

2019 Annual Benefits Enrollment Guide

Annual benefits enrollment begins Oct. 19
and ends at 11:59 p.m. Central time Nov. 9, 2018.

hr.conocophillips.com

You can learn more about annual enrollment, find online benefits resources and access Your Benefits Resources (YBR) to enroll at hr.conocophillips.com.

Medical Options

The Preferred Provider Organization (PPO) medical option will be discontinued due to low enrollment and higher costs. **If you are currently enrolled in the PPO, you must make an election during annual benefits enrollment or you will default to the High Deductible Health Plan (HDHP).**

Network Features	HDHP Base	HDHP
Annual deductible	\$3,000 You Only coverage \$6,000 Other coverage levels	\$1,400 You Only coverage \$2,800 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
Medical and Rx combine to meet out-of-pocket max; includes deductible (100% coverage thereafter)		
Medical Services		
Preventive care	100% covered	100% covered
Medical services	20% coinsurance after deductible	20% coinsurance after deductible
Prescription Drugs		
Generic preventive prescription drugs	20% coinsurance after deductible	100% covered
Other prescription drugs	20% coinsurance after deductible	20% coinsurance after deductible

Health Savings Account (HSA)

If you participate in an HDHP medical option and are not covered by any other medical plan that is not an HDHP, you can contribute to an HSA by making a direct contribution. If you're age 55 or older, you can contribute an additional \$1,000 per year.

The IRS has increased HSA contribution amounts for the 2019 year.

2019 Contribution Limits	You Only Coverage	Other Coverage Levels
HSA limits	\$3,500	\$7,000
Age 55+ allowance	\$4,500	\$8,000

Note: Remember to ensure your beneficiary is up to date with your HSA provider.

Medicare Eligibility

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

The Medicare-Eligible Traditional option coordinates with Medicare and Medicare is considered primary, meaning it pays first. Check YBR or the Retiree Benefits Handbook on 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 2019, 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: Effective Jan. 1, 2016, the company no longer provides a company subsidy to retirees who turn age 65 and become eligible for Medicare. ConocoPhillips does not subsidize the cost of Medicare Part D prescription drug coverage.

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 and other dental carriers offer individual dental benefits which may be an affordable alternative for you. Additional information is available at hr.conocophillips.com. You can also find out more about MetLife's TakeAlong Dental options at metlifetakealongdental.com or contact MetLife at 1-844-263-8336.*

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 benefits, 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.

Two Ways to Enroll



Go to Your Benefits Resources (YBR) at <http://digital.alight.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.



Note: This 2019 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.

*The TakeAlong Dental program is not sponsored by ConocoPhillips. Any questions should be directed to MetLife at 1-844-263-8336.