

2020 Retiree Medical – Pre-Age 65

Traditional Option

Note: The Traditional option is only available to retirees and dependents who are eligible for Medicare and it is the only option available to participants who are eligible for Medicare. Changes for 2020 are shown in bold.

Network	
Cost Sharing	
Annual deductible	\$1,500 You Only \$4,500 Other coverage levels;
Annual out-of-pocket maximum	\$5,000 You Only \$10,000 Other coverage levels; includes deductible
Lifetime coverage limit	No limit
Medical Services	
Preventive Care	100% covered
Office visits	20% coinsurance after deductible
Inpatient and Outpatient Services	20% coinsurance after deductible
Emergency room	20% coinsurance after deductible; 50% after deductible for non-emergency use
Mental Health and Substance Abuse Disorder Services	20% coinsurance after deductible; managed by Beacon Health Options
Chiropractic	20% coinsurance after deductible; limited to 20 visits per year

Prescription Drugs		
Drug Category	30-day Supply Prescription Drugs	90-day Supply Prescription Drugs
Generic	\$10 copay	\$20 copay
Preferred Brand	40% coinsurance \$40 min/ \$240 max	40% coinsurance \$100 min/ \$600 max
Non-Preferred Brand	50% coinsurance \$80 min/ \$480 max	50% coinsurance \$200 min/ \$1,200 max

Pricing Factor	Option Description	Retiree Monthly Cost				
		You Only or Spouse Only	You + Spouse	You, Spouse & Child(ren)	You + Child(ren) or Spouse + Child(ren)	Child(ren)
90	hC Retirees only (Full Max Heritage Subsidy)	\$622	\$1,244	\$1,866	\$1,244	\$622
85	85 to 89 Points (100% Subsidy)	\$826	\$1,652	\$2,478	\$1,652	\$826
80	80 to 84 Points (90% Subsidy)	\$883	\$1,766	\$2,649	\$1,766	\$883
75	75 to 79 Points (80% Subsidy)	\$941	\$1,882	\$2,823	\$1,882	\$941
70	70 to 74 Points (70% Subsidy)	\$999	\$1,998	\$2,997	\$1,998	\$999
65	65 to 69 Points (60% Subsidy)	\$1,056	\$2,112	\$3,168	\$2,112	\$1,056

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 contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans or programs.