

Retirement Benefits Checklist

- ☐ Check out the Retirement Considerations tab located here: [I'm Retiring](#)
- ☐ Establish your employment end date with your supervisor & HRBP 60-90 days before your retirement date.
 - Your employment end date is the last day for which you receive regular pay.
- ☐ Make sure your home address is up to date.
 - Go to [Workday](#), click on your photo icon, view profile, then select Personal.
- ☐ Update your preferred W-2 delivery method here: [Tax Form](#).
 - If you choose to continue to receive via ground mail, no action is needed.
 - If you choose to receive via email, confirm here: [Tax Form](#)

Health & Welfare: Benefits end on the last day of the month in which employment ends.

- ☐ Review options for continued coverage and contact the Benefits Center with questions 60-90 days prior to your retirement date. Be sure to enroll by specified dates. For those who are not Medicare eligible, options include:
 - Continue coverage through COBRA. Expect to receive enrollment packet within 2 weeks after employment end date. Enroll within 60 days from employment end date by calling the Benefits Center at [800-622-5501](#).
 - Enroll in the Health Insurance Marketplace. Visit [HealthCare.gov](#).
 - If eligible, enroll in Retiree Medical (Pre-65 coverage/non-Medicare). Expect to receive enrollment information within 2 weeks after employment end date. Enroll within 30 days after active employee coverage ends. If you do not enroll initially, you may enroll during annual enrollment or if you have a qualifying status change (e.g., loss of coverage).
- ☐ If you are eligible for Retiree Medical and are Medicare eligible, please contact the Benefits Center at [800-622-5501](#) to disclose your Medicare eligible status.
 - Must be done at least 60 days prior to employment end date to avoid gaps in coverage.
 - Group Medicare Advantage (PPO) options are available through United Healthcare by calling [855-323-1665](#), you must have enrolled in Medicare parts A & B to be eligible.
- ☐ If eligible for Retiree Medical, you are also eligible to enroll in Retiree Dental through UnitedHealthcare by calling [800-996-7563](#). You can enroll any time after you retire. Other Retiree Dental benefits options are available. Please refer to the [Dental Benefits](#) document for more information on the following providers:
 - MetLife
 - United Healthcare
 - Health Insurance Marketplace

Life Insurance active coverage ends on the last day of the month in which employment ends.

- ☐ Review and update beneficiaries as needed by calling the Benefits Center at [800-622-5501](tel:800-622-5501).
- ☐ Review and select options for continued coverage if desired and contact the Benefits Center with questions 60-90 days prior to retirement date.

Basic & Supplemental:

- Employees eligible for Retiree Life Insurance should expect to receive an enrollment packet within 2 weeks of your employment end date. Must enroll within 30 days after current coverage ends for coverage continuation.
- Those not eligible for Retiree Life Insurance or those age 65 and up at time of employment end date will receive conversion notices within 2 weeks after coverage ends. Conversion to individual policies must be done within 31 days after active coverage ends if continued coverage is desired.

Accidental Death & Dismemberment (AD&D) and Dependent Life Insurance:

- Expect to receive conversion notices within two weeks after coverage ends. Conversion to individual policies must be done within 31 days after active coverage ends if continued coverage is desired.

Health Savings Account (HSA) contributions will depend on the type of medical coverage plan you enroll in

- ☐ Review [I'm Leaving the Company](#) and follow up accordingly.
- If you select a qualified health plan through COBRA or Retiree Medical(Pre-65 coverage/non-Medicare), you may continue HSA contributions.
- If you choose to enroll in Medicare (including Part A, B or D) or commence Social Security Retirement benefits, you will not be eligible to contribute to an HSA. Note: You may want to stop contributions to your HSA up to six months prior to the date you enroll in Medicare. Please contact a financial advisor to understand tax and time considerations.
- You will receive a letter from Bank of America (account custodian) explaining your next options.

Flexible Savings Account (FSA) coverage will end on the last day of the month in which employment ends.

- ☐ Follow expense and claims deadlines to ensure coverage.
- Expenses must be incurred by the end of the month in which employment ends.
- Claims must be filed by June 30 of the following year.
- If you expect to have eligible expenses past your termination date, you may be eligible to enroll in COBRA Health Care FSA.
- Refer to the [I'm Leaving the Company](#) document for more information.

For Retirement Plan participants only (i.e., you participated in one of the closed FAE or cash balance account titles of the ConocoPhillips Retirement Plan).

- ☐ Initiate retirement process by requesting the benefit commencement packet through [Fidelity](#) or call [833-637-4015](tel:833-637-4015).
 - Must be done at least 15 days prior to desired commencement date (and no more than 180 days before).
- ☐ Return all required forms 30 days prior to benefit commencement date.

Savings Plan participants

- ☐ Go to [Fidelity](#) or call [833-637-4015](tel:833-637-4015) if you wish to initiate account distributions, rollovers, discuss outstanding loan options, or for any other questions.

☐ Check the [I'm Leaving the Company](#) document for information on other benefits including:

- Pay (Final Payroll/Vacation/Short-term Disability/VCIP/RSU)
- Trailing Company Discretionary Contribution from the Savings Plan
- Stock Purchase Program
- Tuition Reimbursement
- Service Award

LEGALLY REQUIRED DISCLAIMER

This summary provides 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 this summary 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 insurance contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans, programs or any underlying insurance contracts.