

COVID-19 National Emergency Relief FSA Carryover Opportunity 2020-2021 and 2021-2022

The enclosed information serves as an official summary of material modification (SMM) for the ExxonMobil Pre-tax Spending Plan.

The recently passed Consolidated Appropriations Act 2021 stimulus bill included COVID-19 relief options for flexible spending account (FSA) members.

Active employees:

As a reminder you are eligible to carryover up to \$500 of unused Health Care FSA funds into the following year. There is no carryover for Dependent Care FSA. However, due to the COVID-19 National Emergency relief, the Plan has been amended to allow for unlimited carryover of all unused funds for 2020 and 2021 for both the Health Care and Dependent Care FSAs.

For example, if you have a > \$500 unused balance from your **Health Care FSA** account from 2020, the **full amount** will be carried over to 2021 plan year, to be used to claim reimbursements for expenses incurred during 2021. The same will apply with any 2021 unused funds to be carried over to 2022 plan year. For 2023 plan year onwards, the allowed carryover from one year to the next will revert back to up to \$500, unless future plan changes are communicated.

If you have any unused balance in your **Dependent Care FSA** account from 2020, the **full amount** will be carried over to 2021 plan year, to be used to claim reimbursements for expenses incurred during 2021. The same will apply with any 2021 unused funds to be carried over to 2022 plan year. For 2023 plan year onwards, there will be no Dependent Care FSA carryover allowed, unless future plan changes are communicated.

COBRA eligible participants (including retirees)

In regards to your 2020 Health Care FSA funds, if you experience a qualifying event on or after January 1, 2021, your full unused 2020 Health Care FSA amount will **automatically** carryover into 2021 (no action required on your end) and you will be able to claim expenses incurred until the end of 2021, at no cost to you.

If you have a 2021 Health Care FSA election already in place, you must continue to pay COBRA contributions for your 2021 election. You may cancel COBRA for your 2021 Health Care FSA election at any time and claim expenses up to the cancellation date. However, your full unused 2020 HC FSA amount that was **automatically** rolled over will continue to be available to claim expenses incurred until the end of 2021, at no cost to you.

The same rules will apply for the 2021 Health Care FSA carryover if you experience a qualifying event on or after January 1, 2022.

COBRA is only available for the Health Care FSA and not for the Dependent Care FSA.

Extensions for filing claims and appeals:

Due to the COVID-19 National Emergency relief guidance, you may have additional time to file your claims for reimbursement or appeal a denied claim. For example, you still have the opportunity to file claim expenses incurred in 2019 or appeal denied claims from 2019 until April 15, 2021. For claims incurred in 2020 you have until the earlier of 60 days after the end of the National Emergency or April 15, 2022.

For more information on the applicable extension, please see [important information on benefit plan deadlines due to COVID-19](#)

For more information on the application of these provisions please contact hr.health.welfare@exxonmobil.com