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

**Security**
- Life Insurance
- Short-term Disability
- Long-term Disability

**Financial**
- Savings Plan
- Pension Plan
- Financial Fitness Program

**Support**
- Vacation
- Flex Your Day
- Leave of absence
- Back up dependent care assistance
- Work-Life assistance resources
- Volunteer Involvement Program
- Adoption Assistance
- Employee networks
- Product discounts

**Benefits philosophy**

The compensation and benefits program has been developed to align with and support the Company’s core principles and business strategies. The program is designed to attract and retain talented employees with a long-term focus, encourage a strong culture of performance, and recognize experience. The program helps align the interests of employees with the goals of the Company, our focus on continuous improvement and our commitment to win in the marketplace – Darren W. Woods, Chairman and Chief Executive Officer
## 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.*

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

### Automatic enrollment
No action required by you

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

## 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. You will need to register the first time you visit the site. Click on the [Your Total Rewards registration tutorial](#) and follow the steps. Need assistance? Contact the ExxonMobil Benefit Service Center at 833-776-9966 (8 a.m. to 4 p.m. CST, M-F, except certain holidays).

To enroll to the ExxonMobil Savings Plan, go to [https://xomsavings.voyaplan.com](https://xomsavings.voyaplan.com) or call the Savings Plan Telephone Service at 877-966-4015.

## Helpful hints!

- **Changes in status?** Marriage, Birth or Adoption, Divorce, Relocation, Adding/deleting a dependent, Repatriation. Submit your changes thru the **Your Total Rewards portal** or call 833-776-9966.

- Check the [Summary Plan Descriptions](#) at [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com)
ExxonMobil health benefits are available to help you and your family be as healthy as possible – both physically and emotionally.

Medical

Dental

Vision

Flexible Spending Accounts

Employee Assistance Program (EAP)
**ExxonMobil Medical Plan**

ExxonMobil offers a comprehensive medical plan that provides coverage options, including two Points of Service (POS) II options available nationwide and Network only options available in many locations.

### Comparing options

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<tr>
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<th>Description</th>
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<tbody>
<tr>
<td><strong>Aetna POS II options</strong></td>
<td>Lower monthly contributions for POS II A than POS II B, lower out-of-pocket costs for POS II 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 healthcare decisions.</td>
</tr>
<tr>
<td><strong>Network only options</strong></td>
<td>Generally provides lower out-of-pocket costs to you. Options are available in many geographic areas and they have defined service areas. You will be required to choose a provider from a network of contracted doctors and facilities.</td>
</tr>
</tbody>
</table>

### Enrollment tips!

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

The ExxonMobil Dental Plan provides 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 16), is covered at 100% with no out-of-pocket costs to you.

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

For more detailed plan information, review the [Summary Plan Description](#) and the 2024 Benefits Coverage (SBC) [here](#).

**Helpful hints!**

- Use network dentists to maximize savings when accessing care
- Ask your dentist for a pre-determination of benefits to confirm what benefits will be paid before you begin an expensive dental procedure
ExxonMobil Vision Plan

A regular annual vision exam can help preserve eyesight and can detect eye problems and other conditions at their earliest stages, when they are more treatable.

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

For more detailed plan information, review the [Summary Plan Description](#) and the 2024 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, UnitedHealthcare Vision, the vision plan administrator, automatically submits your eligible out-of-pocket expenses for reimbursement
- Identify yourself as a UnitedHealthcare Vision 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 account that allow you to pay qualified health care and dependent care expenses on a pre-tax basis while lowering taxable income. To learn more visit Pre-Tax Spending Plan (exxonmobilfamily.com)

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 Pre-Tax Spending Plan. Can be sent electronically to your bank account
✓ Expenses must be incurred during the calendar year and while contributing, claims must be received by Aetna by April 15th following the plan calendar year

Eric
Annual income: $80,000
Marital status: Single
Health care expenses: $3,050 for the year
Tax rate: 25%

<table>
<thead>
<tr>
<th></th>
<th>Spending account</th>
<th>No spending account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross annual pay</td>
<td>$80,000</td>
<td>$80,000</td>
</tr>
<tr>
<td>Less pre-tax FSA contribution</td>
<td>- $3,050</td>
<td>-$0</td>
</tr>
<tr>
<td>Balance</td>
<td>$76,950</td>
<td>$80,000</td>
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<tr>
<td>Less taxes</td>
<td>-$19,238</td>
<td>-$20,000</td>
</tr>
<tr>
<td>Less after-tax expenses</td>
<td>-$0</td>
<td>-$3,050</td>
</tr>
<tr>
<td>Your take-home pay</td>
<td>$57,712</td>
<td>$56,950</td>
</tr>
</tbody>
</table>

$762 Additional money for you!
The ExxonMobil 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 complicated problems. Some of the type 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 on this program click here.

Wellbeing at work and beyond

Tools and resources are available to help you manage your health and health care.

Available to all employees and their eligible family members
(18 and older who are eligible for the ExxonMobil Medical Plan whether or not they are enrolled in the plan)

Available to employees enrolled in an Aetna POS II option, Aetna Select or Cigna OAPIN

- Health portal (Rally)
- Health Survey
- Health & Wellbeing coaching
- Health numbers
- Health advocate
- Health Management Programs
- Center of Excellence Programs
ExxonMobil benefits can help provide financial protection to you and your family. The ExxonMobil Disability Plan provides a continuing source of income if you’re unable to work due to illness or injury, while Life Insurance and Accidental Death and Dismemberment Plans can protect you and your family in the event of death or catastrophic injury.

Life Insurance
Short-term Disability
Long-term Disability
ExxonMobil Insurance Options

Basic Life Insurance and Accidental Death and Dismemberment (AD&D) are provided at no cost to you and enrollment is done automatically upon hire.

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

You may choose to have coverage in the form of 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 a birth or adoption of a child.

For more detailed plan information, review the Summary Plan Description

Helpful hints!

✓ Enroll in the voluntary plan at any time

✓ Select to participate in the GUL and voluntary AD&D plans. Choose your coverage in multiples of your annual pay

✓ Beneficiary designations can be submitted via ExxonMobil Benefits Service Center. You are encouraged to submit beneficiary designations for expedited benefit payment
ExxonMobil Disability Plan

The ExxonMobil Disability Plan provides income to you when you cannot work due to illness or injury (including pregnancy and childbirth). The plan 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 can re-qualify for the full schedule after 26 weeks of work since the last full-pay disability absence.
- If your disability is compensable under worker’s compensation laws, your industrial disability benefits pay up to 52 weeks of full pay.

**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.
- 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.

**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.

For more detailed plan information, review the [Summary Plan Description](#).
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 thru 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 you can choose a combination.

Although the Savings Plan is a long-term savings vehicle to help you prepare for your retirement, 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 right away to take full advantage of ExxonMobil’s contribution to your account
✓ Review and determine the funds in which to invest
✓ Regularly review your investment allocations to ensure progress to your financial goals
✓ Participate in the Financial Fitness Program to better understand and utilize your Savings Plan
✓ Use the MyOrangeMoney tool on the Voya website to estimate the contribution level you will need to meet your retirement goal

Contribution
You can contribute between 6% and 20% of your pay

Company Match:
ExxonMobil will match your first 6% of contributions with a 7% contribution
ExxonMobil Pension Plan

ExxonMobil Pension Plan provides a lifetime monthly retirement benefit at no cost to you, making the ExxonMobil benefits package one of the most attractive among employers.

Eligibility
You are vested in your pension benefit after 5 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 on or after age 55.

Calculation
Pension calculation: $1.6\% \times \text{years of pension service} \times \text{final average pay} - \text{social security offset}$

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.

With guidance from financial planners and online resources, all provided in collaboration with Ernst & Young (EY), you’ll be able to see your finances more clearly, develop good money habits and tackle your goals one step at a time.

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 career.

Vacation
Flex Your Day
Adoption
Leave of absence
Employee networks
Back up dependent care assistance
Work-Life assistance resources
Product discounts
Volunteer Involvement Program
Vacation
Pro-rated up to 10 days in the hire year, increasing with years of service to up to 6 weeks

Flex Your Day
Provides flexibility around when and where you work in order to balance work and life

Parental Paid Time Off Program
If eligible, as a parent of a new child, this program provides you with 8 weeks of paid time off

Adoption
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 discount
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 Plans election / changes.
- Use Additional Resources to find more details on providers and answer questions you may have.

**Health**
- Decide if you want to participate in medical, dental and vision plans and the FSA, and enroll through Your Total Rewards portal within your first 30 days.
- Choose the plans that best meet your need and your level of coverage.
- Choose providers in the network.
- Estimate your expenses and decide how much you want to contribute to the health care / dependent care FSAs.

**Security**
- Decide if you want to purchase additional Group Universal Life and Voluntary AD&D coverage, and enroll at any time through Your Total Rewards portal.
- Determine your beneficiary(ies) for Basic Life and AD&D coverage, and make changes through Your Total Rewards portal, if necessary.

**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 7 investment options.
- Contact the EY Navigate Planner Line for free personal financial planning.
- Familiarize yourself with the ExxonMobil Pension Plan through resources available on www.exxonmobilfamily.com.
Additional resources

Your Total Rewards Portal
digital.alight.com/exxonmobil
Contact ExxonMobil Benefits Service Center at 833-776-9966 (Hours: 8 a.m. to 4 p.m. CST, Monday through Friday, except certain holidays)

Summary Plan Descriptions (SPDs)
www.exxonmobilfamily.com

Questions?
For questions about Health Plans, Life and Work Events, Life Insurance, please contact the ExxonMobil Benefits Service Center at 833-776-9966 Monday to Friday 8:00 a.m. to 4:00 p.m. CST or go to
digital.alight.com/exxonmobil

Beneficiary Designation
Contact the ExxonMobil Benefits Service Center at 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

Aetna
Medical plan options (Aetna POS II, Network only), Dental Plan, Pre-tax Spending Plan
www.aetna.com / 800-255-2386

Cigna
Medical plan option (Network only)
www.cigna.com / 800-818-9440

Cigna International Medical and Dental Plan
Call Collect (outside the U.S.): 001.302.797.3100 Toll Free (within the U.S. and Canada): 1.800.441.266
https://comms.cigna.com/exxonmobil

ComPsych - Employee Assistance Program (EAP)

Ernst & Young
Financial Fitness Program
https://exxonmobil.eynavigate.com/ 866-966-1337

Express Scripts
Prescription drugs for Aetna medical plan options (POS II and Network only)
www.express-scripts.com/exxonmobil 800-695-4116

MetLife
Group universal life and voluntary AD&D 800-GET MET 8 (800-438-6388)

New York Life Group Benefits Solution
Basic life insurance and AD&D, Long-term Disability Plan 800-823-2125

UnitedHealthcare Vision
Vision Plan
www.exxonmobilvision.com 877-303-2415

Voya
Savings Plan record-keeper
www.xomsavings.voyaplans.com
877-XOM-401K (877-966-4015) 617-847-1033 (Non U.S. residents)
Legal disclaimers

This is a summary presentation of the core benefits provided to most US-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 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.