

2018 Annual Benefits Enrollment Guide

Annual benefits enrollment begins Oct. 20
and ends at 11:59 p.m. Central time Nov. 10, 2017.

hr.conocophillips.com

Visit www.resources.hewitt.com/conocophillips
or call **800-622-5501**



Medical Options

No changes to the medical options, annual deductibles and out-of-pocket maximums. You continue to have two High Deductible Health Plan (HDHP) options and a Preferred Provider Organization (PPO) option. **The PPO will be discontinued in 2019.** Take time to evaluate which option is right for you.

Network Features	HDHP Base	HDHP	PPO	
Annual deductible	\$3,000 You Only coverage \$6,000 Other coverage levels	\$1,400 You Only coverage \$2,800 Other coverage levels	\$1,000 You Only coverage \$2,000 Other coverage levels	
Annual out-of-pocket maximum	\$6,000 You Only coverage \$12,000 ¹ Other coverage levels	\$4,000 You Only coverage \$8,000 ¹ Other coverage levels	\$6,000 You Only coverage \$12,000 ¹ Other coverage levels	
Medical and Rx combine to meet out-of-pocket max; includes deductible and copays; 100% coverage thereafter				
Medical Services				
Preventive care	100% covered	100% covered	100% covered	
Office visits	20% coinsurance after deductible	20% coinsurance after deductible	\$35 PCP \$60 Specialist	
Other medical services	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	
Prescription Drugs				
Generic preventive prescription drugs	20% coinsurance after deductible	100% covered, no maximum	Copay or coinsurance as shown below	
All other prescription drugs	20% coinsurance after deductible	20% coinsurance after deductible	30-Day Supply	
			Generic	\$10 copay
			Preferred brand	40% coinsurance, \$25 min
			Non-preferred brand	50% coinsurance, \$50 min
			90-Day Supply	
			Generic	\$20 copay
Preferred brand	40% coinsurance, \$60 min			
Non-preferred brand	50% coinsurance, \$125 min			

¹ No more than **\$7,350** for any one person.
Note: Changes for 2018 are shown in bold

Lower Costs with Maintenance Choice

In 2018, when you receive a new long-term medication, you can fill it two times at a non- CVS retail pharmacy before it must be filled through the Maintenance Choice program, which allows you to fill a 90-day supply at a CVS retail pharmacy or through mail order. Previously three fills were allowed. This program provides you the lowest cost delivery of prescription drugs.

Access to Quality Healthcare

We want to ensure that you and your family have access to quality healthcare, especially for complex surgeries where complications could increase recovery time and costs. For certain cardiac, orthopedic and bariatric surgeries, **you can receive up to \$10,000 in reimbursement for travel expenses** (subject to IRS guidelines) to travel to an Institute of Quality (IOQ) facility if one is not available within 100 miles of your home.

Guard Against Unexpected Charges

Non-network providers are more expensive for you and ConocoPhillips. Take action. When you can, ask your providers if they and their affiliates, like laboratories and surgery centers, are in the Aetna network. If a provider bills you more than Aetna indicates is your responsibility for services at a network facility, call Aetna to review the claim payment.

Medicare Eligibility

If you or your dependent are under age 65 and eligible for Medicare, you must elect the Medicare-eligible Traditional medical option. Family members not eligible for Medicare may be covered by the HDHP Base, HDHP or PPO option.

The Medicare-eligible Traditional option coordinates with Medicare and Medicare is considered primary (meaning it pays first). Check Your Benefits Resources (YBR) or the Retiree Benefits Handbook at hr.conocophillips.com for a full list of plan provisions for the Medicare-eligible Traditional option.

Medicare Supplement and Medical Part D Plan

If you, or a dependent, turn age 65 in 2018, you will have access to UnitedHealthcare's Medicare Supplement Insurance Plans. About 60 days before your 65th birthday, you'll receive an enrollment kit from UnitedHealthcare. You must enroll in Medicare Part B before you can enroll in a Medicare Supplement Plan. Upon enrollment, Medicare becomes your primary insurance and the Medicare Supplement Plan becomes secondary. Your Medicare coverage begins on the first day of the month of your 65th birthday (or the first day of the prior month if your birthday is on the first day of the month). Your pre-65 retiree medical and prescription drug coverage ends the day before you become eligible for Medicare. You may enroll in a Part D prescription drug plan offered by any insurance company approved by Medicare.

Note: ConocoPhillips does not subsidize the cost of Medicare Part D prescription drug coverage. Effective Jan. 1, 2016, the company no longer provides a company subsidy to retirees who turn age 65 and become eligible for Medicare.

Two ways to enroll

Go to Your Benefits Resources (YBR) at



<http://resources.hewitt.com/conocophillips> and enter your previously established user ID and password.

Call a Benefits Center representative at **800-622-5501**



or **718-354-1344**, from 8 a.m. to 6 p.m. Central time, Monday through Friday. Make sure to have your password available when you call.

Get more information about the ConocoPhillips Retiree Medical Age 65 and Over Plan at hr.conocophillips.com.



Health Savings Account (HSA)

To be eligible to contribute to an HSA, you must be enrolled in an HDHP medical option and not covered by any other medical plan that is not an HDHP, including any part of Medicare. If you're age 55 or older, you can contribute an additional \$1,000 per year.

The IRS increased the annual HSA contribution amounts.

2018 Contribution Limits	You Only Coverage	Other Coverage Levels
HSA Limits	\$3,450	\$6,900
Age 55+ allowance	\$4,450	\$7,900



Dental

As a ConocoPhillips retiree, you can enroll yourself and your eligible dependents in a group retiree dental program insured by UnitedHealthcare (UHC). You pay 100% of the cost for the program. For more information on this dental program, call UHC at 800-996-7563, or go to hr.conocophillips.com

MetLife now offers TakeAlong Dental. You will receive information about this voluntary offering in the mail with the new MetLife branding. If you'd like to find out more information now, you can contact MetLife at 1-844-263-8336 or metlifetakealongdental.com.

The TakeAlong Dental program is not sponsored by ConocoPhillips.



Life Insurance

This is a good opportunity to reevaluate if you have the right amount of life insurance and if this is the lowest cost option available to you. If you'd like to change your life insurance you can do so at any time through YBR. If you'd like to continue with your current life insurance benefit amount with The Hartford you do not need to take any action.



Note: This 2018 Annual Benefits Enrollment Guide (Guide) highlights ConocoPhillips Company's health and welfare benefits for Pre-65 retirees. The Guide is an overview of certain terms and conditions of the health and welfare benefits and is for informational purposes only. Each health and welfare benefit plan has specific eligibility and participation requirements. If there is any discrepancy or conflict between this Guide (or any other enrollment materials) and the terms of the official plan documents and any underlying insurance contracts, as applicable, the official plan documents and insurance contracts, as applicable, will control. This Guide is intended for U.S. retirees. ConocoPhillips Company reserves the right to amend, change or terminate the plans or any underlying insurance contract at any time and without notice, at its sole discretion, according to the terms of the applicable plan or insurance contract.