



Wellbeing at
work and beyond.

We've got you covered.

ExxonMobil U.S. benefits overview

At ExxonMobil, we offer a variety of benefits to support and protect your health and financial wellness during different times of your life.



Health and Welfare

Medical

Dental

Vision

Flexible Spending Accounts

Employee Assistance Program

Life Insurance

Short-term Disability

Long-term Disability

ExxonMobil U.S. benefits enrollment

Enrollment types

30-day enrollment window

Coverage is effective retroactively to your first day of employment.

- Medical
- Dental
- Vision
- Flexible Spending Accounts

No enrollment deadline

Enroll at any time. Coverage is effective as of the first of the following month.

- Savings Plan
- Group Universal Life Insurance
- Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Automatic enrollment

No action required by you.

- Pension Plan
- Employee Assistance Program
- Short- and Long-term Disability
- Basic Life Insurance
- Basic Accidental Death and Dismemberment (AD&D) Insurance

Ready to enroll?

The [Your Total Rewards portal](#) allows you to make your elections and changes. It is available 24/7 and works on all devices. Register when visiting the site for the first time. Click on the [Your Total Rewards registration tutorial](#) and follow the steps. Need assistance? Contact the ExxonMobil Benefits Service Center at **1-833-776-9966** (8 am to 4 pm CT, Monday through Friday, except certain holidays).

To enroll in the ExxonMobil Savings Plan, go to xomsavings.voyaplans.com or call the Savings Plan Telephone Service at **1-877-966-4015**.

Helpful hints!

- ✓ **Changes in status?** If your status changes (marriage, birth or adoption, divorce, relocation, adding/deleting a dependent, or repatriation), update your benefits through the [Your Total Rewards portal](#) or call **1-833-776-9966**.
- ✓ **Review and update** your benefits during Annual Enrollment each year.
- ✓ Check the **Summary Plan Descriptions** at exxonmobilfamily.com.

Health

ExxonMobil health benefits are available to help you and your family be as healthy as possible—both physically and mentally.

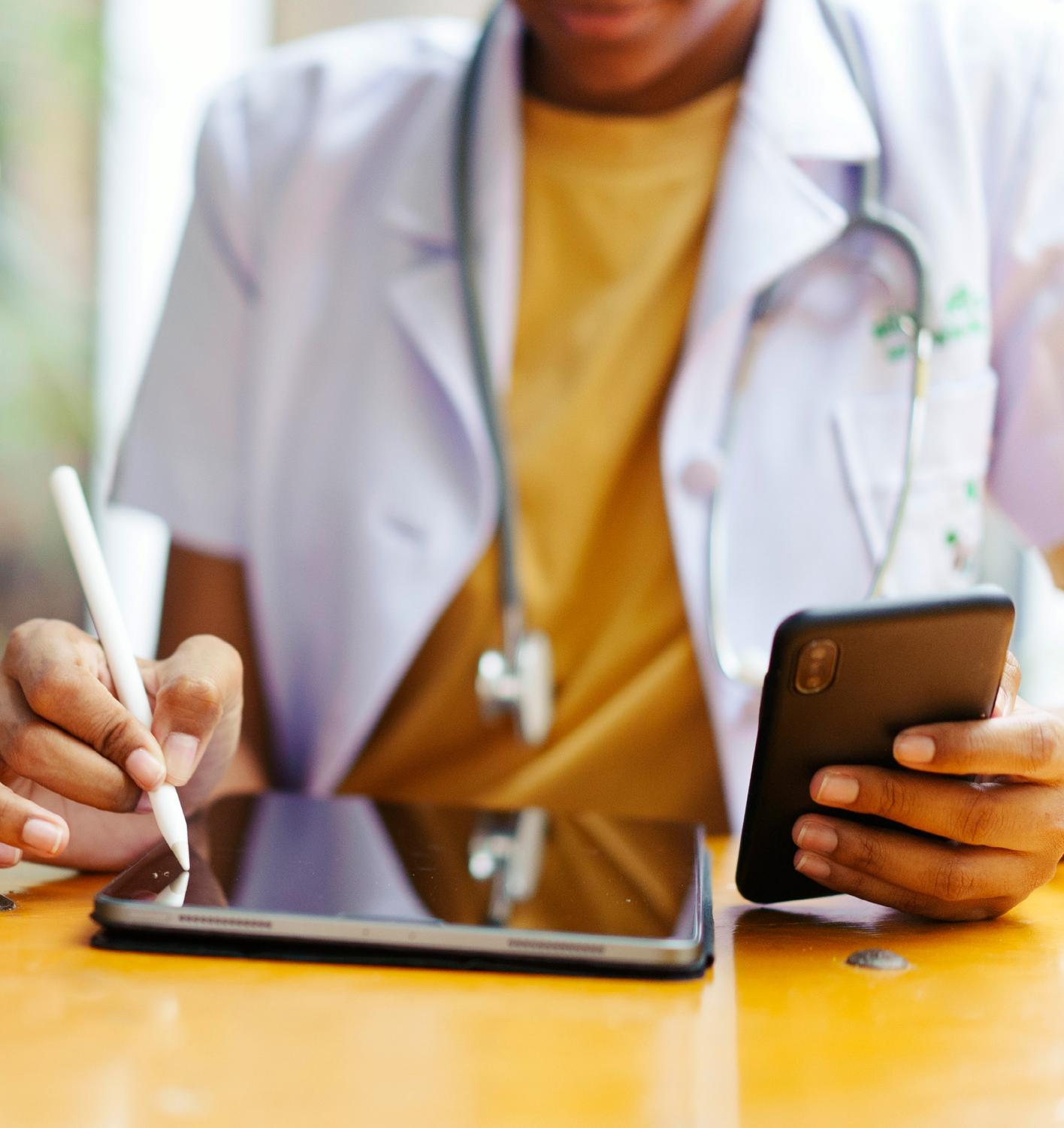
Medical

Dental

Vision

Flexible Spending Accounts

Employee Assistance Program (EAP)



ExxonMobil Health and Welfare Plan: Medical

ExxonMobil offers comprehensive medical and prescription drug benefits that provide coverage options including two Preferred Provider Organization (PPO) options available nationwide and an Exclusive Provider Organization (EPO) network-only option available in many locations.

Comparing options

Monthly cost and benefit levels vary depending on the option you choose.

PPO A and PPO B options	Lower monthly contributions for PPO A than PPO B, lower out-of-pocket costs for PPO B when you obtain services. Network facilities and prescription drug coverage are the same between options. Available nationwide. You may select a primary care physician (PCP) from a network of physicians to oversee your health care decisions.
EPO option (network-only)	Generally provides lower out-of-pocket costs to you. Option is available in defined service areas. You will be required to choose a provider from a network of contracted doctors and facilities.

For more detailed information, review the [**Summary Plan Description**](#) and the Benefits Coverage (SBC) [**here**](#).

Enrollment tips!

- ✓ Enroll within 30 days of employment.
- ✓ Choose your coverage level.
- ✓ Enroll your eligible family members in the same option.
- ✓ Use physicians in the network to maximize savings when accessing care.



ExxonMobil Health and Welfare Plan: Dental

ExxonMobil offers coverage for general and major services such as fillings, root canals, crowns, and orthodontic services. Preventive care, such as routine exams, cleanings, and fluoride (for dependent children up to age 18), is covered at 100% with no out-of-pocket costs to you if you use an in-network provider.

Click [here](#) for the summary of coverage.

For more detailed information, review the [**Summary Plan Description**](#) and the Benefits Coverage (SBC) [here](#).

Helpful hints!

- ✓ Use network dentists to maximize savings when accessing care.
- ✓ Ask your dentist for a predetermination of benefits to confirm what benefits will be paid before you begin an expensive dental procedure.



ExxonMobil Health and Welfare Plan: Vision

An annual vision exam helps preserve eyesight and detect eye conditions early when they are easiest to treat.

Click [here](#) for the summary of coverage.

For more detailed information, review the [**Summary Plan Description**](#) and the Benefits Coverage (SBC) [here](#).

Helpful hints!

- ✓ Use network providers to maximize savings and avoid filing claims forms.
- ✓ If you are enrolled in the Health Care Flexible Spending Account, MetLife Vision – Superior, the vision program administrator, automatically submits your eligible out-of-pocket expenses for reimbursement.
- ✓ Identify yourself as a MetLife Vision – Superior member when making your appointment to assist in accessing and authorizing your network benefits.



ExxonMobil Health and Welfare Plan: Flexible Spending Accounts (FSAs)

Health Care and Dependent Care Flexible Spending Accounts (FSAs) are tax-advantaged accounts that allow you to pay qualified health care and dependent care expenses on a pre-tax basis while lowering taxable income. To learn more, review the [Summary Plan Description](#).

Health Care FSA

Reimburses certain eligible out-of-pocket health care expenses not covered or fully reimbursed by any health care plan using pre-tax dollars.

Dependent Care FSA

Reimburses certain dependent care expenses for a qualified dependent using pre-tax dollars so you (and your spouse, if you're married) can work.

Helpful hints!

- ✓ Reimbursements are subject to IRS limits, regulations, and to those eligible expenses that are covered under the ExxonMobil Health and Welfare Plan. They can be sent electronically to your bank account.
- ✓ Expenses must be incurred during the calendar year and while contributing. Claims must be received by MetLife by March 30 of the following plan year.
- ✓ Be sure to save your receipts for eligible expenses when using your FSA funds—they may be needed for verification or reimbursement.

Eric		
	Spending account	No spending account
Gross annual pay	\$80,000	\$80,000
Less pre-tax FSA contribution	-\$3,300	-\$0
Balance	\$76,700	\$80,000
Less taxes	-\$19,200	-\$20,000
Less after-tax expenses	\$0	-\$3,300
Your take-home pay	\$57,500	\$56,700
\$800		Additional money for you!



The ExxonMobil Health and Welfare Plan: Employee Assistance Program (EAP)

The EAP offers professional counseling in a confidential environment for personal problems requiring limited intervention as well as referral services for more complex problems. Some of the types of problems for which you may seek help include crisis in the family and ongoing problems, such as chemical dependency, anxiety, depression, and family conflict. Assistance can be provided in person, over the phone, using video chat, or via text messaging. For detailed information, review the [Summary Plan Description](#).

Wellbeing at work and beyond

A wide range of tools and resources are available to support your health and health care needs—including telemedicine services and specialized programs through Hinge Health, Omada, Progyny, and more.

Available to all employees and their eligible family members

(18 and older who are eligible for the medical benefits of the ExxonMobil Health and Welfare Plan, whether or not they are enrolled)



Wellbeing portal



Health survey



Health and wellbeing coaching



Health numbers

Available to employees enrolled in the medical benefits of the ExxonMobil Health and Welfare Plan



Health advocate



Health management programs



Center of Excellence



Welfare

ExxonMobil benefits can help provide financial protection to you and your family. The ExxonMobil Disability Program provides a source of income if you're unable to work due to illness or injury, while life insurance and Accidental Death and Dismemberment can protect you and your family in the event of death or catastrophic injury.

Life Insurance

Short-term Disability

Long-term Disability



ExxonMobil Health and Welfare Plan: Life Insurance

You are automatically enrolled in Basic Life and Accidental Death and Dismemberment insurance at no cost.

Group Universal Life (GUL) and Voluntary AD&D insurances are optional. You need to opt in and choose the coverage level you would like to purchase.

You may choose between an insurance benefit or an uninsurance death benefit. Although coverage is the same, tax implications are different:

- Life insurance value (above \$50,000) is taxable as imputed income to you, but the proceeds paid to your beneficiary are not subject to federal and local income tax. (This may, however, be subject to federal estate taxes.)
- Death benefit value is not taxable income for you, but the proceeds paid to your beneficiary are subject to income tax and may also be subject to taxes as part of your estate.
- Reconsider your insurance needs following a life event such as birth or adoption of a child.

Helpful tips!

- ✓ Enroll in voluntary coverage at any time.
- ✓ Submit your beneficiary designations via the ExxonMobil Benefits Service Center to ensure expedited benefit payment.

For more detailed information, review the [**Summary Plan Description**](#).



ExxonMobil Health and Welfare Plan: Disability

Provides income to you when you cannot work due to illness, injury, or pregnancy/childbirth. The program covers both short- and long-term absences. Enrollment is automatic, and coverage is provided at no cost to you.

Short-term disability

- You receive either full pay or half pay based on your benefit service and disability.
- You may re-qualify for full-pay disability benefits after 26 weeks of active work.
- If your disability is compensable under worker's compensation laws, your industrial disability benefits pay up to 52 weeks of full pay.

Long-term disability

- You are eligible for long-term disability after one year of benefit service.
- Provides 50% of pay when added to other available replacement income such as pension, state, or federal payments.

Helpful tips!

If you become disabled and you are unable to work due to illness or injury, you are required to:*

- ✓ Report disability promptly to your supervisor.
- ✓ Obtain proper medical care and follow recommended treatment.
- ✓ Provide a certificate from your doctor, if asked.
- ✓ Keep the Company advised of your location while disabled.

*Additional steps may be required for long-term disability.

For more detailed information, review the [**Summary Plan Description**](#).



Finance

ExxonMobil benefits help you create financial security for your retirement.

The ExxonMobil Savings Plan and ExxonMobil Pension Plan, combined with ongoing financial planning education offered through the Financial Fitness Program, can help you prepare for your financial future.

Savings Plan

Pension Plan

Financial Fitness Program



ExxonMobil Savings Plan

The ExxonMobil Savings Plan provides seven investment options with varying investment objectives and degrees of risk. You can choose to invest in these options on a pre-tax, after-tax, or Roth basis, or use a combination of these approaches.

While the Savings Plan is designed as a long-term retirement tool, you do have some access to your money through dividend payments, loans, and certain types of withdrawals.

For more detailed plan information, review the [**Summary Plan Description**](#).

Helpful hints!

- ✓ Enroll promptly to maximize ExxonMobil's contributions to your account.
- ✓ Review your investment choices and select funds aligned with your financial goals.
- ✓ Monitor your allocations regularly to ensure progress toward your objectives.
- ✓ Participate in the Financial Fitness Program to better understand and optimize your Savings Plan.
- ✓ Use the MyOrangeMoney tool on the Voya website to estimate the contribution level you will need to meet your retirement goal.



ExxonMobil Pension Plan

The ExxonMobil Pension Plan provides a lifetime monthly retirement benefit at no cost to you, as part of a benefits program designed to support your long-term financial security.

Eligibility

You are vested in your pension benefit after five years of service with the Company. To become a retiree with enhanced benefits, you must have at least 15 years of benefit service and leave the Company at or after age 55.

Calculation

Pension calculation: 1.6% x years of pension service x final average pay – Social Security offset.

For more detailed plan information, review the

Summary Plan Description

Helpful hints!

- ✓ Enrollment is automatic.
- ✓ Confirm your beneficiary designations are up to date.
- ✓ Visit the [Your Total Rewards portal](#) to estimate your pension benefits.

ExxonMobil Financial Fitness Program

The Financial Fitness Program is offered to help you make sound financial decisions at no cost to you.

With tailored support from EY financial planners and practical online resources, you have the tools to understand your finances, create lasting habits, and progress toward your goals with confidence.



EY Navigate™ Planner Line
1-866-966-1337



EY Navigate™ website
From work:
[goto/EYNavigate \(SSO\)](#)



From home:
exxonmobil.eynavigate.com



Group learning opportunities

Support

ExxonMobil guidelines and programs are available to assist you during the different stages of your life.

Vacation

Flex Your Day

Paid Parental Time Off Program

Adoption Assistance

Leave of Absence

Employee Networks

Volunteer Involvement Program

Back-up Dependent Care Assistance

Work-Life Assistance Resources

Product Discounts



Vacation

Pro-rated up to 10 days in the hire year, increasing with years of service to up to six weeks.

Flex Your Day

Provides flexibility around when and where you work in order to balance work and life.

Paid Parental Time Off Program

If eligible, as a parent of a new child, this program provides you with up to eight weeks of paid time off.

Adoption Assistance

You may receive up to \$5,000 for eligible adoption-related expenses. Adoption counseling and referral services are also available.

Leave of Absence

If eligible, you may be granted extended time off for health or dependent care issues, military service, or other reasons.

Employee Networks

Provide mentoring, coaching, and strategies to enhance personal and professional development.

ExxonMobil Foundation Volunteer Involvement Program (VIP)

This program is designed to encourage employees, retirees, and other eligible participants to contribute their time and skills to charitable organizations, by providing grants to those organizations in association with time spent volunteering.

Back-up Dependent Care Assistance

Individual assistance in locating company-subsidized back-up care when primary dependent care arrangements fall through or are unavailable—up to 20 uses per year per employee.

Work-Life Assistance Resources

Services are available to provide customized, timely referrals on issues related to child and elder care, adoption, education, pet care, and personal convenience needs.

Product Discounts

Employees may receive discounts on gasoline and car wash services purchased at company-branded retail stores.



Benefits checklist



General

- Update your personal information in EDA, and access the [**Your Total Rewards portal**](#) to make your health and insurance election/changes.
- Use additional resources on the next page to find more details on providers and answer questions you may have.



Finance

- Decide if you want to participate in the ExxonMobil Savings Plan, and enroll at any time through Voya.
- Decide how much you want to contribute (6%–20%).
- Decide whether you want your contributions to be on a before-tax, after-tax, or Roth basis, or a combination.
- Decide how to invest among the seven investment options.
- Contact the EY Navigate Planner Line for free personal financial planning.
- Familiarize yourself with the ExxonMobil Pension Plan through resources available on exxonmobilfamily.com.



Health and Welfare

- Decide if you want to participate in medical, dental and vision, and the FSA, and enroll through the [**Your Total Rewards portal**](#) within your first 30 days.
- Choose the programs that best meet your needs and your level of coverage.
- Choose providers in the network.
- Estimate your expenses, and decide how much you want to contribute to the Health and Dependent Care FSAs.
- Decide if you want to purchase additional Group Universal Life and Voluntary AD&D coverage, and enroll at any time through the [**Your Total Rewards portal**](#).
- Determine your beneficiary(ies) for Basic Life and AD&D coverage, and make changes through the [**Your Total Rewards portal**](#), if necessary.
- Review and update your benefits during Annual Enrollment each year.

Additional resources

Your Total Rewards Portal

digital.alight.com/exxonmobil

Contact the ExxonMobil Benefits Service Center at 1-833-776-9966 (8 am to 4 am CT, Monday through Friday, except certain holidays).

Summary Plan Descriptions (SPDs)

exxonmobilfamily.com

Questions?

For questions about health benefits, life and work events, and life insurance, please contact the ExxonMobil Benefits Service Center at 1-833-776-9966 Monday to Friday, 8 am to 4 am CT, or go to digital.alight.com/exxonmobil.

Beneficiary designation

Contact the ExxonMobil Benefits Service Center at 1-833-776-9966, or go to digital.alight.com/exxonmobil.

Savings Plan

A Savings Plan enrollment package will be mailed to your home.

Vendors

Contact vendors for specific plan questions.

Note: Vendors will not be able to confirm your eligibility or provide information about ExxonMobil benefits until your first day of employment.

Blue Cross and Blue Shield of Texas (BCBSTX)

Medical and behavioral health benefits

bcbstx.com

bcbstx.com/exxonmobil

1-877-278-5214

Cigna Global (applicable to expatriates)

comms.cigna.com/exxonmobil

Call collect (outside the U.S.):

001-302-797-3100;

toll-free (within the U.S. and Canada):

1-800-441-2668

Additional resources

ComPsych

Employee Assistance Program (EAP)

[**guidanceresources.com**](http://guidanceresources.com)

(web ID name: exxonmobil)
App: GuidanceNow
1-888-226-1420

Delta Dental

Dental benefits

[**www1.deltadentalins.com**](http://www1.deltadentalins.com)

1-833-459-1169

EY

Financial Fitness Program

[**exxonmobil.eynavigate.com**](http://exxonmobil.eynavigate.com)

1-866-966-1337

Express Scripts

Prescription drug benefits

[**express-scripts.com/exxonmobil**](http://express-scripts.com/exxonmobil)

1-800-695-4116

MetLife Life Insurance

Group Universal Life Insurance and Voluntary AD&D Insurance
1-800-GET MET 8
(1-800-438-6388)

MetLife

Flexible Spending Accounts
[**healthsavingsandspending.metlife.com**](http://healthsavingsandspending.metlife.com)
1-833-675-2831

MetLife Vision – Superior

Vision benefits
[**mybenefits.metlife.com**](http://mybenefits.metlife.com)
(Org: ExxonMobil)
1-833-EYE-LIFE
(1-833-393-5433)

Alight Solutions

Basic Life Insurance and AD&D, Long-term disability
[**digital.alight.com/exxonmobil**](http://digital.alight.com/exxonmobil)

1-833-776-9966

Voya

Savings Plan record-keeper
[**xomsavings.voyaplans.com**](http://xomsavings.voyaplans.com)

1-877-XOM-401K
(1-877-966-4015)
617-847-1033
(non-U.S. residents)

ExxonMobil U.S. benefits legal disclaimers

Enjoy the journey, knowing we've got you covered!

Legal disclaimers

This is a summary presentation of the core benefits provided to most U.S.-payroll regular employees of ExxonMobil Corporation (or affiliated companies that have elected participation in these core benefit plans). This overview should be read in conjunction with the Summary Plan Descriptions (SPDs) for these plans, which can be found on exxonmobilfamily.com.

Many of the benefits and programs described herein are governed under law by formal Plan documents. If there is any discrepancy between the information provided in these information sessions (written or verbal) and the formal Plan documents, the Plan documents control. The Company (ExxonMobil Corporation) reserves the right to amend, suspend, or terminate any or all of its benefit plans and programs at any time.

Applicability of the benefits and programs described herein or elsewhere to represented employees is governed by the relevant collective bargaining agreement and any local bargaining requirements.

