

Extension of benefit plan participant deadlines due to COVID-19

As a result of the COVID-19 National Emergency, certain benefit plan deadlines have been extended.

Beginning March 1, 2020, if you experience any of the following events a special extension may apply to the earlier of: (i) 1 year from the otherwise applicable deadline; or (ii) 60 days after the COVID-19 National Emergency terminates ("Outbreak Period").

- Enrolling in a health plan upon a special enrollment event
- Electing COBRA continuation coverage
- Making COBRA premium payments
- Notifying the plan of a COBRA qualifying event or determination of disability
- Filing an initial benefit claim or appeal of an adverse benefit determination for disability, retirement & other plans
- Filing an initial benefit claim, appeal of an adverse benefit determination and external review of certain claims for health plans

For example, if you or your beneficiary would have been required to make a COBRA election by March 1, 2020, this relief gives you until February 28, 2021, which is the earlier of 1 year from March 1, 2020 or the end of the Outbreak Period (which remains ongoing). Similarly, if you or your beneficiary would have been required to make a COBRA election by March 1, 2021, this delays that election requirement until the earlier of 1 year from that date (i.e., March 1, 2022) or the end of the Outbreak Period.

Note: Although these extensions provide participants and beneficiaries of employee benefit plans additional time to make important health coverage and other decisions affecting their benefits during the coronavirus outbreak, we encourage you to submit your changes timely when possible, so as to avoid any retroactive premium payments (if applicable).

For more information on the application of these extension deadlines for Health Plans events notification (like marriage, divorce, birth of a child, etc.) please contact the ExxonMobil Benefits Service Center at 1-800-682-2847 Monday to Friday 8:00 a.m. to 6:00 p.m. (U.S. Eastern Time).