

Your Total Rewards |



2021 Benefits Annual Enrollment

For Pre-65 Retirees



ENROLL:
OCT. 30 – NOV. 20
hr.phillips66.com

ANNUAL ENROLLMENT — ENROLLMENT IS EASY

From Oct. 30 - Nov. 20, you can enroll online or over the phone — quickly and easily.

Before enrolling, review the information in this guide to learn more about your 2021 benefits and to help determine which benefits are best for you and your family. Within this guide, you will learn about:

- Annual enrollment requirements
- Annual enrollment choices



ONLINE AT UPOINT:

- From your computer or mobile device, go to <http://digital.alight.com/phillips66> and enter your UPoint user ID and password.
- You may be prompted to update your password.



BY TELEPHONE:

- Call the Benefits Center at 800-965-4421, 8 a.m. to 6 p.m. Central time, Monday through Friday.

Forgot your password?
If you can't remember your UPoint user ID or password, click "Forgot User ID or Password" at the UPoint login. Or, you can call the Benefits Center and say "I don't know" when prompted to enter your password.

ENROLL EARLY!

You can change your enrollment elections as often as you want during the annual enrollment period. The annual enrollment period ends online at midnight Central time (or at 6 p.m. Central time if by phone) on Nov. 20. **Your elections in the system at that time will be final for Jan. 1, 2021.**

IMPORTANT ENROLLMENT DATES

Phillips 66 Benefits Annual Enrollment: Oct. 30 - Nov. 20, 2020

Health Care Exchange: Nov. 1 - Dec. 15, 2020

Medicare Enrollment: Oct. 15 - Dec. 7 2020

VISIT hr.phillips66.com to learn more about your Phillips 66 Total Rewards.

ANNUAL ENROLLMENT REQUIREMENTS

Review this guide to determine which benefits are best for you and your family. If you wish to enroll or make coverage changes for 2021, you must take action online by midnight Central time or by phone before 6 p.m. Central time on Nov. 20, 2020.

Below is an overview of what you need to do and why you need to take action during annual enrollment.

Benefit	What do you need to do?	Why take action?
Medical	Review this guide	Review to ensure you have the right coverage for you and your family. If you don't make changes, your 2020 elections will carry to 2021.

LEARN MORE ABOUT YOUR BENEFITS

- Visit hr.phillips66.com or the annual enrollment web page hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx.
- Contact the Benefits Center at 800-965-4421, M-F, 8 a.m. to 6 p.m. Central time.

TURNING AGE 65?

Medicare coverage for eligible participants begins on the first day of the month of their 65th birthday (or the first day of the prior month if their birthday is on the first day of the month). If you are eligible for Medicare, pre-65 retiree medical coverage for an enrolled participant will end on the last day of the month before turning 65. (For example, if your birthday is October 15, you will have pre-65 coverage through September 30 and Medicare coverage will begin October 1.)

Retirees eligible for the Phillips 66 Retiree Medical Account (RMA) may use their credits to purchase medical, dental, and vision coverage through the following options:

- Phillips 66 Retiree Medical Plan
- Continuous COBRA coverage
- Medicare premiums (Part B and D)
- The Exchange
- Coverage obtained outside the plan

You have the option to pay only a portion of your RMA eligible premiums using credits from your RMA. You can choose from 25%, 50%, 75% or 100% reimbursement for your coverage. Your RMA premium payment election will be applied to all RMA-eligible benefits in which you are enrolled.

COVERAGE THROUGH THE EXCHANGE

In addition to the options described in this guide you may be able to purchase coverage through the health care exchange. The options available on the exchange will vary based on where you live. You can access resources to help identify options available to you by contacting Health Coverage Resources at healthcoverageresources.com/Phillips66/home. Exchange enrollment: Nov. 1 – Dec. 15, 2020.

YOUR 2021 ENROLLMENT CHOICES

Annual enrollment is your opportunity to make changes to your health and welfare coverage for 2021. Please review this guide carefully to ensure you make the best enrollment decisions for you and your family.

MEDICAL

Phillips 66 offers comprehensive medical benefit options providing coverage for preventive care, regular checkups and office visits, prescription drugs, and more. The HDHP and PPO options are offered to eligible employees through either Aetna or BCBS, based on the Pre-65 retiree's home ZIP code.

For 2021, your annual deductible and out-of-pocket maximum will remain unchanged from 2020.

New: Oklahoma residents will change to the BCBS Blue Preferred network and receive new ID cards. To find out if your doctor is in the new network, contact BCBS or search providers on www.bcbstx.com. Prior to Jan. 1, follow these instructions: Click **Find a Doctor or Hospital, Search as Guest**, and **Search In-Network Providers**. Answer the drop-down questions choosing **Blue Preferred** as your network. After Jan. 1, search providers while logged into Blue Access for Members (BAM).

Your 2020
medical election
will carry to 2021 if
you don't take
action.

TELEMEDICINE

Telemedicine gives you 24/7 access to a national network of U.S. board-certified doctors at a low cost. Contact your insurance carrier to utilize telemedicine services.

GRAND ROUNDS

Whether you or a covered dependent needs help finding care, Grand Rounds can:

- Discuss your treatment options or provide guidance on next steps directly from a staff physician via telephone or video chat.
- Help you find a top-tier doctor through the Doctor Match feature.
- Connect you to a world-class physician for an expert opinion on a diagnosis or condition.

To learn more about Grand Rounds and activate your account, go to My HR Tools and click on the Grand Rounds tile, grandrounds.com/phillips66, use the Grand Rounds mobile app or call 844-339-6732.

PRESCRIPTION DRUG BENEFITS

The HDHP and PPO options include prescription drug benefits administered by CVS Caremark. You are generally required to get your 90-day supply of a maintenance medication through mail order. Alternatively, you can get a 90-day supply at a CVS Pharmacy through their Maintenance Choice program.

New: Starting January 2021, Phillips 66 is offering two new programs to participants who meet the criteria.

- **Hello Heart:** Hypertension awareness and management program. Participants will receive a wireless blood pressure monitor and real-time personalized digital coaching.
- **Next Generation Transform Diabetes Care:** Members who were participating in the Livongo program in 2020 and other eligible individuals will be able to engage in a more comprehensive and personalized clinical approach to diabetes management.

For retirees and dependents who are under age 65 and eligible for Medicare, you cannot enroll in the HDHP option. Your only option is the Medicare-eligible PPO option — or if you live in California or Washington within the HMO's service area, you can enroll in the Kaiser Permanente HMO by contacting Kaiser directly.

	HDHP Option		PPO Option	
	Network	Non-network	Network	Non-network
Annual deductible	Employee only: \$1,600 Employee + Dependents: \$3,200	Employee only: \$2,400 Employee + Dependents: \$4,800	Employee only: \$800 Employee + Dependents: \$1,600	Employee only: \$1,600 Employee + Dependents: \$3,200
	<i>(Includes prescription drug costs)</i>		<i>(Excludes medical copays and prescription drug costs)</i>	
Annual out-of-pocket maximum	Individual: \$5,000* Family: \$10,000	Individual: \$15,000* Family: \$30,000	Individual: \$5,000* Family: \$10,000	Individual: \$15,000* Family: \$30,000
	<i>(Includes deductible and eligible expenses covered by the plan)</i>			
	<i>* Once the individual out-of-pocket maximum has been met, covered services for that individual will be paid at 100%.</i>			
Preventive medical care (deductible waived)	Covered at 100%	\$1,500 covered at 100%; you pay 50% thereafter	Covered at 100%	\$1,000 covered at 100%; you pay 50% thereafter
Doctor visits	You pay 20%, after deductible	You pay 50%, after deductible	Primary care: \$30 copay Specialist: \$60 copay	You pay 50%, after deductible
Telemedicine & Retail Clinic	\$10 copay, after deductible		\$15 copay	
Urgent care	\$50 copay, after deductible	You pay 50%, after deductible	\$60 copay	You pay 50%, after deductible
Most other services	You pay 20%, after deductible	You pay 50%, after deductible	You pay 20%, after deductible	You pay 50%, after deductible
Centers of excellence	You pay 10% for certain procedures, after deductible	NA	You pay 10% for certain procedures, after deductible	NA
Preventive prescription drugs	Generic preventive drugs and insulin: Covered at 100%; no deductible Brand preventive drugs: You pay 20% (Retail: \$150 max.; Mail: \$300 max.); no deductible		No special provision for preventive prescription drugs	
Other network prescription drugs	Retail (after deductible): <ul style="list-style-type: none"> • <i>Generic:</i> \$10 copay • <i>Preferred brand:</i> You pay 20% (\$150 max.) • <i>Non-preferred brand:</i> You pay 35% (\$300 max.) Mail (after deductible): <ul style="list-style-type: none"> • <i>Generic:</i> \$25 copay • <i>Preferred brand:</i> You pay 20% (\$300 max.) • <i>Non-preferred brand:</i> You pay 35% (\$600 max.) You pay 100% of the discounted cost until you reach your annual deductible.		Retail: <ul style="list-style-type: none"> • <i>Generic:</i> \$10 copay • <i>Preferred brand:</i> You pay 35% (\$150 max.) • <i>Non-preferred brand:</i> You pay 50% (\$300 max.) Mail: <ul style="list-style-type: none"> • <i>Generic:</i> \$25 copay • <i>Preferred brand:</i> You pay 35% (\$300 max.) • <i>Non-preferred brand:</i> You pay 50% (\$600 max.) 	
Monthly premium	You or Spouse or Child(ren) Only: \$928.00 You + Spouse/Domestic Partner: \$1,856.00 You + Spouse/Domestic Partner + Child(ren): \$2,134.00 You or Spouse/Domestic Partner + Child(ren): \$1,206.00		You or Spouse or Child(ren) Only: \$1,601.00 You + Spouse/Domestic Partner: \$3,204.00 You + Spouse/Domestic Partner + Child(ren): \$3,683.00 You or Spouse/Domestic Partner + Child(ren): \$2,082.00	

KAISER HMO

Kaiser provides medical and prescription drug coverage from doctors and facilities participating in the Kaiser network.

If you live within a Kaiser service area in California or Washington, you can choose to enroll in the Kaiser HMO option. For coverage details, contact Kaiser.

Kaiser	
Website	kp.org
Phone number	Kaiser CA: 800-464-4000 Kaiser WA: 888-901-4636
Monthly premium (CA only)	You or Spouse or Child(ren) Only: \$1,080.99 You + Spouse/Domestic Partner: \$2,280.90 You + Spouse/Domestic Partner + Child(ren): \$3,156.50 You or Spouse/Domestic Partner + Child(ren): \$2,280.90
Monthly premium (WA only)	You or Spouse or Child(ren) Only: \$1,258.62 You + Spouse/Domestic Partner: \$2,655.69 You + Spouse/Domestic Partner + Child(ren): \$3,675.17 You or Spouse/Domestic Partner + Child(ren): \$2,655.69

VOLUNTEER GRANTS AND MATCHING GIFTS PROGRAM

Phillips 66 firmly believes in improving the communities in which we live and work. When you donate money to your favorite charities, Phillips 66 matches your donations with company money. For every dollar you contribute to an eligible 501(c)(3) non-profit organization as a Phillips 66 retiree, (at least age 50 when employment ended), the company will donate another dollar, up to \$7,500 a year.

As a Phillips 66 retiree, you and your spouse may participate in the volunteer grant program. Phillips 66's volunteer grant program turns your volunteer time into money. Phillips 66 donates \$500 for every 20 hours you or your spouse volunteer with an eligible 501(c)(3) non-profit organization. And if you form a team of four or more employee, retiree or spouse volunteers, you may apply for a team volunteer grant of \$1,000.

For additional information, visit hr.phillips66.com. For questions and support, email phillips66-support@yourcause.com or call 866-751-6031.



RESOURCES

This annual enrollment guide highlights what you need to know to enroll in your 2021 benefits. If you want more information on a specific plan — eligibility, coverage details, how it works — you have several resources:

- Annual enrollment website: hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx.
- Summary plan descriptions (SPDs) at hr.phillips66.com.
- Coverage through the Health Care Exchange at healthcoverageresources.com/Phillips66/home.
- Benefits Center at 800-965-4421, Monday – Friday, 8 a.m. – 6 p.m., Central time.
- Health care reform requires Phillips 66 to provide you with a summary of benefits and coverage (SBC), available at hr.phillips66.com/Annual-Enrollment/2021-Annual-Enrollment.aspx. The SBC is a standardized document that highlights key provisions, limitations and exceptions.

PHILLIPS 66 BENEFIT PROVIDER CONTACT INFORMATION

FIND A DOCTOR AND EXPERT OPINION

Grand Rounds: 844-339-6732
grandrounds.com/phillips66

TELEMEDICINE 24/7

For Aetna: 855-835-2362
teladoc.com/aetna

For BCBS: 888-680-8646
MDLIVE.com/bcbstx

MEDICAL

Aetna: 855-267-4184
aetna.com

BlueCross BlueShield: 855-594-4233
bcbstx.com/phillips66

Kaiser CA: 800-464-4000

Kaiser WA: 888-901-4636

kp.org

PRESCRIPTION DRUGS

CVS Caremark: 888-208-9634
caremark.com

SAVINGS PLAN

Vanguard: 800-523-1188
vanguard.com

ADDITIONAL RESOURCES

Benefits Center: 800-965-4421

Phillips 66: hr.phillips66.com

Effective Jan. 2021

This communication may contain information regarding certain Phillips 66 compensation and benefits. The summary plan descriptions for the various benefit plans and other relevant terms and conditions provide more detailed information. Receipt of this communication does not guarantee eligibility for benefits or any other form of compensation. Phillips 66 reserves the right to correct any errors. If the information provided by this communication conflicts with the plan documents, the plan documents will prevail. Phillips 66 also reserves the right to amend, change or terminate its plans, any underlying contract or any other policy or program, at any time without notice, at its sole discretion. This communication applies only to non-represented employees, as well as represented employees where provided for under the terms of an applicable collective bargaining agreement.



**Enroll online before midnight, Central time
(or by phone before 6 p.m., Central time)
on Nov. 20, 2020.**

**Make sure you understand all your
options before enrolling in your
2021 benefits.**