

WELLBEING AT WORK AND BEYOND

2027 Employee Benefits

Care that counts—let's get started.

ExxonMobil



ExxonMobil Benefits Overview

Our people are at the heart of our success. That’s why our benefits are designed to attract and retain talented and hard-working employees. We offer world-class compensation and benefits, teammates who support and inspire and the flexibility to explore multiple challenges, roles and businesses. Our comprehensive total rewards help you thrive in and out of the office.

Your work matters. You're part of a team that fuels economies, powers communities and drives progress for our company and our customers. That's why an ExxonMobil career is one designed to last — with benefit programs that provide care for you and your family throughout your career and into retirement.

HEALTH

- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Employee Assistance Program

WELFARE

- Life Insurance
- Short-term Disability
- Long-term Disability

FINANCE

- Savings Plan
- Pension Plan
- Financial Fitness Program

SUPPORT

- | | | |
|--|--|---|
| <ul style="list-style-type: none">• Vacation• Flex Your Day• Employee Networks• Product Discounts | <ul style="list-style-type: none">• Paid Parental Time Leave• Adoption Assistance• Volunteer Involvement Program | <ul style="list-style-type: none">• Leave of Absence• Back-up Dependent Care Assistance• Work-Life Assistance Resources |
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ExxonMobil Benefits Enrollment

ENROLLMENT TYPES

60-day enrollment window

Coverage is effective retroactively to your first day of employment if you enroll within the first 60 days of employment. If you don't enroll within the first 30 days, retroactive deductions will be on a post-tax basis.

- 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 (GUL) 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?

Annual Enrollment (AE) is your opportunity to make sure your health benefits—including medical, dental, vision, and flexible spending accounts—reflect your needs and priorities for the next plan year. Our benefit programs provide care for you and your family throughout your career and into retirement, so take time to review your coverage, learn about updates and make choices that support your health and wellbeing.

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**

ExxonMobil Benefits Eligibility

WHO'S ELIGIBLE FOR COVERAGE

If you are enrolled in health care coverage, you may also enroll your eligible family members in medical, dental and vision coverage for the next plan year, provided they are:

- ☐ Your spouse
- ☐ Your natural child, stepchild and adopted child until they reach age 26
- ☐ A child over age 26 who is disabled and incapable of self-sustaining employment
- ☐ A child for whom you have sole court appointed legal guardianship or sole managing conservatorship
- ☐ An eligible family member recognized under a qualified medical child support order



HELPFUL HINTS!

- When you add a new dependent to your benefits coverage, you may be asked to provide documentation to confirm they are eligible for coverage.
- After enrolling the dependent, you will receive instructions on how to submit the required documents, such as a marriage certificate, birth certificate, adoption paperwork, or other proof of eligibility.

Why we review our benefits

Each year we review our benefits and adjust them so we can:

- **Continue to offer a comprehensive benefits package.** We're always looking for new and better ways to help enable good health and financial stability throughout your career and retirement.
- **Make sure our benefits are competitive.** Our benefits align with and support the Company's core principles and business strategy and are designed to attract and retain talented employees for their career.
- **Offer you meaningful benefits at an affordable cost.** We demonstrate this through a substantial investment in benefits to support you and your family as you balance each stage of life during your care



REMINDERS!

- If you do not make an enrollment election during annual enrollment, your current medical, dental and vision coverage will carry over into the following year.
- You must make an active election for health care and/or dependent care flexible spending accounts as prior year elections do not rollover into the following year.



HEALTH

ExxonMobil health benefits are available to provide care for you and your family—both physically and mentally.

Medical

Dental

Vision

Flexible Spending Accounts

Employee Assistance Program (EAP)

What's new for 2027

Our benefit programs provide care for you and your family throughout your career and into retirement. Here's what's new for 2027—updates designed to strengthen your coverage and support your wellbeing.

Medical

- **Preventative skin exam.** One annual preventative dermatology visit will be covered at 100% to support early detection and prevention of skin cancer.
- **Expanded EPO access.** The Exclusive Provider Organization (EPO) option will be available to employees in all U.S. locations.
- **Updated EPO out-of-pocket maximums.** The EPO option will have separate out-of-pocket maximum limits for medical and prescription drugs expenses.

Dental

- No changes

Vision

- No changes

Flexible Spending Accounts (FSA)

- **Higher health care FSA limits.**
 - The annual contribution limit will increase to \$3,400.
 - The carryover maximum will increase to \$680.
- **FSA platform upgrade.** The FSA experience will be enhanced including a new website, mobile app, and debit card. Employees will need to register for a new account and download the updated app. One debit card will be issued per family, with additional cards available upon request. The upgraded platform will provide a more streamlined experience, including fewer receipt submission requirements.

Health

ExxonMobil's investment in you means we offer comprehensive medical benefits that provide coverage options including two Preferred Provider Organization (PPO) options and an Exclusive Provider Organization (EPO) network-only option available nationwide.

COMPARING OPTIONS

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

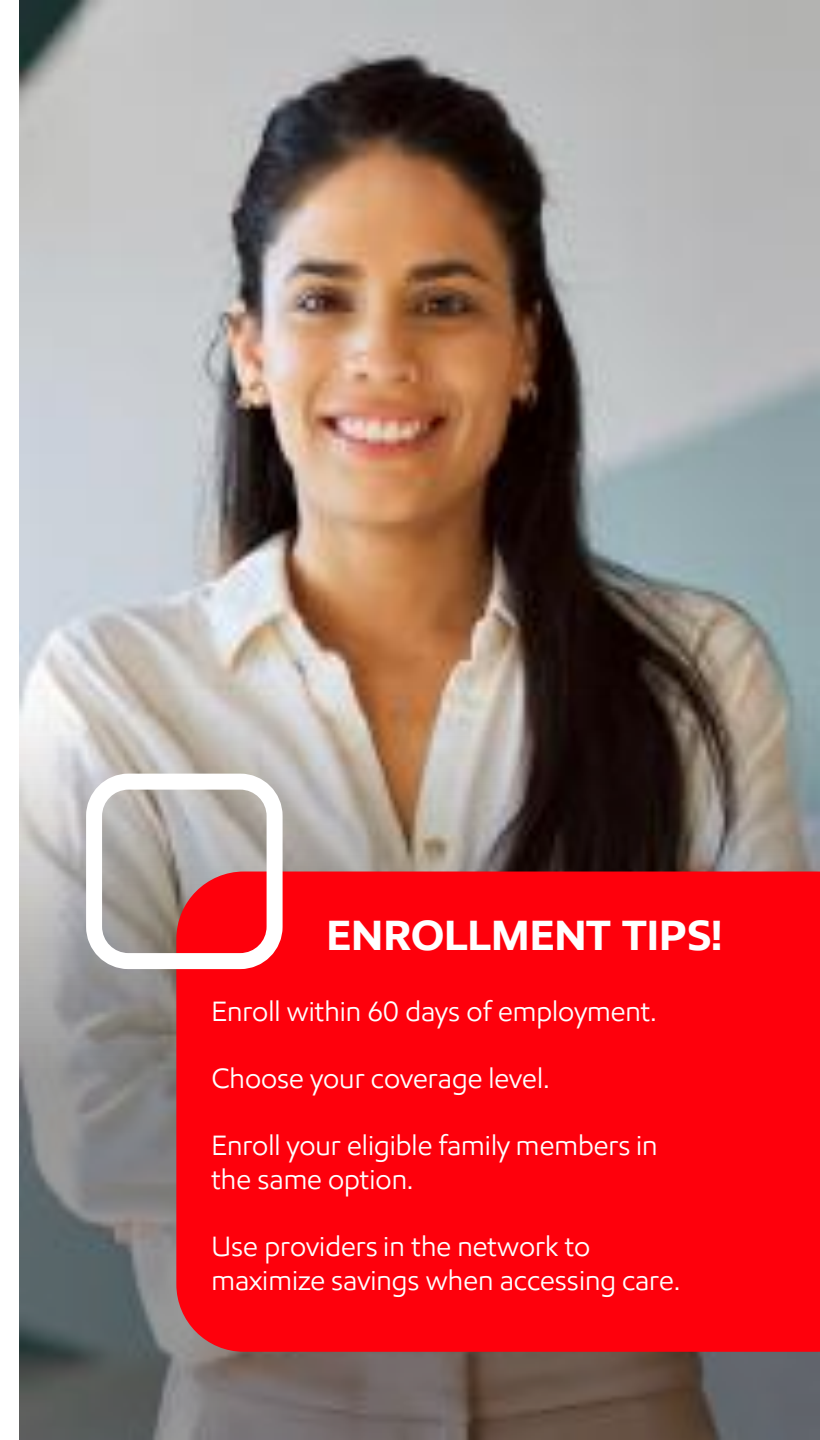
PPO A and PPO B options

- Lower monthly contributions for PPO A than PPO B deducted from your paycheck.
- Lower out-of-pocket costs for PPO B than PPO A when you obtain services.
- Available nationwide.
- Provider network and prescription drug coverage are the same between PPO options.
- You may select a primary care physician (PCP) from a network of physicians to oversee your health care decisions.

EPO option (network-only)

- Higher monthly contributions than PPO options deducted from your paycheck.
- Lower out-of-pocket costs than PPO.
- Available nationwide.
- You will be required to choose a provider from a network of contracted doctors and facilities. You will pay the full cost for non-network services.
- If you can't find an in-network provider within 30 miles of your home zip code, you may be authorized care with a non-network provider at the in-network cost share.

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



ENROLLMENT TIPS!

Enroll within 60 days of employment.

Choose your coverage level.

Enroll your eligible family members in the same option.

Use providers in the network to maximize savings when accessing care.

Medical Benefits

BCBSTX negotiates with doctors, hospitals and other providers and facilities to charge less for services received in-network. When you choose a provider who is “in-network,” it means you will pay less out of pocket. Different options are available to you.

PPO A or PPO B

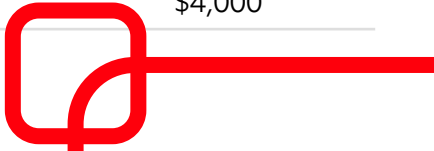
If you see a non-network provider, you will pay a higher coinsurance percentage and will have a higher out-of-pocket maximum. You may also be responsible for additional costs if your provider charges more than similar providers in your area (called the Reasonable & Customary limit).

Coverage highlights

- Preventive care services are covered at 100%.
- Diagnostic care is subject to cost share.
- Coverage is limited to medically necessary care.
- Some services require prior authorization (e.g. inpatient hospital admissions, advanced imaging, joint and spine surgery, sleep studies, inpatient/residential behavioral health treatment, etc.).

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

	PPO A		PPO B		EPO
	In-network	Non-network	In-network	Non-network	Network-only
Annual deductible • Individual • Family	\$600 \$1,200	\$800 \$1,600	\$400 \$800	\$500 \$1,000	\$0
Preventive care	\$0	\$0	\$0	\$0	\$0
Office visit • PCP • Specialist	\$40 copay \$60 copay	45% after deductible 45% after deductible	\$25 copay \$45 copay	40% after deductible 40% after deductible	\$25 copay \$45 copay
Telemedicine	\$40 copay	Not applicable	\$25 copay	Not applicable	\$25 copay
Urgent care	\$60 copay	45% after deductible	\$45 copay	45% after deductible	\$60 copay
ER	\$200 copay + 25% after deductible	\$200 copay + 25% after deductible	\$200 copay + 20% after deductible	\$200 copay + 20% after deductible	\$200 copay + 10%
Ambulance	25% after deductible	25% after deductible	20% after deductible	20% after deductible	10%
Inpatient care	\$300 copay + 25% after deductible	\$600 copay + 45% after deductible	\$200 copay + 20% after deductible	\$400 copay + 40% after deductible	10%
Outpatient care	25% after deductible	45% after deductible	20% after deductible	40% after deductible	10%
Annual medical out of pocket maximum • Individual • Family	\$4,500 \$9,000	\$18,000 \$36,000	\$3,000 \$6,000	\$15,000 \$30,000	\$2,000 \$4,000



Prescription Drug Benefits

Express Scripts is the prescription benefit manager (PBM). You may buy prescriptions from:

- Network retail pharmacies for short-term prescriptions.
- Express Scripts Pharmacy (home delivery) and Smart90 retail pharmacies (Walgreens, CVS) for long-term or maintenance prescriptions.
- Accredo, Express Scripts’ specialty pharmacy, for prescriptions requiring special handling.

Coverage is based upon Express Scripts’ formulary.

- A formulary is a list of covered medications within particular therapeutic categories.
- The drugs on the list have been selected based on their effectiveness and cost.
- The formulary includes both brand-name and generic drugs.

The program covers outpatient prescription drugs, medications, and supplies that:

- Require a physician’s prescription (or are otherwise listed as covered expenses).
- Are approved by the U.S. Food and Drug Administration (FDA) for the condition being treated.
- Are medically necessary.
- Are not considered experimental or investigational.
- Are prescribed by a provider licensed to prescribe prescription medications.

Important features

- Preventive prescription drugs are covered at 100%, including preventive immunizations.
- Prior authorization and step therapy requirements apply to certain medications and therapeutic drugs classes.
- Generic and preferred brand medications generally offer the lowest out-of-pocket costs.

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

	PPO A	PPO B	EPO
Non-specialty drugs			
Up to 34-day fills (from participating retail locations)			
• Generic	30% (\$75 max)	30% (\$75 max)	\$15 copay
• Preferred brand	30% (\$150 max)	30% (\$150 max)	30% (\$150 max)
• Non-preferred brand	50% (\$225 max)	50% (\$225 max)	50% (\$225 max)
90-day fills (from mail order or participating retail locations)			
• Generic	25% (\$150 max)	25% (\$150 max)	\$30 copay
• Preferred brand	25% (\$300 max)	25% (\$300 max)	25% (\$300 max)
• Non-preferred brand	50% (\$450 max)	50% (\$450 max)	50% (\$450 max)
Specialty drugs			
Up to 34-day fills (from specialty pharmacy)			
• Generic	30% (\$150 max)	30% (\$150 max)	30% (\$150 max)
• Preferred brand	30% (\$300 max)	30% (\$300 max)	30% (\$300 max)
• Non-preferred brand	50% (\$450 max)	50% (\$450 max)	50% (\$450 max)
90-day fills (from specialty pharmacy)			
• Generic	25% (\$300 max)	25% (\$300 max)	25% (\$300 max)
• Preferred brand	25% (\$600 max)	25% (\$600 max)	25% (\$600 max)
• Non-preferred brand	50% (\$900 max)	50% (\$900 max)	50% (\$900 max)
Annual prescription drug out of pocket maximum			
• Individual	\$2,500	\$2,500	\$1,000
• Family	\$5,000	\$5,000	\$2,000

Medical Programs

Personalized support with BCBSTX Health Advocates

- BCBSTX Health Advocates offer one-on-one support to help you make the most of your medical benefits. They can answer questions about coverage, explain bills, help you find in-network doctors and specialists, compare costs and assist with claims or next steps in your care.
- Dedicated clinical advocates are licensed nurses who also available 24/7 to talk through symptoms and treatment options at no cost to you. They can help with admission counseling, inpatient advocacy, discharge planning, and home counseling.
- **How to get support:** Go to bcbstx.com/exxonmobil (live chat is available) or call 877-278-5214.

Virtual care services with MDLIVE

- MDLIVE gives you convenient, 24/7 access to board-certified doctors and behavioral health providers from home or on the go. As part of your medical benefits, you can use MDLIVE for many non-emergency needs, such as colds and flu, minor infections, urgent care concerns, and many behavioral health issues, without having to visit a clinic. MDLIVE services include urgent care and behavioral health services.
- **How to get care:** Log in to the MDLIVE portal or app and choose the visit type (urgent care, therapy, or psychiatry) to schedule an appointment.

Empower your health decisions through My Medical Ally's second opinion program

- As part of your medical benefits, you can use My Medical Ally for personalized second opinions when you're facing a serious diagnosis or weighing treatment options. An expert team of independent doctors, nurses and medical researchers reviews your situation and helps you make more informed decisions about your health and treatment plan.
- **How to get support:** Visit mymedicalally.alight.com (company code ExxonMobil) or call 888-361-3944 (Monday to Friday, 8 am to 8 pm CT).

MD Live
Access Hope
My Medical Ally
Hinge Health
Omada
Progyny
Onelming
MD Anderson

Dedicated phone line through MD Anderson

- Employees and eligible family members enrolled in medical benefits have access to an exclusive concierge phone line for scheduling certain cancer-related services at MD Anderson Cancer Center. This service is designed to provide personalized support and faster access to cancer care.
- **How to get support:** Call 713-563-7998 or email patientaffairs@mdanderson.org (Monday to Friday, 8 am to 5 pm CT).

AccessHope (cancer support services)

- As a BCBSTX member, you have access to comprehensive cancer support services at no extra cost, including expert guidance from AccessHope. The Cancer Services and Support program provides a personalized hub with benefits information, resources and care options for you and your family throughout your cancer journey.
- AccessHope connects you with specialists from National Cancer Institute (NCI) Designated Comprehensive Cancer Centers to ensure you receive the most current and appropriate treatment plan.
- Experienced oncology nurses are also available to answer questions, provide support and guide you through treatment, empowering you with advanced expertise and resources to improve your cancer care every step of the way.
- **How to get support:** Call BCBSTX at 877-278-5214 (Monday to Friday, 7 am to 6 pm CT) to access cancer support services.

Point Solutions

Hinge Health (musculoskeletal conditions support)

- Hinge Health offers digital programs for joint and muscle pain, to help you feel better, reduce pain, and learn physical therapy exercises:
 - Prevention (at risk): specific exercises and education
 - Acute (recent injury): physical therapy video visits for every body part
 - Chronic (high risk): exercise, education, and behavioral change
 - Surgery (pre & post rehab): pre and post rehabilitation continuity of care
- **How to get care:** Learn more at goto/hingehealth or call 855-902-2777.

Omada (weight management, diabetes and hypertension support)

- Omada is a personalized program that empowers you to achieve your health goals. It combines data-powered coaching, connected devices, and a tailored curriculum to help you build lasting healthy habits. Available programs include diabetes management, hypertension management, and weight management/prevention.
- **How to get care:** Visit goto/omada or call 888-987-8337.

Progyny

- Progyny provides fertility and family-building support services, including educational resources, fertility treatment guidance, and access to patient advocates. Employees can access information about fertility care options and available support based on their individual needs.
- **How to get care:** Contact your Patient Care Advocate at 833-851-2229 (Monday to Friday, 8 am to 8 pm CT) or learn more at goto/progyny.

Affordable medical imaging through Onelming

- Onelming is a voluntary imaging program that connects you with high-quality imaging centers and expert care at lower costs. It can help you save significantly compared to traditional rates on services like MRIs, CT scans, ultrasounds, mammograms, and X-rays, while also simplifying scheduling and guiding you through each step of the process.
- **How to get care:** Visit oneimaging.com/exxonmobil, call 833-619-0837 (Monday to Friday, 6 am to 9 pm CT) or email help@oneimaging.com.

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.

Dental care is health care. Regular dental exams do more than protect your teeth and gums. They can also help identify early signs of health conditions such as diabetes, heart disease, osteoporosis, and oral cancer, supporting overall health and well-being.

Coverage highlights

Service type	Coverage	Details
Preventive and diagnostic	100%	Exams, cleanings, X-rays, sealants
Basic services	80%	Fillings, posterior composites, oral surgery, root canals, gum Treatments
Major services	50%	Crowns, inlays, onlays, cast restorations, bridges, dentures, implants
Orthodontics	50%	- Covered for adults and children \$2,000 lifetime max

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



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.

Vision

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

ExxonMobil provides coverage for one comprehensive eye exam and one pair of lenses and frames or contact lenses each calendar year. In addition, we offer discounts on extra pairs of glasses or contact lenses, prescription sunglasses and laser eye surgery, helping employees manage their vision care needs more affordably throughout the year.

Healthy vision is about more than seeing clearly. Routine eye exams do more than assess your vision. They can help detect early signs of health conditions such as diabetes, high blood pressure, high cholesterol, and certain eye diseases, supporting your overall health and wellbeing.

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



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.

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 \(SPD\)](#).

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 (including children under 13) using pre-tax dollars so you (and your spouse, if you're married) can work.

Eric

ANNUAL INCOME
\$100,000

MARITAL STATUS
Single

HEALTH CARE EXPENSES
\$3,400 for the year

TAX RATE
25%

Gross annual pay

SPENDING ACCOUNT

NO SPENDING ACCOUNT

\$100,000

\$100,000

Less pre-tax FSA contribution

-\$3,400

-\$0

Balance

\$96,600

\$100,000

Less taxes

-\$24,150

-\$25,000

Less after-tax expenses

\$0

-\$3,400

Your take-home pay \$

\$72,450

\$71,600

\$850

Additional money for you!

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 31 of the following plan year.

Qualified expenses include copays, dental treatment, eyeglasses, hearing aids, orthodontia over-the-counter medications, prescription drugs, sunscreen, and more.

Be sure to save your receipts for eligible expenses when using your FSA funds—they may be needed for verification or reimbursement.

Wellbeing Program

The Culture of Health Rate Program is intended to improve your health, quality of life, and productivity, by providing an environment and resources that actively promote healthy and safe behaviors.

As part of our ongoing commitment to supporting the wellbeing of our employees and their families, we partner with Navigate, a leading wellbeing platform provider known for delivering personalized, risk-based programs and an intuitive participant experience, to help you understand your health needs and goals, know your numbers, and earn the Culture of Health rate.

This year the program has already concluded to receive a discount for 2027, but you are still encouraged to check out and utilize the platform, in preparation for next year's program.

How to get started? Visit [goto/navigate](#) from a company device, or [exxonmobilwellbeing.com](#) from any device to set up your account, or call 888-894-4424 (Monday to Friday, 7 am to 7 pm CT).

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, Onelming, and more.

CoH Rate Requirements

- Health risk assessment (questionnaire)
- Biometric screening

CoH Rate Period

- March 1 – August 31

CoH Rate Monthly Discount

- Employee: \$30
- Employee + Spouse: \$60
- Employee + Child(ren): \$60
- Employee + Family: \$90

Available to all employees and their eligible family members

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

[Wellbeing Portal](#)[Health survey](#)[Health numbers](#)

Employee Assistance Program (EAP)

We know that life brings challenges—whether personal crises, relationship struggles, anxiety, or other concerns. That's why we offer confidential counseling and support through our Employee Assistance Program (EAP).

You have access to professional counselors who can help with immediate support or connect you with resources for more complex needs. Some of the types of problems for which you may seek help include crisis in the family and ongoing problems, such as depression, anxiety, stress, family conflict, and more.

Support is available in whatever format works for you: in-person, phone, video, or text. Available services include confidential counseling (up to 8 sessions per issue per year), legal services, financial services, work/life support and online resources and education. Your wellbeing matters, and we want you to know help is available whenever you need it.

How to get support: Visit [goto/useap](https://goto.useap) or call ComPsych at 888-226-1420 (24/7) to learn more.

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

Understanding your benefits ecosystem

Several organizations work together to support your benefits, including plan administration, claims processing, and customer service. Knowing what each organization does can help you quickly connect with the right team when you have questions or need assist

Organization	Role	Go here for help
ExxonMobil Plan Sponsor	Designs and funds employee benefit programs and determines the benefits offered to eligible employees and families.	exxonmobilfamily.com
Alight Benefits Administrator	Manages benefit enrollments, eligibility and administration processes.	Annual enrollment, life event updates and beneficiaries.
BCBSTX Medical Carrier	Administers medical benefits, provider network and medical claims.	In-network hospitals and doctors, medical coverage, medical claims, prior authorizations, health advocacy and ID cards.
Express Scripts Pharmacy Benefit Manager	Administers prescription drug benefits and formulary, pharmacy network, mail order and specialty medications.	Prescription drug coverage, in-network pharmacies, mail order, specialty medications, prior authorizations, formulary, drug pricing and ID cards.
Delta Dental Dental Carrier	Administers dental benefits, dental provider network and dental claims.	In-network dentists, dental coverage, claims, explanations of benefits, pre-treatment estimates and ID cards.
MetLife Vision Carrier	Manages vision benefits, vision provider network and vision claims.	Eye exams, glasses or contacts, vision claims and ID cards.
MetLife FSA Administrator	Manager health care and dependent care flexible spending accounts administration	FSA balances, reimbursements, eligible expenses, and debit card questions.



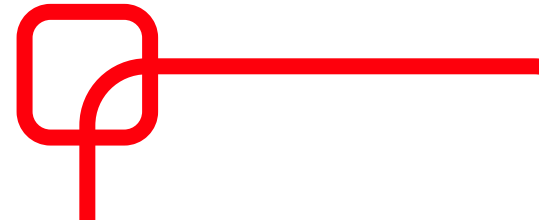
How to get help

There are three ways to get help with enrollment and eligibility questions:

- Call a benefits representative at 833-776-9966 (Monday to Friday, 8 am to 4 pm CT)
- Chat online: Go to the Your Total Rewards portal, select "Contact Us" > "General Information" > "Chat With Us" (Monday to Friday, 8 am to 4 pm CT)
- Schedule an appointment: From the home page, click the Annual Enrollment tile and select "Need help with benefit choices?"

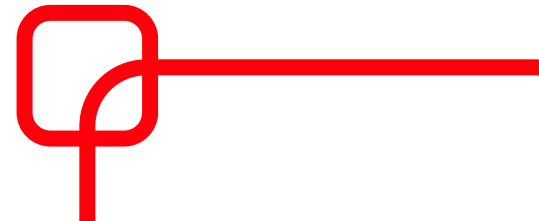
For urgent or escalated issues, use the following process:

- Submit a ticket through Alight's portal using the subject line "Urgent" or "Escalation."
- Request to Speak to a supervisor during a call.
- Use this process only when your access to benefits or pay is impacted and you've contacted Alight multiple times without resolution.



Health benefits 101 checklist

- ☐ Do you have a primary care physician (PCP) to coordinate your care? If not, **goto/bcbs** to find an in-network PCP.
- ☐ Are you up to date on your preventive care (e.g., annual preventive PCP visit, preventive lab work, age-appropriate cancer screenings, immunizations, etc.)?
- ☐ Are your spouse and dependents connected with a PCP and up to date on recommended preventive care?
- ☐ Have you set up your MDLIVE account in case you need to use virtual urgent care services? If not, **goto/bcbs** or **goto/mdlive** to set up your account.
- ☐ Do you know where to go for care when you need it (PCP, virtual care, urgent care, emergency room)? Call BCBSTX Health Advocates for assistance.
- ☐ Are you moving to a new area and need help finding new in-network providers? Call BCBSTX Health Advocates for assistance.
- ☐ Do you know how to access behavioral health services? Visit **goto/useap** for more information.
- ☐ Have you scheduled your dental cleanings? If not, **goto/dentadental** to find a an in-network dentist.
- ☐ Have you had your annual vision exam? If not, **goto/metlifevision** to find a an in-network vision provider.
- ☐ Have you set up your bank account for FSA direct deposit reimbursement? If not, **goto/metlifefsa**.
- ☐ Have you downloaded your health vendors' mobile apps and registered for your member portal accounts?





WELFARE

We look out for our people. 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

Life Insurance

You are automatically enrolled in Basic Life and Basic Accidental Death and Dismemberment (AD&D) insurances 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 uninsured 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.)

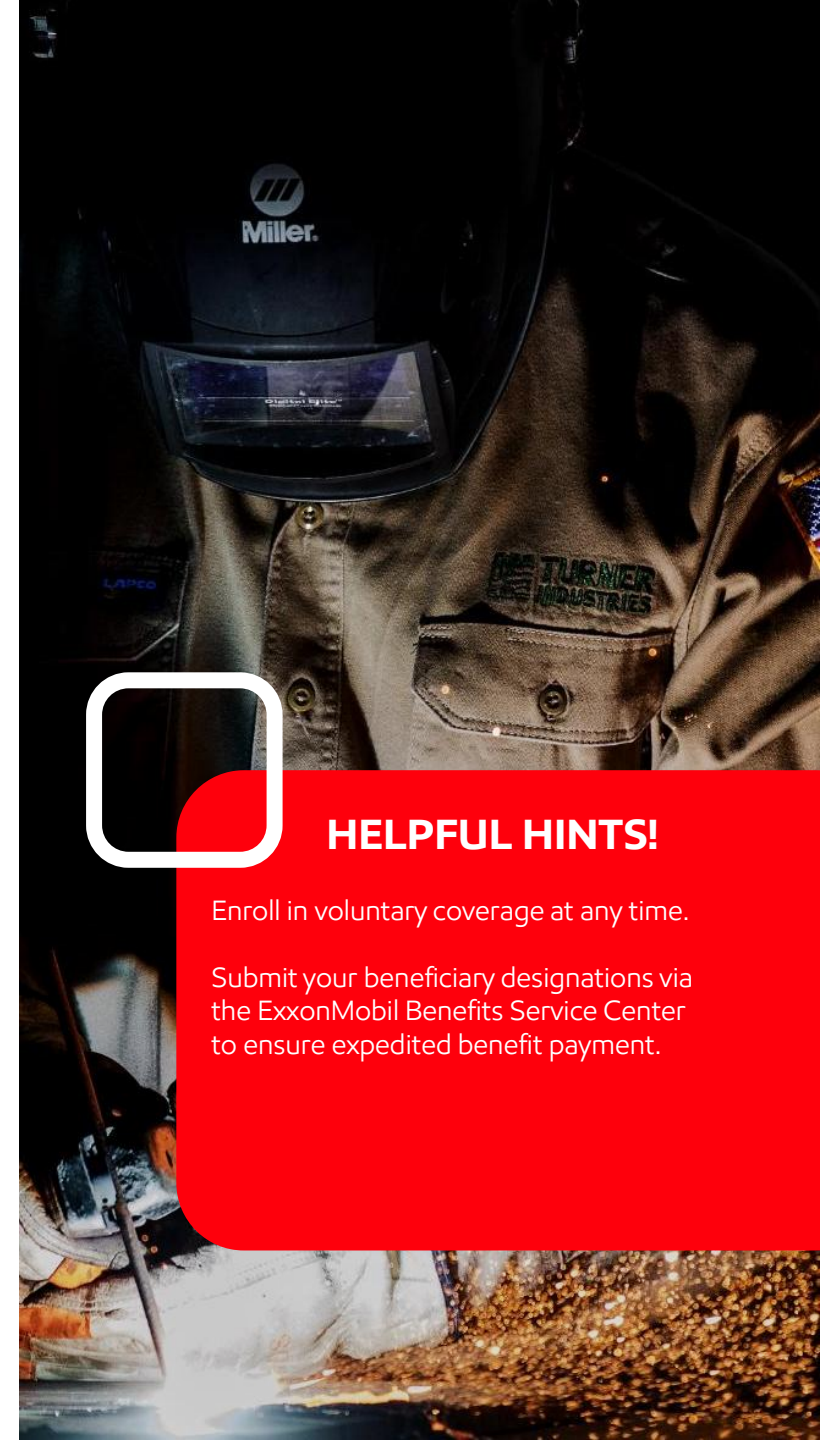


Death benefit value is not taxable income for you, but the proceeds paid to your beneficiary are subject to income tax and may also be subject to taxes as part of your estate.



Reconsider your insurance needs following a life event such as marriage, birth or adoption of a child.

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



HELPFUL HINTS!

Enroll in voluntary coverage at any time.

Submit your beneficiary designations via the ExxonMobil Benefits Service Center to ensure expedited benefit payment.

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 the full schedule of non-industrial disability benefits by actively working 183 consecutive calendar days.

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 benefits after one year of benefit service.

Provides 50% of pay when added to other available replacement income such as state or federal payments.

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



HELPFUL HINTS!

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.
- Submit your leave request in the Your Total Rewards portal.
- Obtain proper medical care and follow recommended treatment.
- Provide requested medical documentation to Alight.
- Keep the Company advised of your location while disabled.

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



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 gives you seven investment options to choose from—each with different objectives and levels of risk—so you can build a strategy that aligns with your financial goals. You can choose to invest in these options on a pre-tax, after-tax, or Roth basis, or use a combination of these approaches.

The Savings Plan is built to help you prepare for retirement, but we know life doesn't always wait. If you need access to your money before then, you have options: receive dividend payments, take out a loan against your balance, or make certain types of withdrawals depending on your circumstances. The flexibility is there when you need it.



To participate, you must contribute a minimum of 6% of your pay. The company matches your minimum contribution with 7% of your pay.



Beyond your minimum contribution, you may make additional contributions in 1% increments, for a combined total up to 20% of pay.

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



HELPFUL HINTS!

Enroll early to take full advantage of ExxonMobil's contributions—the sooner you start, the more you benefit.

Choose investments that fit your goals. Review your options and select the funds that align with where you are now and where you want to be in retirement.

Check in on your progress. Monitor your allocations regularly to make sure you're on track, and adjust as your priorities evolve.

Participate in the **Financial Fitness Program** to get a deeper understanding of your Savings Plan and how to make it work harder for you.

Use the **MyOrangeMoney** tool on the [Voya website](#) to estimate how much you'll need to contribute to reach your retirement goal—and adjust from there.

ExxonMobil Pension Plan

The Pension Plan gives you steady income for life after you retire—a monthly benefit you can count on, no matter how long your retirement lasts. You'll have flexibility in how you receive it, with multiple payment options to choose from. And depending on which option you select, your eligible survivors can continue receiving benefits after you're gone, so you can help provide for the people who matter most.

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%

×

Years of Pension Service

×

Final Average Pay

−

Social Security Offset

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

YOUR RETIREMENT RESOURCES

Whether retirement is around the corner or years away, it's never too early to start planning. Knowing what to ask and where to find answers puts you in control.

Your Retirement Specialist is here to help. Contact the ExxonMobil Benefits Service Center, and a specialist will walk you through each step—from understanding your options to making decisions that fit your goals. If they can't answer right away, they'll call you back by the end of the next business day.

Ready to connect?

Call your Retirement Specialist at 1-833-776-9966, or visit the Your Total Rewards portal anytime you have questions.



HELPFUL HINTS!

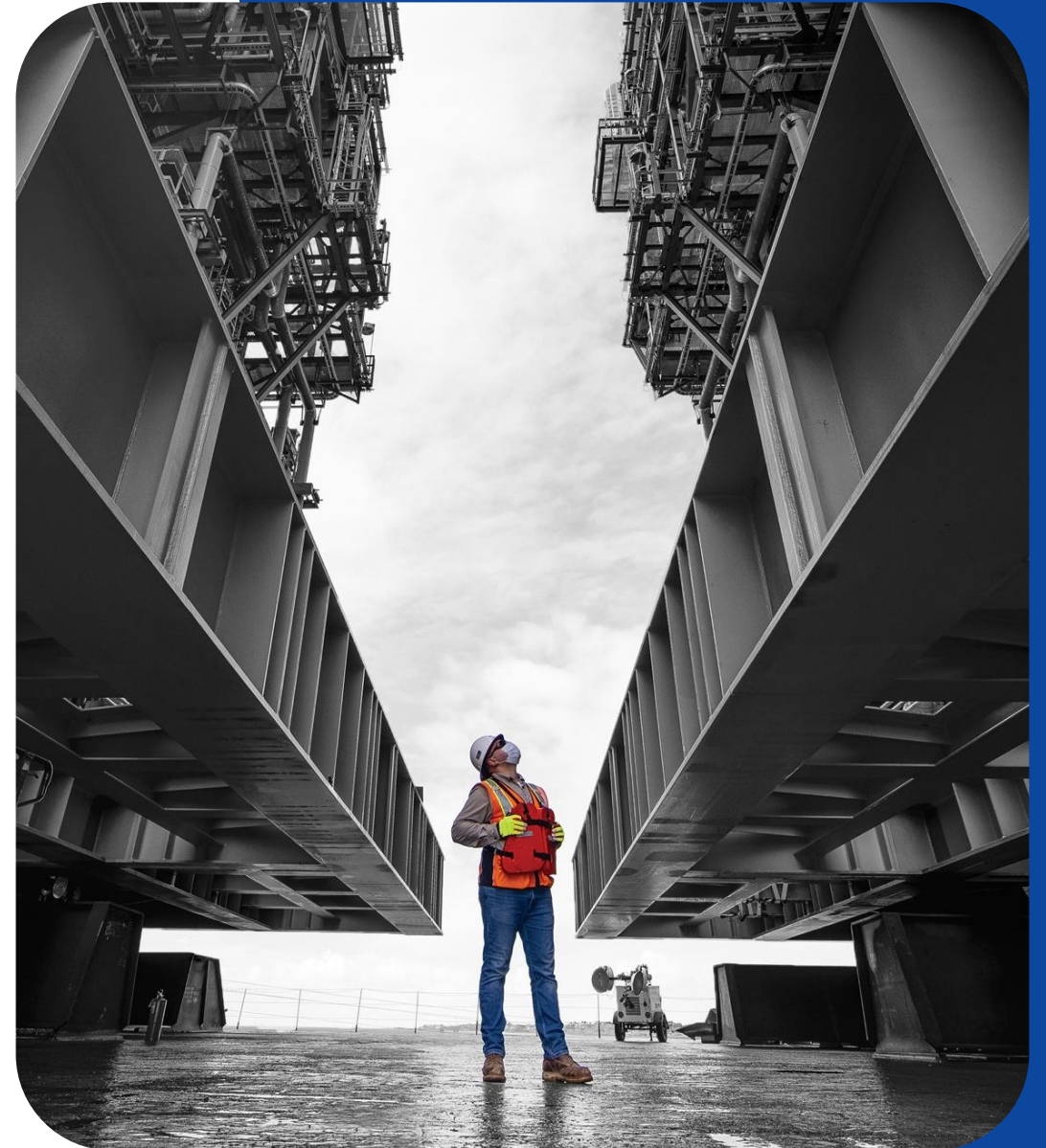
- Enrollment is automatic.
- Confirm your beneficiary designations are up to date.
- Visit the Your Total Rewards portal to estimate your pension benefits.

ExxonMobil Financial Fitness Program

The Financial Fitness Program helps you make the most of your ExxonMobil benefits and build a strategy for your financial future—at no cost to you. Through personalized guidance and practical tools, you can make informed decisions and confidently work toward your goals at every career stage.

Your resources:

- **Financial Fitness Workshops** – Instructor-led sessions tailored to early, mid, and late career help you navigate transitions and develop strategies that work for you. Find the schedule on the ExxonMobil Intranet.
- **EY Navigate™ Planner Line** – Get confidential, one-on-one guidance from EY financial planners who focus on your needs, not sales. Available to active employees and for five years after retirement. Call 1-866-966-1337 (M–F, 8 am–7 pm CT)
- **EY Navigate™ Digital Tools** – Access planning articles, videos, calculators, and personalized resources anytime at exxonmobil.eynavigate.com





SUPPORT

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

Savings Plan

Vacation

Flex Your Day

Paid Parental Leave

Adoption Assistance

Leave of Absence

Employee Networks

Volunteer Involvement Program

Back-up Dependent Care Assistance

Work-Life Assistance Resources

Product Discounts

Work Flexibility

Vacation is 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.

Leave of Absence: if eligible, you may be granted extended time off for health or dependent care issues, military service, or other reasons.

HELPFUL HINTS!

- Leaves such as short-term disability or paid parental leave are managed through the Your Total Rewards portal.
- Absences like vacation or excused time off are reported through timekeeping.

Parental Benefits

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

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.

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

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.



Employee Benefits



Employee Networks provide mentoring, coaching, and strategies to enhance personal and professional development.



Language Training Solutions offers lessons for 100+ languages, using a multichannel approach of eLearning, virtual instructor led for groups and individuals.



You can choose to buy membership with Gym pass at corporate discounted price or enjoy company partial subsidy of your gym membership with SportClub as part of the Fitness Program.



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



The tuition assistance program (TAP) provides you with financial assistance for study outside of base company learning offerings when those studies have a clear business relevance and direct link to career development plan / role.



ExxonMobil Foundation Volunteer Involvement Program (VIP) 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.



Benefits checklist

GENERAL

- ☐ Update your personal information in Career Connect, 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

- ☐ Review the ExxonMobil Savings Plan and Pension Plan resources available on exxonmobilfamily.com.
 - ☐ Contact an EY Navigate Planner Line professional for no-cost financial guidance and help maximizing your ExxonMobil benefits.
 - ☐ Decide if you want to participate in the ExxonMobil Savings Plan and enroll at any time through Voya.
 - ☐ Choose your contribution rate (6%–20% of pay) and whether you want your contributions to be on a before-tax, after-tax, or Roth basis, or a combination.
 - ☐ Select from the seven available investment options.
-

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 60 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 beneficiaries for basic life and AD&D coverage, and make changes through the Your Total Rewards portal, if necessary.
- ☐ Review and update your health benefits during Annual Enrollment each year.



Additional Resources

ALIGHT

Your main hub for questions about health benefits, life events, beneficiary designations, life insurance, and disability/leave administration

Your Total Rewards portal: digital.alight.com/exxonmobil
ExxonMobil Benefits Service Center: 1-833-776-9966
(Monday to Friday, 8 am to 4 am CT, except certain holidays).

SAVINGS PLAN

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

For questions, contact Voya- as the Plan's recordkeeper:

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

SUMMARY PLAN DESCRIPTIONS (SPDs)

exxonmobifamily.com

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/exxonmobil
1-877-278-5214

CIGNA GLOBAL

Medical, behavioral health, prescription drug, dental and vision benefits for expatriates

comms.cigna.com/exxonmobil
1-888-819-8214 (within the U.S.)
1-302-746-6547 (outside the U.S.)

CGLIC – Connecticut General Life Insurance Company

Basic life insurance and basic AD&D insurance
1-800-238-2125



Additional Resources

COMPSYCH

Employee Assistance Program (EAP)

guidanceresources.com (web ID name: exxonmobil)

App: GuidanceNow

1-888-226-1420

DELTA DENTAL

Dental benefits

www1.deltadentalins.com/group-sites/exxonmobil.html

1-833-459-1169

EY

Financial Fitness Program

exxonmobil.eynavigate.com

1-866-966-1337

METLIFE FSA

Flexible Spending Accounts

healthsavingsandspending.metlife.com

1-833-675-2831

METLIFE LIFE INSURANCE

Group Universal Life (GUL) insurance
and voluntary AD&D insurance

1-800-GET MET8 (1-800-438-6388)

METLIFE VISION

Vision benefits (Superior Vision network)

mybenefits.metlife.com

(org: ExxonMobil)

1-833-EYE-LIFE (1-833-393-5433)

NAVIGATE

Wellbeing program

exxonmobilwellbeing.com

Email: info@navigatewell.com

1-888-894-4424

VOYA

Savings Plan record-keeper

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](https://www.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.

