

2025 U.S. Health Plans Carrier Changes – Retiree FAQs

Retiree Frequently Asked Questions (FAQs) on Planned 2025 Changes to Pre-65 Medical, Dental, and Vision Carriers

1) What is changing?

The following administrative updates are planned effective January 1, 2025:

- **Medical:** Replace our pre-65 medical carriers Aetna and Cigna with Blue Cross Blue Shield of Texas (BCBSTX). With this pending change, BCBSTX will be the single carrier for all our pre-65 options of the ExxonMobil Retiree Medical Plan. **Note: Medicare Primary Option (MPO) carriers, Aetna for medical and Express Scripts for prescription drugs coverage, will remain in place for post-65 retirees.**
- **Dental:** Replace our dental carrier Aetna with Delta Dental.
- **Vision:** Replace our vision carrier United HealthCare with MetLife (Superior).

2) Why is this changing?

To continue to manage escalating healthcare costs, we completed a thorough analysis to ensure that we are leveraging best-in-class health plan carriers. These updates to health plan carriers will help mitigate your out-of-pocket health cost escalation and improve access to in-network providers and health care facilities. You will save more when you use in-network providers and facilities, leveraging the carriers' negotiated rates. The carriers also committed to maintain a strong customer service, and high quality clinical and care management for health conditions.

3) Do I need to take any action?

No action is required if you do not want to make any changes to your pre-65 retiree medical plan option. Your current elections will automatically roll over into 2025. If you are a post-65 retiree, your MPO election rolls over into 2025 as well.

If you want to make changes to your pre-65 retiree medical plan option, you may do so during Annual Enrollment for 2025.

4) Will the same pre-65 retiree medical plan options be available?

The same general pre-65 retiree medical plan options will be available – POS II A, POS II B, and a network-only option. Please note our current network-only plan options are nationwide networks, not fully-insured state-governed HMOs. We moved away from HMOs in 2020. Express Scripts will continue to provide prescription drugs coverage for all plan options.

5) How can I check if my current pre-65 retiree medical, dental, and vision providers will be in the new carriers' network in 2025?

- For **pre-65 medical**, visit the BCBSTX website at <https://www.bcbstx.com/exxonmobil>. Alternatively, you may contact them at 877-278-5214 Monday through Friday between 7 am and 6 pm CST. You can also use the same link to nominate your provider to be added to the BCBSTX network.
- For **dental**, visit the Delta Dental website at <https://www1.deltadentalins.com/group-sites/exxonmobil.html>. Alternatively, you may contact them at 833-459-1169 Monday through Friday

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between 7 am and 7 pm CST. You can also use the same link to nominate your dentist to be added to the Delta Dental network.

- For **vision**, visit the 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. You can nominate your vision provider to be added to the MetLife network using this [link](#).

6) Will I get new ID cards for my health plans?

ID cards will be digital, except for MPO ID cards that continue to be physical. During Annual Enrollment, you will receive information on how to obtain your new ID cards for pre-65 retiree medical plan options, dental, and vision.

7) When will I receive the details related to carrier updates, 2025 rates, and any other relevant information?

More details will be shared in October as plans are finalized ahead of Annual Enrollment.

8) Will transition of care for serious health conditions be provided?

Yes. You and your dependent family members may be eligible continuity of care when treatment has been established as a covered benefit for certain pre-65 retiree medical and behavioral health conditions and circumstances. More information will be provided closer to the effective date of these administrative updates.

9) What are my options if my provider is not in the new carrier’s network?

You have 3 options:

- You may nominate your current medical/dental/vision provider to be included in the network. To nominate a provider for the BCBSTX network, use this link: [Provider Recommendation Form \(bcbstxcommunications.com\)](https://www.bcbstxcommunications.com).
- To nominate your dentist to be added to the Delta Dental network, use this link: <https://www1.deltadentalins.com/group-sites/exxonmobil/ppo-find-a-dentist.html>.
- To nominate your vision provider to be added to the MetLife network, use this [link](#).
- You may choose to go to another provider that is already in the network.
- In the case of your medical plan, you may elect a medical plan option that allows for in-network and non-network coverage at the applicable cost share.

10) What if I do not live near an in-network MetLife vision provider?

If you live more than 30 miles from an in-network vision provider, you can visit a non-network provider and be reimbursed by MetLife as if your visit were in-network. Please note, you may need to pay out of pocket at the time of service, if required by your provider.

After your visit, complete a claim form from the Claim Center tab of your MetLife account and mail it to MetLife Vision for processing. If your home address is more than 30 miles from an in-network provider, MetLife will process your claim as in-network and send you a reimbursement check.

MetLife Vision Address: MetLife Vision Attn: Claims Processing PO Box 509 Troy, NY 12181

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11) What actions can I take now?

- You can check to see if your current providers are in the new carriers' network via these sites:
 - For **pre-65 medical**, visit the BCBSTX 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 also use the same link to nominate your provider to be added to the BCBSTX network.
 - For **dental**, visit the Delta Dental website at <https://www1.deltadentalins.com/group-sites/exxonmobil.html>. Alternatively, you may contact them at 833-459-1169 Monday through Friday between 7 am and 7 pm CST. You can also use the same link to nominate your dentist to be added to the Delta Dental network.
 - For **vision**, visit the 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. To nominate your vision provider to be added to the MetLife network, use this [link](#).
 - **Note:** Medicare Primary Option (MPO) carriers, Aetna for medical and Express Scripts for prescription drugs coverage, will remain in place for post-65 retirees.
- You can also use the links above to request your provider be added to the network if they're not already there.
- You can call the new carriers' Customer Service phone lines to ask questions about provider network or transition of care. The ExxonMobil Benefits Service Center run by Alight will not be able to answer questions about carrier changes.

12) Given that BCBS of Texas will be the new medical carrier, how are retirees outside of Texas going to be covered?

Blue Cross Blue Shield of Texas will be reflected on your ID cards, as the new medical carrier starting January 1, 2025. Members who do not reside in Texas will have access to BCBSTX' national network, through the Blue Card network, as will members who live in Texas but are traveling. The BCBSTX national network is extensive with providers and facilities in the 50 states and Puerto Rico.

13) Where can I find information about 2025 health plans design, such as copay amounts, coinsurance %, deductibles and out of pocket maximums?

Any updates to your health plans will be communicated in advance of Annual Enrollment so you can make informed decisions and choose the coverage option that best fits your needs and those of your eligible family members. New health plans carriers and the ExxonMobil Benefits Service Center will not be able to answer questions about plan design. You may still contact the new health plans carriers to understand if your provider is in their network, and if not, you may nominate them to be included for 2025.

14) There are several Delta Dental member companies throughout the country. Which one applies to me?

The Delta Dental company name that applies to the ExxonMobil Dental Plan is Delta Dental Insurance Company, for companies headquartered in Texas. It has national coverage, and the ExxonMobil Dental Plan has both the Delta Dental PPO and the Delta Dental Premier networks. You'll usually pay lower out-of-pocket costs when you choose a dentist from the PPO network; visiting a Premier dentist offers the next best opportunity to save on out-of-pocket costs.

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15) What is changing under the ExxonMobil Dental Plan (EMDP)?

The EMDP insurance carrier is transitioning from Aetna to Delta Dental Insurance Company effective January 1, 2025. The Plan benefits can be found at exxonmobilfamily.com/en/health/dental and 2025 plan updates, can be found at the Retiree Annual Enrollment Guide at exxonmobilfamily.com/en/resources/exxonmobil-retirees. The Summary of Benefits and Coverage (SBC) can be found either on exxonmobilfamily.com/en/resources/summary-of-benefits-and-coverages and in Delta Dental's website <https://www1.deltadentalins.com/group-sites/exxonmobil.html>.

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16) What happens if my dentist does not participate in either the Delta Dental's PPO or Premier network?

~~You can still see your non-Delta Dental provider through your Dental Plan PPO benefit. However, you may incur in higher out-of-pocket costs than if utilizing an in-network dental provider. The Plan's reimbursement for non-network provider's claims will be based on reasonable and customary limits.~~

Effective March 1, the reimbursement process for non-network dentists has changed. You may no longer need to pay upfront and then seek reimbursement. Instead, Delta Dental can pay your provider directly!

- **Check with your provider** if they are willing to submit the claim on your behalf and only charge your portion at the time of service.
- **If not offered**, you may need to pay in full and then submit a claim to Delta Dental.
- **When submitting your own claim**, fill out the claim form completely and sign the "Patient Consent and Authorize Direct Payment" lines to ensure payment goes directly to your provider.
- **Remember**, you can maximize your savings by switching to an in-network provider.

~~You can still see your non-Delta Dental provider through your Dental Plan PPO benefit. However, you need to consider the following:~~

~~1. You may incur in higher out-of-pocket costs than if utilizing an in-network dental provider. The Plan's reimbursement for non-network provider's claims will be based on reasonable and customary limits.~~

~~2. You will be required to pay the full billable amount up front at the time of service, and then file a claim with Delta Dental in order to get reimbursed for what the Plan covers.~~