

Dear plan participant,

We know affordable and sustainable health care is important to you and your family, as it is to us!

To address continuing health care cost escalation, we've conducted a comprehensive market analysis. Our goal? Provide robust coverage through best-in-class carriers at the best price.

What's new:

We are planning updates effective January 1, 2025, to manage your out-of-pocket costs, improve your network access, and ensure we maintain strong customer service, and clinical and care management focus.

What's changing:

- **Dental**: Replace our dental carrier Aetna with Delta Dental.
- Vision: Replace our vision carrier United HealthCare (UHC) with MetLife (Superior).

What will stay the same:

• Medicare Primary Option (MPO) carriers, Aetna for medical and Express Scripts for prescription drugs coverage, will remain in place.

What should I do now:

- Nothing changes today, you will have time to review the options and make the best health coverage decisions for you and your family for 2025 during Annual Enrollment in October.
- In the meantime, you can check to see if your current providers are in the new carriers' network via these sites:
 - For **dental**, check out Delta Dental website at https://www1.deltadentalins.com/group-sites/exxonmobil.html. Alternatively, you may contact them at 800-521-2651 Monday through Friday between 7 am and 7 pm CST. You can use the same link to nominate your dentist to be added to the Delta Dental network.
 - For **vision**, check out MetLife website at https://www.metlife.com, select "Find a Vision Provider", then click on "MetLife Vision Superior". The Customer Service phone number will be shared during Annual Enrollment.
- Have more questions? You can review the 2025 U.S. Health Plans Carrier Changes Retiree FAQs
 document at the Retiree section at www.exxonmobilfamily.com. The ExxonMobil Benefits Service Center
 run by Alight will not be able to answer questions about carrier changes.

More details will be shared by Annual Enrollment.