



**ANNUAL ENROLLMENT 2023
FREQUENTLY ASKED QUESTIONS**

1. **When is the ExxonMobil (Medical/Dental/Vision and Flexible Spending Account) Annual Enrollment period?**

The Annual Enrollment (AE) period is from October 17, 2022 to November 4, 2022, for a total of three weeks.

Note: Web enrollment availability: Monday, October 17 to Friday, November 4, 10:59 p.m. CST. You can reach the ExxonMobil Benefits Center at 800-682-2847 from 7:00 a.m. to 5:00 p.m. CST during AE.

2. **How can I enroll or make changes to my (medical/dental and/or vision) coverage?**

You can make your elections and changes using the [ExxonMobil Benefits portal](#), which is available 24hrs. The deadline for enrolling through the portal is Friday, November 4, 10:59 p.m. CST.

Check the Annual Enrollment Tab in [ExxonMobil Family](#) to find a step-by-step guide to make your elections or visit [goto/healthplans](#) for more information.

Make sure to check if your location qualifies for the desired plan option using the [Zip Code Search tool](#).

Consider the below steps:

- ✓ Log in on [ExxonMobil Benefits portal](#).
- ✓ Click on "Enroll now" area in the Annual Enrollment Event on HOME screen.
- ✓ Click on "Make Changes" on the Current Event section.
- ✓ Click on "Change" next to benefit, you will be able to change who is covered and pick a different option, if more than one is available to you.
- ✓ Once all of your changes or elections have been made, click Submit to finalize.
- ✓ You can Download or print your Confirmation Statement.

3. **What's changing for 2023?**

To learn more about what's changing for next year please visit the Annual Enrollment Tab in [ExxonMobil Family](#) ([exxonmobilfamily.com/en/annual-enrollment](#)). You can also visit [goto/healthplans](#) to check useful articles and additional information.

a. **Will there be any new plans for 2023?**

No. You can learn more about the available plans at [ExxonMobil Family](#)

b. **Are any of the existing plans being discontinued for 2023?**

No. You can learn more about the available plans at [ExxonMobil Family](#)

c. **What are the rates for 2023?**

Rates information and changes are published at [ExxonMobil Family](#)

4. **Can I enroll a family member/s or myself in the ExxonMobil Medical/Dental and/or Vision Plan/s, even if we are not currently enrolled?**

Yes, eligible participants (employee and eligible family members), not currently enrolled in the ExxonMobil Medical/Dental and/or Vision Plan/s, may enroll during this period. The coverage will be effective 01/01/2023. Follow the *EM Benefits Portal Registration Tutorial* to add eligible participants, located on exxonmobilfamily.com/en/annual-enrollment under Enroll in Benefits section.

5. **Who is considered an eligible family member for medical, dental and/or vision coverage?**

- **Your spouse.** When you enroll your spouse for coverage, you may be required to provide proof that you are legally married.
- **Your child(ren) under age 26.** Coverage ends at the end of the month in which they reach age 26. If your situation involves a family member other than your biological or legally adopted child, please contact Benefits Administration.
- **Your totally and continuously disabled child(ren),** who is incapable of self-sustaining employment by reason of mental or physical disability, that occurred prior to otherwise losing eligibility who is not Medicare-eligible and meets the Internal Revenue Service's definition of a dependent.

Please visit [goto/healthplans](#) under Health Plans Overview or [ExxonMobil Family](#) to check family members' eligibility.

6. **When will my changes performed during Annual Enrollment be effective?**

All changes done during Annual Enrollment will be effective **January 1, 2023.**

In case you miss the deadline and would like to enroll/change your health plans, you will need to wait to have a Life/Work Event or next year Annual Enrollment. To review the available Life/Work Events, please visit [goto/healthplans](#) or [ExxonMobil Family](#).

7. **My address has changed. What do I need to consider?**

You should review your eligibility under the new home address. Make sure to check if your location qualifies for the desired plan option using the [Zip Code Search tool](#).

In case your eligibility has not changed and you want to keep the same plan option, no further action is needed. However, you must enroll each year for Flexible Spending Accounts.

It is your responsibility to keep your home address always updated in EDA.

8. If I have a Medical/Dental or Vision pre-existing condition, may I make changes during Annual Enrollment (medical/dental/vision)?

Yes, you can. The pre-existing condition exclusion (i.e., late enrollees) was removed in 2011.

9. Can I change my Pre-Tax election at this time?

Yes. The Annual Pre-Tax Enrollment (Health Care and Dependent Care Flexible Spending Account) coincides with the medical, dental and vision enrollment period, October 17, 2022 to November 4, 2022.

Friendly reminder:

No action is required if you DO NOT want to make any changes to your medical, dental, or vision coverage. Your current elections will automatically roll over. However, you must enroll each year for Flexible Spending Accounts.

For planning purposes, you can carry over a maximum of \$570 from 2022 into 2023 for HCFSA. For Dependent Care FSA, no carryover will be allowed from 2022 to 2023 plan year onwards.

10. My spouse and I are both employees. Can we each put \$2500 into Flexible Spending Account (FSA) accounts?

Yes, you can. The following information can be found in the SPD in case you want to make a consultation later:

- Each of you can enroll in this account up to the \$2,500 limit – a total of \$5,000 for your family
- You may file claims as an employee or as a dependent of another employee participating in the Plan, but you may not be reimbursed for more than 100% of your out-of-pocket expenses.

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11. Will I receive an ID card for FSA account?

No, there are no ID Cards for this benefit. Reimburse is done automatically or online. You can enroll under direct deposit through Payflex. You may call them at: 800-255-2386.

You can visit www.payflex.com

12. Where can I check my FSA balance?

You can check your balance at www.payflex.com or by calling them at 800-255-2386.

13. What happens if I elect to contribute \$2,850 into my FSA and then decide to retire before it is used? Will I lose all that?

No, you will be able to claim expenses for the time you were active and your contributions will stop the last day of the month in which you were an active employee.

14. How much is deducted per pay period for FSA coverage?

That would depend on the annual amount selected. The amount selected will be divided by the paychecks you will have for the calendar year. For example, if an employee elects \$1,200 for HC FSA for 2023 and he receives one paycheck per month, he will be paying \$100 every month.

15. What happens if I experience a Life and Work Event during AE? What shall I do?

If you experience a Life and Work event during AE, such as a marriage or birth of a child, you need to input the corresponding event. You can find some useful tutorials at goto/healthplans under [How to enroll in ExxonMobil Benefits](#). Most events are effective first of the following month (special rules apply to birth of a child and new hire events).

Please have in mind that if you have already made Annual Enrollment elections, after processing your new Life & Work Event, if you want your Annual Enrollment elections to prevail, you need to go back to the Annual Enrollment tab and update it with the new information, otherwise the election made for the specific event will override the election made during Annual enrollment.

If you have any questions please contact the ExxonMobil Benefits Service Center.

16. I'm currently on a leave of absence. Am I allowed to make elections to my Medical, Dental, Vision and Pre-Tax Spending Plan during Annual Enrollment?

Yes, if your plans are active during your Annual Enrollment period you are eligible to make changes. You should receive an Annual Enrollment Guide by mail or you can visit www.exxonmobil.family.com and check the Annual Enrollment tab for more information.

Please have in mind that employees on leaves of absence are not eligible for the Dependent Care FSA while on leave.

17. If I change to another medical plan option now and later I'm unhappy with my choice, when can I change?

You can change your medical coverage election during the next medical Annual Enrollment. Certain life & work events allow you to change medical plans outside of the Annual Enrollment period; such as a change in work site or residence that causes loss of eligibility, a marriage and a birth/adoption.

18. Who is eligible to participate in the Culture of Health (CoH) Program?

CoH rate requirements apply to all employees (including Trainees) who plan to elect coverage as a primary participant of the ExxonMobil Medical Plan for the following plan year, with the exception of expatriates and impatriates. The Culture of Health program is available to employees and their family members (age 18 and older) eligible to enroll in the ExxonMobil Medical Plan. For more details on the program components available for each eligible population, refer to the CoH Eligibility Grid at goto/CoH. For more information, you can visit goto/rally.

Questions or Issues

If you have questions or need assistance unlocking your account, contact us.

- **Phone:** ExxonMobil Benefit Service Center at 800-682-2847
Hours: 7 a.m. to 5 p.m. CST, Monday through Friday, except certain holidays.
- **Web:** ExxonMobil Benefits Center at www.exxonmobil.com/benefits

Important Note

To obtain any personal assistance or to authorize transactions against your account with an ExxonMobil Benefits Service Center representative, you will still be required to provide and enter your SSN and PIN to the Interactive Voice Recognition System (IVR). If you do not have a PIN number please hold online and a representative will assist you.