

2026 Dental Options

Note: Changes for 2026 are shown in **bold**.

	Network	Non-Network	Out-of-area Dental Benefits ¹
Cost Sharing			
Annual deductible	\$50 individual \$150 family	\$100 individual \$300 family	\$50 individual \$150 family
Annual maximum benefit <i>Network and non-network combined</i>	\$2,000 per person	\$2,000 per person	\$2,000 per person
Dental Services			
Diagnostic and Preventative Services	100% covered	100% covered ²	100% covered
Basic Services	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible
Major Services	50% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible
Orthodontia <i>\$2,000 per person lifetime max network and non-network combined</i>	50% coinsurance	50% coinsurance	50% coinsurance

2026 Monthly Employee Cost	
Coverage Tier	CP Dental Option
You Only	\$9.00
You + Spouse/Child	\$19.00
You + Children/Family	\$33.00

These comparisons provide an overview of certain terms and conditions of the health and welfare benefits and are for information purposes only. Benefits and eligibility for coverage are determined under the specific provisions of the official plan documents and any underlying insurance contracts. If there is any discrepancy or conflict between these highlights 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. ConocoPhillips reserves the right to amend, change or terminate the health and welfare benefit plans, any underlying insurance contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans, programs or any underlying insurance contracts.

¹ The Out-of-area benefit is available only to those **without** access to at least two network providers within a 10-mile radius of their home ZIP code.

² Non-network charges are reimbursed similar to network charges in the geographic area. Your dentist may bill you for the difference between the approved network charge and the billed amount.