HERITAGE MARATHON SERVICE COMPANY EMPLOYEES - THIRD-COUNTRY NATIONALS IN EQUATORIAL GUINEA



2026 Benefits Transition Guide

Attend a Benefits Transition Road Show in October or November

Annual Benefits Enrollment opens Oct. 17 and closes at
7 p.m. Central time Nov. 7, 2025

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

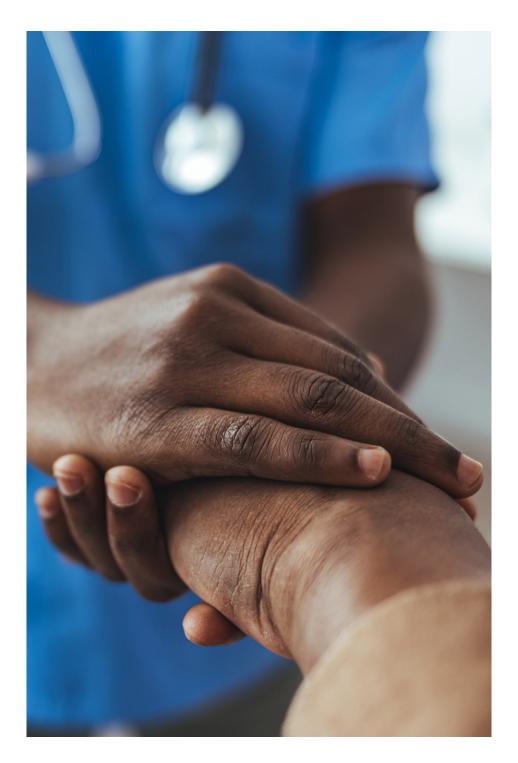
Welcome to ConocoPhillips Benefits

At ConocoPhillips we provide valuable and competitive benefits to help you focus on what matters most in various stages of life—ranging from health insurance to financial (or income) protection to paid time off. We have a longstanding commitment to provide benefits aligned with the needs of employees and their families, as well as with the company's culture.



Actions to take in 2025

Attend a Benefits Transition Road Show: Attend a virtual meeting to learn more about your benefits with ConocoPhillips. View available days and timings <i>here</i> .
2026 Annual Benefits Enrollment: Review your medical and dental coverage and actively enroll in Life and Long-Term Disability insurance, if desired, between Oct. 17 and Nov. 7 at 7 p.m. Central time.
Read the Guide: Read the annual enrollment guide for key things to know about your benefits transition.
Life Insurance: Review your supplemental life coverage and assign beneficiaries.
Dependents: Review your dependents during annual enrollment.



Key Things to Know About Your 2026 Benefits Transition

Medical and Dental Coverage

Administrators: Cigna

Your medical and dental coverage will remain with Cigna Global Health and **you will** have the same network of doctors and hospitals.

- You and any dependents will be automatically enrolled in Cigna coverage.
- You will receive a new Cigna ID card; when you visit a doctor, provide your new ID card.

Life Insurance

Insurer: MetLife

During annual enrollment, you may elect an amount of supplemental life insurance comparable to your current total personal life insurance without providing Evidence of Insurability (EOI).

Any additional elections will be subject to plan rules for EOI.

BENEFIT	WHAT DOES IT PROVIDE?	WHAT MONTHLY PREMIUM WILL I PAY?
Basic Life Insurance	1x your annual salary	\$0 - Company provided
Occupational Accidental Death	\$500,000	\$0 - Company provided
Supplemental Life	Up to 8x your annual salary; maximum of \$14 million	\$0.028-\$1.036 (based on age range) per \$1,000 coverage
Dependent Life	\$50K spouse/\$15K child(ren) \$100K spouse/\$25K child(ren)	\$8.95 for low coverage \$14.92 for high coverage
	You: Up to \$1 million or 12x your annual salary	
	Spouse: Up to \$500,000 or the value of your coverage (whichever is less)	
Accidental Death and Dismemberment	Dependent: Up to \$50,000 or the value of your coverage (whichever is less)	\$0.018 per \$1,000 coverage
	Other financial benefits: Child education allowance Spouse education allowance Daycare benefit coverage	

Short-Term Disability (STD)

Short-Term Disability is company-provided income protection of up to **1,000 hours per calendar year (at 100% pay)**, regardless of years of experience, if you are off the job and under the care of a physician because of a non-work-related disability, illness or injury. **Coverage starts after the first 40 hours of illness**, with a submitted Employee Health Report (EHR).

To report an absence, contact HR Connections at 918-661-5381 or submit a *Workday Help* case.

Long-Term Disability (LTD)

Long-Term Disability is an optional coverage that provides tax-free income replacement if you are unable to work due to an illness or injury that lasts more than six months. You will have two plan options and are responsible for the cost.

You will be able to enroll in either plan without Evidence of Insurability (EOI) during annual enrollment. If you decide to enroll later, you may be required to provide EOI.

LTD PLAN OPTION	YOUR COST PER \$100 COVERED SALARY		
Basic (50% income replacement)	\$0.400		
Enhanced (60% income replacement)	\$0.493		

Paid Time Off (PTO) Policies

Paid Time Off provides eligible employees with consolidated time-off hours to address their diverse needs and priorities outside of work.

- Your Recognized Years of Relevant Service will be based off your time recognized by Marathon Oil.
- You will be able to roll over up to 80 hours of unused vacation from your Marathon
 Oil vacation bank to your ConocoPhillips PTO bank in 2026.

ANNUAL PTO AWARD SCHEDULE

RECOGNIZED YEARS OF RELEVANT EXPERIENCE	ANNUAL PTO AWARD (HOURS)*	ANNUAL MAX PTO LIMIT (HOURS)
0-4	160	240
5-9	176	256
10-14	200	280
15-19	216	296
20-24	240	320
25-29	256	336
30 or more	280	360

^{*} If you are a part-time employee, subject to the annual maximum PTO limit, you will be prorated per the table above based on your regularly scheduled work hours.

Parental Leave

Six (6) weeks of paid time off to bond with a new child(ren) within 12 months of birth/adoption.

Note: Birth mothers receive Postpartum Leave of eight (8) weeks paid time off under the Short-Term Disability Plan.

Death in Family

Four (4) days, plus two (2) additional work days for travel in each direction, of paid time off for the death of grandchildren, parents, grandparents and siblings, including in-laws. Employees who experience the death of a spouse, domestic partner or child can be provided up to 30 workdays, with supervisor approval.

Retirement Pay

You will continue to receive a 13% cash retirement payment on your eligible base salary and Variable Cash Incentive Program (annual cash bonus) award.







Note: This Guide is intended for active employees of Marathon Service Company, whose employment is expected to transition to ConocoPhillips Expatriate Services Company effective Jan. 1, 2026.

Note: This 2026 Annual Benefits Transition Guide (Guide) highlights ConocoPhillips Expatriate Services Company health and welfare benefits for active employees. The Guide is an overview of certain terms and conditions of the health and welfare benefits and is for informational purposes only. 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. Each health and welfare benefits plan has specific eligibility and participation requirements. This Guide is not intended for employees covered by collective bargaining agreements, unless those agreements specify participation. Nothing in this document creates an employment contract between ConocoPhillips Company or its subsidiaries and affiliates and any employee. ConocoPhillips Company or its subsidiaries and affiliates reserve 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.