

# 2020 Annual Benefits Enrollment Guide

Annual benefits enrollment begins Oct. 25  
and ends at 11:59 p.m. Central time Nov. 15, 2019.

[hr.conocophillips.com](http://hr.conocophillips.com)

You can learn more about annual benefits enrollment, find online resources and access *My Benefits* to enroll at [hr.conocophillips.com](http://hr.conocophillips.com).

  
**ConocoPhillips**

## Medical Options

**Your medical plan options are not changing for 2020. You continue to have two High Deductible Health Plan (HDHP) options with a new U.S. medical claims administrator, Blue Cross and Blue Shield of Texas (BCBSTX).**

- Effective Jan. 1, 2020, we will change the medical claims administrator from Aetna to Blue Cross and Blue Shield of Texas (BCBSTX).
- Visit [hr.conocophillips.com](http://hr.conocophillips.com) to get answers to common questions, see when you'll get new ID cards and check if your current providers are in the BCBSTX network.

Network Features	HDHP Base	HDHP
<b>Annual deductible</b>	\$3,000 You Only coverage \$6,000 Other coverage levels	\$1,400 You Only coverage \$2,800 Other coverage levels
<b>Annual out-of-pocket maximum</b>	\$6,000 You Only coverage \$12,000 <sup>1</sup> Other coverage levels  Medical and Rx combine to meet out-of-pocket max; includes deductible (100% coverage thereafter).	\$4,000 You Only coverage \$8,000 Other coverage levels
Medical Services		
<b>Preventive care</b>	100% covered	100% covered
<b>Medical services</b>	20% coinsurance after deductible	20% coinsurance after deductible
Prescription Drugs		
<b>Generic preventive prescription drugs</b>	20% coinsurance after deductible	100% covered
<b>Non-preventive prescription drugs</b>	20% coinsurance after deductible	20% coinsurance after deductible

<sup>1</sup> No more than \$8,150 for any one person.

## Health Savings Account (HSA)

If you participate in an HDHP medical option and are not covered by another medical plan outside of 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 2020 year.

2020 Contribution Limits	You Only Coverage	Other Coverage Levels
<b>HSA limits</b>	\$3,550	\$7,100
<b>Age 55+ allowance</b>	\$4,550	\$8,100

Note: Remember to ensure your beneficiary is up-to-date by directly contacting your HSA provider.

# Getting the Most Out of Your BCBSTX Coverage



**BlueCross BlueShield  
of Texas**

## Call your health advocate

You and your dependents will have access to dedicated health advocates who can help you make informed decisions about your health care needs and overall wellbeing.

- Your health advocate can:
  - Answer questions about a new diagnosis and discuss what to do next;
  - Assist with claims or billings issues;
  - Guide you to quality, lower-cost health care facilities;
  - Schedule appointments; and
  - Proactively call you to discuss gaps in care, recommend preventive screenings or how to save money on routine procedures.
- Your health advocate will be your main point of contact at BCBSTX and will provide you with ongoing support based on your medical history and needs.

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## Take advantage of an expanded network of providers

We are committed to ensuring you and your family have access to quality doctors and health care facilities in all locations where we operate. Visit [www.bcbstx.com](http://www.bcbstx.com) and select Find a Doctor or Hospital to see if your provider is in the BCBSTX **Blue Choice PPO**<sup>1</sup> network or call your health advocate at 1-800-343-4709 to help you prepare for the change effective Jan 1., 2020.

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## Receive affordable, quality care without traveling to the doctor's office

Effective Jan. 1, 2020, MDLIVE — a BCBSTX partner — is replacing Teladoc. MDLIVE can still save you time and money on medical care for short-term medical issues such as allergies, colds, flu, ear infections and sinus problems. You can visit with a doctor in minutes through the mobile app, online or by phone for \$40 or less per consultation. You will receive information on how to register beginning Jan 1., 2020.

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## Get a free second medical opinion from leading doctors

Faced with significant medical diagnoses, such as cancer, chronic conditions or possible surgeries, you and your dependents can receive a second opinion at no cost from a leading medical expert through the 2nd.MD program. The program connects patients with highly sought-after physicians either via phone or video. You may access 2nd.MD through [www.2nd.MD/conocophillips](http://www.2nd.MD/conocophillips) or by calling 1-866-410-8649.

<sup>1</sup> The BCBSTX Blue Choice PPO network of doctors, facilities and other preferred providers will be considered in-network for the ConocoPhillips Medical Plan options.

## 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 options.

The Medicare-eligible Traditional option coordinates with Medicare and Medicare is considered primary (meaning it pays first). Check the Retiree Benefits Handbook on [hr.conocophillips.com](http://hr.conocophillips.com) for a full list of plan provisions for the Medicare-eligible Traditional option.

## Medicare Supplement and Medicare Part D Plan

If you, or a dependent, turn age 65 in 2020, 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.

**Get more information about the ConocoPhillips Retiree Medical Age 65 and Over Plan at [hr.conocophillips.com](http://hr.conocophillips.com).**

## 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](http://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](http://hr.conocophillips.com). You can also find out more about MetLife's TakeAlong Dental options at [metlifetakealongdental.com](http://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, you can do so at any time at the *My Benefits* site or by calling the ConocoPhillips Benefits Center at 800-622-5501. If you'd like to continue with your current life insurance benefit amount with The Hartford you do not need to take any action.

## New look when you enroll

When you enroll in your 2020 benefits, you'll see a new look and web address. The *My Benefits* site, hosted by Businessolver, will replace Your Benefits Resources (YBR). The *My Benefits* site has simplified navigation to help you easily select, update and manage your benefits. You can log on and enroll via [mybenefits.conocophillips.com](https://mybenefits.conocophillips.com). You will be prompted to create a new username and password using the company key: **conocophillips**.



Info	Create	Confirm	Login
<div> <input type="checkbox"/> Info         </div> <div> <div> <div> <b>Company Key *</b></div> <input type="text"/> <div>case sensitive</div> </div> <div> <b>Social Security Number *</b></div> <input type="text"/> <div>123-45-6789</div> </div> <div> <b>Date of Birth *</b></div> <input type="text"/> <div>MM/DD/YYYY</div>			

**Directions**

All fields are required.

If you don't already have your Company Key, contact your benefits administrator.

Cancel

Continue ☐

Learn more about annual benefits enrollment and find online resources at [hr.conocophillips.com](https://hr.conocophillips.com).

Your 2020 payments will need to be directed to Businessolver. You will be receiving a separate letter providing guidance on how to make payments for 2020 coverages in December 2019. If you have questions about 2020 payments, please contact the Benefits Center at 800-622-5501.

## Two Ways to Enroll



Go to *My Benefits* at [mybenefits.conocophillips.com](https://mybenefits.conocophillips.com) and create a user ID and password. The company key to use is **conocophillips**.



Call **800-622-5501** and say “Annual Enrollment” to speak with a Benefits Center representative from 7 a.m. to 8 p.m. Central time, Monday through Friday.



Note: This 2020 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.