Box 14586
Lexington, KY 40512-4586

Address inquiries to either the address above or the telephone number listed below.

1-800-856-2386

Explanation of Payment

Date Prepared 11/16/03	Page Number 1
Identification Number 123456789	Control-Suffix-Account 0721002-10-000

Flexible Spending Account

EXXONMOBIL PRE-TAX SPENDING PLAN
Health Care Spending Account as of 11/16/03

Claim Detail		Submitted Amount	Type of Service	Amount Paid	See Rmk	For Office Use Only
11/07/03 - 11/07/03	Sample	\$6.21	Rx	\$6.21	1	0860131700037
11/07/03 - 11/07/03	Sample	\$19.61	Rx	\$19.61	2	0860131700038

Balance Summary		
2003 Election Payments To Date		\$1,920.00
		\$1,378.76

Payment Summary		
Current Total Payment		\$25.82

(See reverse side for an explanation of remarks)

GR-66286 (2-00) DETACH ALONG THIS PERFORATED LINE

Payer EXXONMOBIL PRE-TAX SPENDING PLAN	CHECK NO. 12	12437031	51-44 119
Issue Date 11/16/03	Number 12-12437031	Sequence Number 001793	A S C
	Control-Suffix-Account 0721002-10-000	Key 086	

TO THE ORDER OF ► A. B. Sample **Check Amount ►** \$25.82

TWENTY FIVE DOLLARS AND 82/100

Citibank Delaware
One Penn's Way
New Castle, DE 19720

You'll receive an Explanation of Payment (EOP) each time a claim is processed. The EOP contains important information about how your claim was processed and what benefits were paid.

The circled numbers on the sample EOP (Health Care Flexible Spending Account) correspond to the numbers in the following explanation:

- The address of the Aetna office that processes ExxonMobil Pre-Tax Spending Plan claims.

- Claim Identifiers - Aetna uses this information to process the claim and respond quickly to your questions.
- Aetna Member Services phone number.
- Date Aetna processed the claim.
- Date the service was provided.
- Patient's name.

7. Amount submitted for reimbursement.
8. Description of the service for each bill submitted.
9. Amount paid tells you how much of the submitted bills the plan is reimbursing.
10. Remarks column (RMK) displays a remark code that corresponds to the remark text shown in field 14.
11. Balance summary tells you the amount you have elected to contribute for the plan year and the amount paid as of the date of the EOP.
12. Payment summary tells you the amount reimbursed for the expenses submitted.

13. Your reimbursement check.

14. Remarks (RMK) section explains why your claim was pended or not covered. Other information about the plan also may be included here.

For claim forms . . .

You may print Health Care, Dependent Care and OTC Reimbursement Flexible Spending Account claim forms from the ExxonMobil Intranet under ExxonMobil Me. On the forms, you'll find step-by-step instructions for filing claims, including where to send the paperwork. You also may call Aetna Member Services for forms.

(Back of EOP)

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Remarks

Total expenses exclude payments made by other plans.

***If You Have Questions About Your Claims
or Need Additional Claim Forms***

If you have questions about filing claims for reimbursement or eligible expenses, or if you need more claim forms, call Aetna Member Services at 800-255-2386, between 8 a.m. and 6 p.m. Central Time, Monday through Friday. Overseas, call collect 210-366-2416.