

Note: You will receive this letter by mail around May 17, 2024.



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:

- **Medical:** Replace our medical carriers Aetna and Cigna with Blue Cross Blue Shield (BCBS). With this, BCBS will be the single carrier for all our pre-65 options of the ExxonMobil Retiree Medical Plan.
- **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:

- The same general pre-65 retiree medical plan options will be available – POS II A, POS II B, and a network-only option.
- Express Scripts for prescription drugs coverage will remain in place.
- Omada and Hinge Health programs will remain in place.
- Medicare Primary Option (MPO) carriers, Aetna for medical and Express Scripts for prescription drugs coverage, will remain in place for post-65 retirees.

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 **pre-65 medical**, check out BCBS website at <https://www.bcbstx.com/exxonmobil>. Alternatively, starting May 1, 2024, you may contact them at 877-278-5214 Monday through Friday between 7 am and 6 pm CST. You can use the same link to nominate your provider to be added to the BCBS network.
 - 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.