



Welcome to MPC!

2024 Resources and Benefits Overview



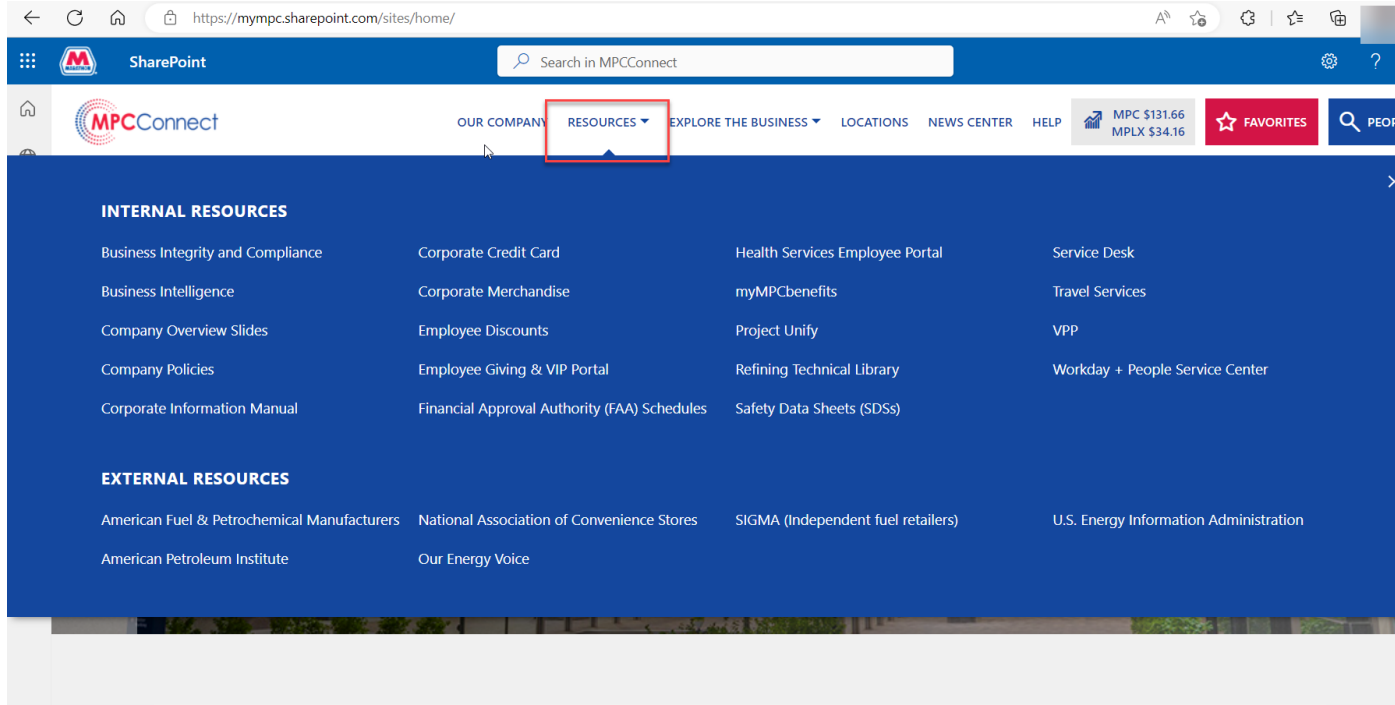
MARATHON PETROLEUM CORPORATION



Resources

MPC Resources

- MPCConnect



The screenshot shows the MPCConnect SharePoint site. The browser address bar displays <https://mympc.sharepoint.com/sites/home/>. The site header includes the SharePoint logo, a search bar labeled "Search in MPCConnect", and navigation links: "OUR COMPANY", "RESOURCES" (highlighted with a red box), "EXPLORE THE BUSINESS", "LOCATIONS", "NEWS CENTER", and "HELP". On the right, there are widgets for "MPC \$131.66 MPLX \$34.16", "FAVORITES", and "PEOPLE".

The main content area is a dark blue panel with a close button (X) in the top right corner. It is divided into two sections:

- INTERNAL RESOURCES**
 - Business Integrity and Compliance
 - Business Intelligence
 - Company Overview Slides
 - Company Policies
 - Corporate Information Manual
 - Corporate Credit Card
 - Corporate Merchandise
 - Employee Discounts
 - Employee Giving & VIP Portal
 - Financial Approval Authority (FAA) Schedules
 - Health Services Employee Portal
 - myMPCbenefits
 - Project Unify
 - Refining Technical Library
 - Safety Data Sheets (SDSs)
 - Service Desk
 - Travel Services
 - VPP
 - Workday + People Service Center
- EXTERNAL RESOURCES**
 - American Fuel & Petrochemical Manufacturers
 - American Petroleum Institute
 - National Association of Convenience Stores
 - Our Energy Voice
 - SIGMA (Independent fuel retailers)
 - U.S. Energy Information Administration



MPC Resources

The screenshot shows a SharePoint home page for MPC. The browser address bar displays <https://mympc.sharepoint.com/sites/home/>. The page features a blue header with the SharePoint logo and a search bar labeled "Search in MPCConnect". Below the header is a navigation bar with links for "OUR COMPANY", "RESOURCES", "EXPLORE THE BUSINESS", "LOCATIONS", "NEWS CENTER", and "HELP". On the right side of the navigation bar, there are widgets for stock prices (MPC \$131.66, MPLX \$34.16), "FAVORITES", and "PEOPLE".

The main content area is titled "My HR" and includes a sidebar with navigation options: "HOME", "MY HR", and "COMMUNITY". The central text reads: "Workday is our integrated HR platform where you access your Payslip, complete Learning courses, set Goals, update Personal Information, access Workday Help articles, create Cases and more. Visit WorkForce to complete time entry." Below this text are buttons for "Workday + People Service Center" and "WorkForce".

On the right side, there is a "Job Postings" section with a "See all" link. It lists three job openings:

- Senior Vendor Management Specialist - Denver, Colorado; Findlay, Ohio; San Antonio, Texas
Tue Mar 21 2023
- Advanced Vendor Management Specialist - Denver, Colorado; Findlay, Ohio; San Antonio, Texas
Tue Mar 21 2023
- Advanced Marketing Analyst - Findlay, Ohio and San Antonio, Texas
Tue Mar 21 2023

At the bottom of the main content area, there are buttons for "My Benefits" and "My Pay".



Workday



- Workday is where you find any of your HR related information such as:
 - Payslips
 - Benefit Elections
 - Compensation
 - Career profile
 - Performance Reviews
 - Employee contact information
 - Search articles to find HR related information and questions to FAQs
 - Create cases for assistance to HR related issues/questions





Workday Help Center



Create a Case for Help!

Help Center > Create Case

Create Case

Create For*

This person will get all notifications about this case

Create About

This person won't get any notifications about this case

Case Type*

This helps us route your case

Case Title*

Detailed Description

Provide as much detail as possible to help speed up resolution

Suggested Resources

Resources will load as you complete the form



MPC Resources

- myMPCbenefits
 - Copy of this presentation available on the new and prospective employees tile





MARATHON PETROLEUM CORPORATION



New Employee Benefits Overview



Benefits Enrollment

- 31 days to enroll **and** submit required dependent verifications (birth certificates, marriage certificates, etc.)
- Benefits effective your date of hire
- Annual Enrollment
- Qualifying Life Events
 - Marriage
 - Divorce
 - Birth of a Child
 - Change in Spouse's Employment Status or Retirement
 - Loss of Other Coverage



Eligible Dependents

- Spouse (including common law)
- Children, up to age 26 who are:
 - Natural, biological children
 - Legally adopted or placed with you for adoption
 - Stepchildren
 - Children whose parents are both deceased, who permanently reside with you, and for whom you have legal custody as determined by a court of competent jurisdiction.
- Qualified Domestic Partner and Children of Domestic Partner
 - Eligibility: Have not had another domestic partner relationship or spouse within the prior 12 months, jointly shared the same residence for at least 1 year, jointly share financial responsibility.
 - *Please see the FAQs on the Domestic Partner Certification for the full list of criteria.



Health Plan Options



Classic



Saver HSA

- Administered by Anthem
- Provide access to the same networks, doctors, specialists and health care facilities
- Cover in-network preventive care at 100%
- Cover the same procedures, tests, and drugs
- Offer in-network and out-of-network coverage
- Have prescription drug coverage administered by Express Scripts

Employees in California have an additional Kaiser HMO option available.



A Closer Look at the Two Health Plan Options

	Classic In-network benefits	Saver HSA In-network benefits
Deductible	\$600 Individual \$1,200 Family	\$1,600 Employee Only \$3,200 Family
Copays and Coinsurance	<ul style="list-style-type: none"> \$20 copay for primary care visits \$50 copay for specialist visits/urgent care 20% coinsurance after deductible <p>The copays do not apply toward the deductible, but they do apply to the out-of-pocket max.</p>	<ul style="list-style-type: none"> No copays 20% coinsurance after deductible <p>Members pays 100% of the cost of services and prescription drugs until deductible is met, then co-insurance.</p>
ER Charge	In the following order: \$200 charge + deductible + coinsurance	In the following order: Deductible + \$200 charge + coinsurance
Out-of-Pocket (OOP) Maximum*	\$3,500 Individual / \$7,000 Family	\$5,000 Individual / \$10,000 Family

* Medical and prescription drug expenses will apply toward meeting the out-of-pocket maximum.



2024 Monthly Contribution

	Classic	Saver HSA
Employee Only	\$136.60	\$84.90
Employee + Spouse/DP	\$314.20	\$195.75
Employee + Child(ren)	\$273.00	\$169.80
Employee + Family	\$423.00	\$263.85





Levels of Care

- Not feeling well?
- If you are enrolled in the MPC Health Plan, know your options

	Classic Copays	Saver HSA (before/after deductible is met)
Anthem's 24/7 NurseLine	\$0	\$0
Anthem's LiveHealth Online	\$10	\$55 / \$11.80
Doctor's Office	\$20	\$125 / \$25
Urgent Care	\$50	\$190 / \$38
Emergency Room**	\$200, then deductible + 20%	Deductible then \$200 + 20%

*Average cost of doctor/urgent care visit

**Average cost of ER visit is \$1,500



Prescription Drug Coverage



- **Administered by Express Scripts**
- If you enroll in either Health Plan option, you will automatically receive prescription drug coverage
- Your prescription drug cost will depend on:
 - Which Health Plan option you elect,
 - If you buy your prescription drugs at the retail pharmacy or through mail order, and
 - The type of prescription drugs you buy (i.e., generic or brand name)
- Maintenance medications subject to 90 day supply requirements



Prescription Drug Coverage

	Classic	Saver HSA
Deductible (Including Smart90 Walgreens)	\$100 individual / \$200 family	Members pay the full, negotiated price until reaching the deductible
Retail Drugs (30 day supply)	Copays after prescription deductible is met: \$10 (Generic) \$30 (Preferred Brand) \$60 (Non-Preferred Brand)	Deductible, then 20% coinsurance
Mail Order or Smart90 (90 day supply)	Copays after prescription deductible is met: \$25 (Generic) \$75 (Preferred Brand) \$150 (Non-Preferred Brand)	Deductible, then 20% coinsurance
Drug OOP Max	Combined with medical	Combined with medical



Maintenance Medications

- Prescriptions that you take on a regular basis to treat/prevent a condition
 - Examples: cholesterol, blood pressure, asthma, heart, birth control
- Prescription Plan requires 90-day fills*
 - Two 30-day fills allowed at retail; Plan coverage after that is only available for 90-day
- Two options available for 90-day fills
 - Express Scripts mail order
 - Smart90 Walgreens
 - Medication costs are the same for both options

(*Typically does not apply to controlled substances or other medications where restricted by state law)





- SaveonSP helps you save money on certain specialty medications
- Must be enrolled in Classic Health Plan option
- Once enrolled, select specialty medications will be free of charge.
- Prescriptions are filled through Accredo, Express Script's specialty mail pharmacy.
- 2024 list of specialty medications can be found on myMPCbenefits.com



Tax Savings Accounts

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Limited Purpose Flexible Spending Account (LPFSA)
Who is Eligible	Saver HSA	Classic Waived Kaiser HMO	Saver HSA
Administrator	Fidelity	Inspira Financial	Inspira Financial
Company Contribution	\$500 Employee Only* \$1,000 with Dependent(s)*	\$0	\$0
Before-Tax Contribution Limits	\$4,150 Employee Only \$8,300 with Dependent(s) \$1,000 Catch-Up (age 55+)	\$120 Minimum \$3,200 Maximum	\$120 Minimum \$3,200 Maximum
Eligible Expenses	Medical, Prescription, Dental, Vision, Medicare Premiums after 65	Medical, Prescription, Dental, Vision	Dental and Vision only (If HSA deductible is met for the year, then can use for medical expenses)

*Partial year participants receive a pro-rated amount, based on the number of pay periods they are a participant in the Saver HSA plan/Health Savings Account.

MPC's contributions is disbursed evenly across pay periods throughout the year.





Tax Savings Accounts

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Limited Purpose Flexible Spending Account (LPFSA)
Roll-over	Yes	\$640	\$640
Portable	Yes	No	No
Invest	Yes	No	No
Election Changes	Anytime	Annual Enrollment or Qualifying Event	Annual Enrollment or Qualifying Event
Funds Availability	When money is contributed	When account is elected	When account is elected



Saver HSA Option – Health Savings Account Eligibility

- Must be enrolled in the Saver HSA option
- Cannot have other health coverage that is not a high deductible health plan
- Cannot be enrolled in Medicare, Tricare; stipulations on Veteran's Benefits
- Cannot be claimed as a dependent on someone else's tax returns
- Consult your tax advisor if unsure
- Additional considerations:
 - Employees with spouses who are covered under a separate plan can still enroll, but will only be able to contribute up to the single statutory limit
 - Employees with spouses who contribute to a Flexible Spending Account (FSA) will not be eligible to contribute to a HSA or receive employer contributions



Dependent Care Flexible Spending Account

Administered by Inspira Financial	Dependent Care Flexible Spending Account
Who is Eligible	Regular Full-Time/Part-Time Employees
Before Tax Contribution Limits	Married filing a separate tax return: \$2,500 per year Single; or Married filing a joint tax return: \$5,000 per year
Eligible Expenses	Child or adult daycare, preschool, before/after school programs, day camp, babysitting/nanny expenses, care for a qualifying person who resides with you who is incapable of self-care. (The DCFSA cannot be used for medical expenses.)
Portable if you leave MPC	No
When funds are available for use	As you contribute funds to your DCFSA each pay period, those funds become available for you to submit claims for reimbursement of eligible expenses.
Debit Card	No
Grace Period	After the Plan year ends (Dec 31) you have until March 15, 2025, to incur eligible expenses and use any remaining funds.
Deadline to Submit Claims	May 31, 2025
Election Changes	Annual Enrollment of Qualifying Event

Dental Plan

- Administered by Delta Dental
- Can see any dentist
- Discounted rates are available from dentists in the Delta network
 - Two network tiers
 - PPO – deepest discounts
 - Premier – lesser discounts
- Out-of-Network
 - File own claims
 - Delta pays you directly, you pay dentist
 - Balance billing

Monthly Premiums for Active Employees

Employee Only	\$13.40
Employee + Spouse/DP	\$26.00
Employee + Child(ren)	\$38.80
Employee + Family	\$51.20



Dental Plan

Benefit	Examples	Coverage	Maximums
Preventive services (twice a year)	Exams, x-rays, fluoride treatments	100%*	\$2000 individual
Individual Deductible	Applies to basic, major and ortho	\$50	
Basic dental services	Filling, extractions, root canals	80%*	
Major dental services	Inlays, crowns, dentures	50%*	
Orthodontia services	Traditional metal braces/Invisalign	50%*	\$2000 lifetime

*Of Reasonable and Customary (R&C) Charge. R&C is determined by the average usual charge for a given procedure charged by most dentists in a given geographic area.



Vision Plan

- Administered by Anthem Blue View Vision
- No co-pays for exams
- Coverage for:
 - Frames (*every other year*) (*up to \$130*).
 - Eyeglass Lenses: (*Annually*) \$10 copay.
 - Contacts (*in lieu of eyeglass lenses*) up to \$130, then 20% off any remaining balance.

Monthly Premiums for Active Employees

Employee Only	\$6
Employee + Spouse/DP	\$10
Employee + Child(ren)	\$11
Employee + Family	\$17





Basic & Optional Employee Life Insurance

- Administered by MetLife
- Basic life insurance of 2x annual gross pay
 - Automatically enrolled, Company paid
- Optional Employee Life Insurance
 - Premiums determined based on age and salary
 - Can purchase additional 1x – 6x annual gross pay
 - Elections over \$750,000 require Statement of Health

Note: Employees who purchase at least 1x their salary in optional life insurance have access to MetLife's Will Preparation Service, to have 4 legal documents prepared by an attorney, for free!





Dependent Life Insurance

- Spouse/Eligible Domestic Partner
 - Premiums are age-based
 - Can enroll in \$10,000 increments up to \$100,000
 - Elections up to \$50,000 automatically approved
 - Elections over \$50,000 require an approved Statement of Health
- Eligible Dependent Children
 - Can enroll in \$10,000 increments up to \$30,000
 - No Statement of Health necessary



Accidental Death and Dismemberment

- Administered by MetLife
- Notify Benefits Service Center to initiate claim

Benefit	Employee Coverage	Spouse/Domestic Partner Coverage	Eligible Dependent Children Coverage
Basic AD&D	Automatically enrolled 2x Salary Company Paid	None	None
Optional AD&D	Can purchase additional coverage in increments of \$25,000 up to \$250,000	Can purchase additional coverage in increments of \$25,000 up to \$250,000	Can purchase additional coverage in increments of \$10,000 up to \$30,000





Occupational Accidental Death

- Automatically enrolled at no cost to you
- Applies if death results from accident while on Company duty
- Benefit is \$500,000 or 2x your annual gross pay (not to exceed \$1,500,000)





MetLife Legal Plan

- Provides you with access to experienced attorneys for a variety of legal assistance matters
- \$15.75/month
- Employees have access to an unlimited number of phone and office consultations, estate planning, financial consultation, family law assistance, real estate matters, traffic offenses, identity theft matters and more
- Coverage also includes your spouse and eligible dependents
- Can only be elected during New Hire Enrollment or Annual Enrollment. No changes permitted mid-year.



Thrift Plan (401k)

- Administered by Fidelity
- Immediate eligibility and vesting
- Company match
 - 7% Company match on 6% employee contributions OR you may also receive the Company match by making qualified student loan payments.
 - Base pay, overtime, and bonuses
- You can complete your enrollment at www.netbenefits.com on the **Wednesday following** your week of hire.
 - If you do not self-enroll, decline participation, or modify your contribution percentage within 35 days from your hire/rehire date, you will be auto-enrolled at a 6% employee contribution.
- You direct investments
- Direct rollovers from previous employers accepted
- Current calendar year contributions through a previous employer should be reported to the MPC Thrift team by creating a case in Workday for “retirement savings”.





Retirement Plan

- Company makes annual contributions to your retirement account based on your age plus years of service

Age + Cash Balance Service Points	Annual Percentage of Eligible Pay Credited
Under 50	7%
50 – 69	9%
70 and over	11%

- Interest credits applied monthly
 - Minimum annual rate of 3%
- 3-Year Vesting





Long-Term Disability (LTD)

- Automatically enrolled at no cost to you
- Replaces 60% of base pay
 - Coordinates with Workers' Compensation, Social Security and other disability benefits
- To receive benefits:
 - Must be on medical leave of absence for at least 6 months
 - Application must be approved by Matrix (Administrator)





Employee Assistance Program

- Administered by Anthem EAP
- All employees and household members eligible for services
 - Up to ten free counseling sessions per year, per member, per issue
 - Referrals for child/eldercare, financial issues, tobacco cessation, substance abuse issues, legal counseling, identity theft recover/credit monitoring and more!
 - More information at [AnthemEAP.com](https://www.anthemEAP.com)

Here for you, 24/7

Let EAP help



What is an Employee Assistance Program (EAP)?

It's a no-cost employee program to help you meet life's challenges. Call **800-865-1044** or visit **[anthemEAP.com](https://www.anthemEAP.com)** and enter **Marathon Petroleum** to log in. Everything you share is confidential.



Need Help Choosing Your Benefits?

- ALEX, your personal benefits counselor, is available 24/7 on myMPCbenefits.com and can:
 - Compare monthly contributions, plan deductibles and out-of-pocket costs.
 - Factor in upcoming procedures or additions to your family that may affect your health care costs.
 - Estimate tax savings you could receive by enrolling in a Health Care Flexible Spending Account or contributing to a Health Savings Account or Limited Purpose Flexible Spending Account.




Which Health Plan option is best for my family and me?






Ready to Enroll?






☰ MENU  🗨️ 🔔 5



Good Morning, On Behalf of: [Redacted] It's Friday, February 24, 2023

Awaiting Your Action

-  **Complete Form I-9**
Inbox - 16 hour(s) ago
-  **New Hire Benefits Enrollment:** [Redacted]
Inbox - 16 hour(s) ago
-  **Veteran Status Identification**
Inbox - 16 hour(s) ago

Quick Tasks

- [My Payslips](#)
- [My Org Chart](#)
- [Find Jobs](#)





Important Reminders!

Submit Dependent Verification Documents for Benefit Enrollment within **31 days** of start date!

- Birth Certificates/Adoption Papers
- Marriage Certificate
- Domestic Partner Certification Form and 3 required pieces of documentation

Designate Beneficiaries

MetLife

- Basic and Optional Life Insurance
- Basic and Optional Accidental Death & Dismemberment
- Occupational Accidental Death Insurance

Fidelity

- Thrift Plan
- Health Savings Account





Contacts

MPC Benefits Service Center

- Search Workday for Benefit related questions/articles
- Create a case in Workday for the Benefits team
- Phone: 1-888-421-2199 (Option 1, then Option 3)
- Web: myMPCbenefits.com
- Presentation available on mympcbenefits.com “new and prospective employees” tile

Coming Soon to your Email Inbox: Session 2 of MPC Benefits Overview!

