

# 2023 Annual Benefits Enrollment Guide

Annual benefits enrollment begins Oct. 21  
and ends at 8 p.m. Central time Nov. 11, 2022

[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).



## Medical Options

**You have two High Deductible Health Plan (HDHP) options with Blue Cross Blue Shield of Texas (BCBSTX) and prescription coverage with CVS/Caremark.**

As a reminder, your BCBSTX health advocate continues to be a valuable resource to help you with your benefit questions and health care needs. You can call toll-free 24/7 at 1-800-343-4709.

Network Features	HDHP Base	HDHP
<b>Annual deductible</b>	\$3,000 You Only coverage \$6,000 Other coverage levels	\$1,500 You Only coverage \$3,000 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 \$9,100 for any one person.

## 65+ Pre-65 Retiree Medical and Prescription Coverage

Prescription costs have significantly increased in recent years, especially for brand name prescription drugs. ConocoPhillips is investing in an automatic rebate program through CVS/Caremark, which will result in an average 40 percent decrease in the cost of frequently used, brand name prescription drugs when filled at a retail pharmacy and/or by mail service order.

You continue to have access to valuable medical and mental health benefits, such as MDLIVE, 2nd.MD and BCBSTX mental health and substance use coverage.

## Piggy Bank 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 2023 year.

2023 Contribution Limits	You Only Coverage	Other Coverage Levels
<b>HSA limits</b>	<b>\$3,850</b>	<b>\$7,750</b>
<b>Age 55+ allowance</b>	<b>\$4,850</b>	<b>\$8,750</b>

Changes for 2023 are shown in **bold**.

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



## 65+ Post-65 Retiree Medical and Prescription Coverage

If you or a dependent are turning age 65 or are under age 65 and Medicare eligible, you continue to have access to two custom UnitedHealthcare® Group Medicare Advantage (PPO) options, ConocoPhillips Core and ConocoPhillips Plus, which include both medical and prescription drug coverage. These options combine all the benefits of Medicare Part A (hospital coverage), Medicare Part B (doctor and outpatient care) and Medicare PDP (prescription drug plans), as well as offer extra programs and features.

About 90 days before your 65th birthday, you will receive an enrollment kit from UnitedHealthcare®. You must enroll in Medicare Part B before you can enroll in ConocoPhillips Core or ConocoPhillips Plus. 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.

To enroll in the ConocoPhillips Core or ConocoPhillips Plus option for coverage or to learn more, please call UnitedHealthcare at 1-855-323-1665, TTY 711, 8 a.m. - 8 p.m. local time, seven days a week. You can also find more information on [uhcretiree.com/conocophillips](https://uhcretiree.com/conocophillips).

Get more information about the ConocoPhillips Retiree Medical Age 65 and Over Plan at [hr.conocophillips.com](https://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](https://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](https://hr.conocophillips.com). You can also find out more about MetLife's TakeAlong Dental options at [metlifetakealongdental.com](https://metlifetakealongdental.com) or by contacting MetLife at 1-844-263-8336.\*

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



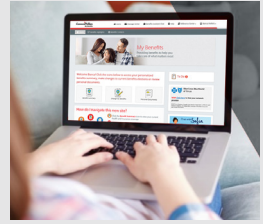
## Life Insurance

If you'd like to change your life insurance selections, 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.



## Annual Benefits Enrollment Closes Nov. 11 at 8 p.m. Central Time

You can log on and enroll via [mybenefits.conocophillips.com](https://mybenefits.conocophillips.com). If you do not have an account, you will be prompted to create a new username and password using the company key: **conocophillips**. If you need enrollment assistance, contact a Benefits Center representative at 800-622-5501, Monday through Friday, from 7 a.m. to 8 p.m. Central time.



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

## We're going paperless on your Annual Enrollment worksheets.

To review your current (2022) benefits summary, you can login to My Benefits. Your elections do carry over each year. If you do not wish to make changes to these elections, no further action is needed. If you do wish to make changes, you can do so online or by calling the Benefits Center. More information listed below.

### Two Ways to Enroll



Go to *My Benefits* at [mybenefits.conocophillips.com](https://mybenefits.conocophillips.com). The company key to use is **conocophillips**.



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



Note: This 2023 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.