

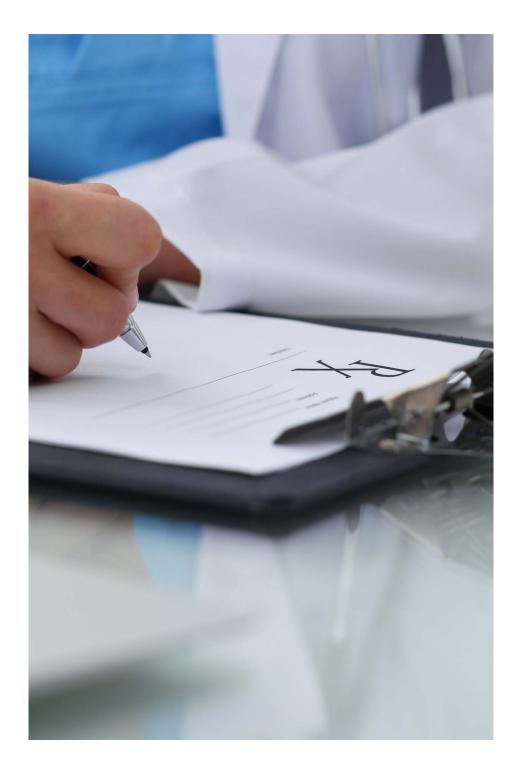
2024

Annual Benefits Enrollment Guide

Annual benefits enrollment opens Oct. 20 and closes at 7 p.m. Central time on Nov. 10, 2023

hr.conocophillips.com

This guide provides you with information on how to make the most of your ConocoPhillips benefits during annual enrollment.



Medical Options

You have two High Deductible Health Plan (HDHP) options with BlueCross BlueShield of Texas (BCBSTX) and prescription coverage with CVS Caremark.

In the HDHP medical option, annual deductibles will increase slightly to meet the IRS deductible requirements.

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.

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

NETWORK FEATURES	RETIREE HDHP BASE	RETIREE HDHP	
Annual deductible	\$3,000 You Only coverage \$6,000 Other coverage levels	\$1,600 You Only coverage \$3,200 Other coverage levels	
Annual out-of-pocket	\$6,000 You Only coverage \$12,000 Other coverage levels	\$4,000 You Only coverage \$8,000 Other coverage levels	
maximum	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 ¹	20% coinsurance	
Prescription Drugs			
Generic preventive prescription drugs	20% coinsurance	100% covered	
Other prescription drugs	20% coinsurance	20% coinsurance	

2024 Annual Benefits Enrollment

Changes for 2024 are shown in bold.

¹ Coinsurance occurs after the deductible is met (where mentioned in this guide).

© 2024 Monthly Pre-65 Retiree Medical Costs

		RETIREE HDHP BASE COST				
PRICING FACTOR	OPTION DESCRIPTION	YOU ONLY OR SPOUSE ONLY	YOU+ SPOUSE	YOU, SPOUSE & CHILD(REN)	YOU+ CHILD(REN) OR SPOUSE+ CHILD(REN)	CHILD(REN)
85	85 to 89 Points (100% Subsidy)	\$566	\$1,132	\$1,312	\$746	\$180
80	80 to 84 Points (90% Subsidy)	\$612	\$1,225	\$1,418	\$806	\$193
75	75 to 79 Points (80% Subsidy)	\$659	\$1,318	\$1,524	\$865	\$206
70	70 to 74 Points (70% Subsidy)	\$705	\$1,411	\$1,630	\$925	\$219
65	65 to 69 Points (60% Subsidy)	\$752	\$1,504	\$1,736	\$984	\$232

		RETIREE HDHP COST				
PRICING FACTOR	OPTION DESCRIPTION	YOU ONLY OR SPOUSE ONLY	YOU+ SPOUSE	YOU, SPOUSE & CHILD(REN)	YOU+ CHILD(REN) OR SPOUSE+ CHILD(REN)	CHILD(REN)
85	85 to 89 Points (100% Subsidy)	\$665	\$1,329	\$1,540	\$875	\$210
80	80 to 84 Points (90% Subsidy)	\$716	\$1,429	\$1,656	\$940	\$227
75	75 to 79 Points (80% Subsidy)	\$768	\$1,533	\$1,773	\$1,005	\$240
70	70 to 74 Points (70% Subsidy)	\$819	\$1,635	\$1,890	\$1,071	\$255
65	65 to 69 Points (60% Subsidy)	\$871	\$1,739	\$2,007	\$1,136	\$268

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 2024.

2024 Contribution Limits		Other Coverage Levels
HSA limits Age 55+ allowance	\$4,150 \$5,150	\$9,300

Changes for 2024 are shown in bold.

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





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.

Get more information about the ConocoPhillips Retiree Medical Age 65 and Over Plan at hr.conocophillips.com.

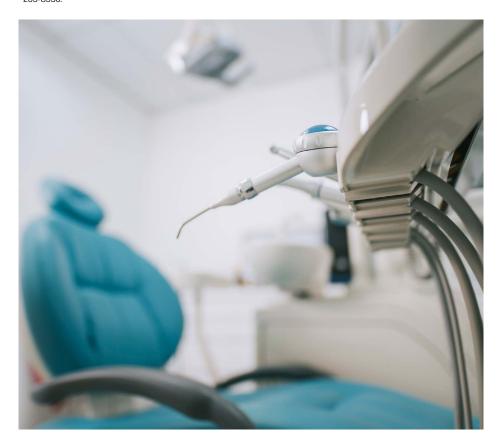




As a ConocoPhillips retiree, you can enroll yourself and your eligible dependents in a group retiree dental program insured by UnitedHealthcare® (UHC). You pay 100% of the cost for the program. For more information on this dental program, call UHC at 800-996-7563, or go to hr.conocophillips.com.

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 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 My Benefits 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.

Reminder: View your current benefits summary online

To review your current (2023) benefits summary, log in 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. See Two Ways to Enroll for more information.



Annual Benefits Enrollment Closes on Nov. 10 at 7 p.m. Central Time

When ready, you can log in and enroll via mybenefits. conocophillips.com. If you do not have an account, you will be prompted to create a 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 7 p.m. Central time.



Learn more about annual benefits enrollment and find online resources at hr.conocophillips.com.

Two Ways to Enroll



Go to My Benefits at mybenefits.conocophillips.com Use company key: conocophillips.



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



Note: This 2024 Annual Benefits Enrollment Guide (Guide) highlights ConocoPhillips Company's health and welfare benefits 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.