



TOTAL REWARDS

2019 BENEFITS
**ANNUAL
ENROLLMENT**



ENROLL: Oct. 26 – Nov. 16

hr.phillips66.com

At Phillips 66, providing access to high quality programs and care for you and your family through our benefits is important to us.

When we are healthy and our families are healthy, we are poised to deliver exceptional results — personally and professionally.

Maintaining a culture of health, well-being and financial responsibility are essential for a high-performing organization. With that in mind, our benefits programs are designed around these principles:

- Provide attractive and competitive benefits that meet the needs of our workforce.
- Promote better outcomes through access to high quality care and smart decision making.
- Proactively manage escalating costs while enhancing the participant experience.

Consistent with these principles, we are excited to announce enhancements to our Savings Plan and highlight changes to our health and well-being programs for 2019.

Savings Plan

To improve the retirement readiness of our employees, the Savings Plan is being enhanced as follows:

- Company matching contribution will increase from dollar-for-dollar up to 5% of pay to dollar-for-dollar up to 6% of pay.
- “Pay” definition will expand to include your Variable Cash Incentive Program (VCIP) payment.

More information regarding this change will be provided in the coming weeks.

Health and Well-Being

Below are a few highlights regarding 2019 health and well-being program changes:

- Texas employees who have medical coverage through Aetna will transition to Blue Cross Blue Shield.
- Medical, Dental and Vision premiums will be offered on a 4-tier coverage basis to better align monthly premiums with the coverage being provided to each enrolled family member.
- Infertility benefits will be increased to \$20,000 for medical and \$10,000 for prescriptions.
- Well-Being Incentive Program activities will be updated to increase awareness of the available resources and continue to promote healthy habits that drive long-term behavior change.

I encourage you to read this Annual Enrollment guide so you can be informed about your benefits, select the right coverage for you and your family and make smart benefit decisions throughout the year.

Alex Shabet

Manager, Total Rewards

**2019 BENEFITS
ANNUAL ENROLLMENT**

Oct. 26 – Nov. 16, 2018

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

SAVINGS PLAN

The Phillips 66 Savings Plan makes saving for retirement easier by offering convenient payroll deductions, potential tax savings, company matching and Success Share contributions, and a choice of investment options. To help you achieve your retirement readiness goals, the following enhancements to the Phillips 66 Savings Plan will be effective Jan. 1, 2019.

Company Matching Contribution

The company matching contribution will increase to a dollar-for-dollar match up to 6% of pay. If you are not contributing at least 6% to the plan, you will need to increase your contribution to receive the full value of the increased company matching contribution.

VCIP Payments

The definition of “pay” will be revised to include payments under the Variable Cash Incentive Program (VCIP). You must be contributing at least 6% to the plan to receive the full value of the company matching contribution on your VCIP payment.

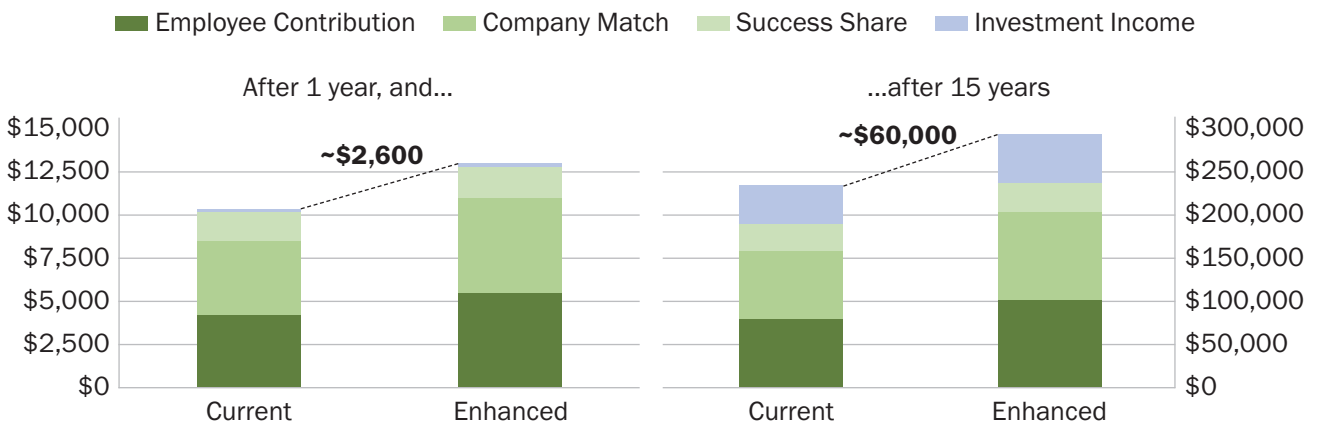
Success Share

The discretionary Success Share contribution will be made annually in October, rather than twice a year. A Success Share contribution for the period July – December 2018 will be made in January 2019. The 2019 Success Share contribution will be made in October 2019 and will be calculated on pay for the 12-month period ending September 30, 2019. The discretionary Success Share contribution will range from 0% to 6% of pay.

To receive the Success Share contribution, you must be an eligible active employee on the date the Success Share contribution is processed or an individual who retired in the current calendar year who was at least age 55 with at least 5 years of service on the date employment ended.

Here is an example of how these enhancements can improve retirement readiness over time.

Mandy earns \$85,000 per year and is assumed to receive a 7.5% VCIP award and a discretionary Success Share contribution of 2% annually. In addition, Mandy receives a 3% annual salary increase and earns 3% tax-deferred income on her investments annually. Mandy also contributes up to the maximum dollar-for-dollar company matching contribution (5% currently, and 6% beginning in 2019).*



* These examples are for illustrative purposes only and are not a guarantee of investment earnings or of the company's contributions to the plan.

ANNUAL ENROLLMENT — IT'S EASY TO ENROLL

From Oct. 26 – Nov. 16, you can enroll online or over the phone — quickly and easily.

Review the information in this guide to learn more about your 2019 benefits and to help determine which benefits are best for you and your family. Within this guide, you will learn about:

- Annual Enrollment Requirements
- 2019 Annual Enrollment Choices

Once you have reviewed this guide, you are ready to enroll in your 2019 benefits.



ONLINE AT UPOINT:

- Go to **[My HR Tools](#)** and click on the UPoint tile.
- 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. Annual Enrollment ends online at midnight Central time (or at 6 p.m. Central time if by phone) on Nov. 16.

Your elections in the system at that time will be your final elections for Jan. 1, 2019.

Phillips 66 Benefit Provider Contact Information



DOCTOR MATCH 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

RESOURCES FOR LIVING

844-766-7351
resourcesforliving.com

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

DENTAL

MetLife: 855-837-6381
metlife.com/mybenefits

VISION

VSP: 800-877-7195
vsp.com

HEALTH SAVINGS ACCOUNT

Bank of America: 877-785-6698
<https://healthaccounts.bankofamerica.com/Phillips66>

FLEXIBLE SPENDING ACCOUNTS AND FITNESS REIMBURSEMENT

Alight Solutions: 800-965-4421
digital.alight.com/phillips66

WELL-BEING

Virgin Pulse:
888-671-9395
iam.virginpulse.com

SAVINGS PLAN

Vanguard: 800-523-1188
vanguard.com

ADDITIONAL RESOURCES

Benefits Center: 800-965-4421
Phillips 66: hr.phillips66.com

Effective Jan. 2019

ANNUAL ENROLLMENT REQUIREMENTS

Review this guide to determine which benefits are best for you and your family in 2019. If you wish to enroll or make coverage changes for 2019, you must take action online by midnight Central time or by phone before 6 p.m. Central time on Nov. 16, 2018.

Below is an overview of what you need to do and why during Annual Enrollment:

Benefit	What do you need to do?	Why take action?
Medical, Dental and Vision	Review this guide	Review to ensure you have the right coverage for you and your family. If you don't make changes, your 2018 elections will carry to 2019.
Health Savings Account (HSA) (HDHP option* only)	Action required, review and enroll	Effective Jan. 1, 2019, Bank of America will be the administrator for the Phillips 66 affiliated HSA. Consent is required, and can be submitted during Annual Enrollment, to allow HSA Bank to close your account and transfer the balance to Bank of America. Elect the amount you would like to contribute annually. This election can be changed anytime during the year.
Flexible Spending Accounts (FSA) for Health Care and Dependent Care	Action required, review and enroll	If you don't enroll, you won't have an FSA in 2019.
Supplemental Life Insurance	Action required, review and enroll	If you don't attest to your tobacco user status, you'll pay higher tobacco user rates in 2019.
Supplemental, Spouse and Child Life, Accidental Death & Dismemberment (AD&D) and Long-Term Disability (LTD) Insurance	Review this guide	Review to ensure you have the right coverage for you and your family. If you don't make changes, your 2018 elections will carry to 2019.

* A qualified high deductible health plan.

LEARN MORE ABOUT YOUR BENEFITS

- Visit hr.phillips66.com or the Annual Enrollment web page hr.phillips66.com/Annual-Enrollment/2019-Annual-Enrollment.aspx.
- Contact the Benefits Center at 800-965-4421, M-F, 8 a.m. to 6 p.m. Central time.

Visit myalex.com/p66 to use the Interactive Benefits Tool to:

- Learn more about your 2019 benefit options.
- Compare the costs of the options.
- Help you decide which benefits are best for you in 2019.

REMINDER: During Annual Enrollment you must:

- Complete your tobacco attestation if you currently have or enroll in Supplemental Life Insurance.
- Enroll in the FSA if you wish to participate in the Health Care FSA and/or Dependent Care FSA.
- Provide consent to allow HSA Bank to close your Phillips 66 affiliated HSA and transfer the balance to Bank of America.

YOUR 2019 ENROLLMENT CHOICES

Annual Enrollment is your opportunity to make changes to your health and welfare coverage for 2019. Please review this guide carefully to ensure you make the best enrollment decisions for you and your family.

COVERAGE OPTIONS

New for 2019: Medical, Dental and Vision premiums will transition to a 4-tier coverage basis.

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 employee's home ZIP code.

New for 2019: Infertility benefits will increase to a \$20,000 lifetime maximum.

PRESCRIPTION DRUG BENEFITS

The Phillips 66 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 for 2019:

- Prescription drugs for infertility benefits will be covered up to a lifetime maximum of \$10,000.
- After 2 retail fills of a non-specialty maintenance prescription and after 1 retail fill of a specialty prescription, mail order will be required. Alternatively, you can get a 90-day supply at a CVS Pharmacy through their Maintenance Choice program.
- PPO option co-insurance has been reduced.

HEALTH ADVOCACY

New for 2019: Those enrolled in the HDHP or PPO option will be able to navigate healthcare in a simplified way with a Health Advocate through either Aetna or BCBS.



CONSIDER: Use tools available to estimate your premium and out-of-pocket costs. The option you select will impact your total cost for medical and prescription drug coverage.

All employees enrolled in the Phillips 66 HDHP or PPO option will receive a new medical ID card prior to Jan. 1, 2019.

	HDHP Option		PPO Option	
	Network	Non-network	Network	Non-network
Annual deductible	Employee only: \$1,400 Employee + Dependents: \$2,800 <i>(Includes prescription drug costs)</i>		Employee only: \$600 Employee + Dependents: \$1,200 <i>(Excludes medical copays and prescription drug costs)</i>	Employee only: \$1,200 Employee + Dependents: \$2,400
Annual out-of-pocket maximum	Individual: \$4,500* Family: \$9,000	Individual: \$13,500* Family: \$27,000	Individual: \$4,500* Family: \$9,000	Individual: \$13,500* Family: \$27,000
	<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 & Minute 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"> • Generic: \$10 copay • Preferred brand: You pay 20% (\$150 max.) • Non-preferred brand: You pay 35% Mail (after deductible): <ul style="list-style-type: none"> • Generic: \$25 copay • Preferred brand: You pay 20% (\$300 max.) • Non-preferred brand: You pay 35% You pay 100% of the discounted cost until you reach your annual deductible.		Retail: <ul style="list-style-type: none"> • Generic: \$10 copay • Preferred brand: You pay 35% (\$150 max.) • Non-preferred brand: You pay 50% (\$300 max.) Mail: <ul style="list-style-type: none"> • Generic: \$25 copay • Preferred brand: You pay 35% (\$300 max.) • Non-preferred brand: You pay 50% (\$600 max.) 	
Monthly premium	Employee Only: \$60.00 Employee + Spouse/Domestic Partner: \$128.00 Employee + Child(ren): \$128.00 Employee + Family: \$177.00		Employee Only: \$144.00 Employee + Spouse/Domestic Partner: \$314.00 Employee + Child(ren): \$314.00 Employee + Family: \$434.00	
Annual Health Savings Account (HSA) OR Health Care Flexible Spending Account (HCFSA) contribution	HSA-eligible Phillips 66 contributes: <ul style="list-style-type: none"> • Employee Only: \$500 • Employee + Spouse/Domestic Partner: \$750 • Employee + Child(ren): \$750 • Employee + Family: \$1,000 You can contribute up to: <ul style="list-style-type: none"> • Employee Only: Up to \$3,000 • Employee + Spouse/Domestic Partner: Up to \$6,250 • Employee + Child(ren): Up to \$6,250 • Employee + Family: Up to \$6,000 (Age 55 or over, you can make an additional contribution of \$1,000)		HCFS-eligible Phillips 66 contributes: \$0 You can contribute up to: \$2,650	

KAISER HMO

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

New for 2019:

- **Kaiser HMO** — now available to eligible employees in Washington.

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)	Employee Only: \$133.76 Employee + Spouse/Domestic Partner: \$282.19 Employee + Child(ren): \$282.19 Employee + Family: \$390.70
Monthly premium (WA only)	Employee Only: \$138.42 Employee + Spouse/Domestic Partner: \$292.12 Employee + Child(ren): \$292.12 Employee + Family: \$404.79

GRAND ROUNDS

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

- 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.
- Discuss your treatment options or provide guidance on next steps directly from a staff physician via telephone or video chat.

To learn more about what Grand Rounds has to offer, or to activate your Grand Rounds account, go to grandrounds.com/phillips66, download the Grand Rounds mobile app or call 844-339-6732.



HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-advantaged health savings account that allows you to contribute before-tax dollars that can be used to pay for current or future health care expenses. When combined with a high-deductible health plan, it offers unique savings and tax advantages. You must be enrolled in the HDHP option (HSA-eligible) to contribute to a Phillips 66 affiliated HSA through before-tax payroll deductions or receive company contributions. Your HSA is owned by you, the funds carry over from year to year, and you take it with you if you leave the company.

New for 2019: Bank of America will replace HSA Bank as the HSA administrator effective Jan. 1, 2019.

For the HSA, the IRS maximum contribution limit has increased to \$3,500 for an individual and \$7,000 for a family.

CONSIDER: An HSA can be an important part of your long-term savings plan (i.e., retirement).

For more information about your HSA visit <https://healthaccounts.bankofamerica.com/Phillips66> or call 877-785-6698.

ACTION REQUIRED: Consent is required, and can be submitted during Annual Enrollment, to allow HSA Bank to close your Phillips 66 affiliated HSA and transfer the balance to Bank of America. If you do nothing, your account will remain with HSA Bank and will be subject to a monthly administrative fee.

Your 2018 contribution election will carry to 2019.

FLEXIBLE SPENDING ACCOUNTS (FSA)

If you elect to have an FSA, your contributions can be deducted from your paycheck on a before-tax basis to pay for eligible health care and/or dependent care expenses.

New for 2019:

- The FSA will be administered by Alight Solutions.
- All requests for reimbursement of expenses incurred during the calendar year **must be filed by March 31** of the following calendar year.

Health Care FSA — If you do not enroll in the HDHP option, you can contribute to a Health Care FSA. It's important to consider your anticipated 2019 needs because you'll forfeit any FSA funds that aren't used to pay qualified medical expenses incurred during the year.

New for 2019:

- You can contribute any amount from \$120 up to \$2,650 to your Health Care FSA.
- You will receive a health care debit card from Alight Solutions that you can use to pay for eligible healthcare expenses.

Dependent Care FSA — If you have qualifying dependents, you can contribute any amount from \$120 up to \$5,000. This helps you pay for qualified child care services (for example, day care) for children under the age of 13, or care for a disabled spouse or dependent of any age, which allows you (or, if you're married, you and your spouse) to work. It's important to consider your anticipated 2019 needs because you will forfeit any FSA funds that aren't used to pay qualified dependent care expenses incurred during the year.

For information regarding eligible health care and dependent care expenses, view the Flexible Spending Plan page on hr.phillips66.com or visit <http://digital.alight.com/phillips66>.

ACTION REQUIRED: Your 2018 elections will not carry over. You must enroll to participate.

DENTAL

The dental options provide coverage for regular checkups, as well as basic, restorative, and major services and orthodontia. When dental coverage is elected, your home ZIP code is used to determine your eligible dental option.

Your 2018 dental election will carry to 2019 if you don't take action.

	Dental Option		Out-of-area* Dental Option
	Network	Non-network	
Annual deductible	\$50 individual \$100 family	\$150 individual \$300 family	\$50 individual \$100 family
Annual maximum	\$2,000 per person		
Preventive	Covered at 100%	Covered at 80%	Covered at 100% up to plan limits
Basic services	You pay 20%, after deductible	You pay 50%, after deductible	You pay 20%, after deductible up to plan limits
Major services	You pay 50%, after deductible	You pay 50%, after deductible	You pay 50%, after deductible up to plan limits
Orthodontia	Covered at 50% up to \$2,000 lifetime maximum per person		
Monthly premium	Employee Only: \$7.00 Employee + Spouse/Domestic Partner: \$14.00 Employee + Child(ren): \$16.00 Employee + Family: \$23.00		

* Available to those without access to at least 2 dentists within 10 miles of their home ZIP code.

To find a network dental provider, visit metlife.com/mybenefits. Enter "Phillips 66 Company" in the box for company, and fill in your ZIP code.



VISION

Through the company-provided Basic option, you and your family receive routine eye exams at no cost. You may also receive discounts on other services from VSP network providers. You and your family are automatically enrolled in this option.

Your 2018 vision election will carry forward to 2019 if you don't take action.

You can elect a higher level of coverage through the Comprehensive option described below.

	Comprehensive Option
Exam	Covered at 100% (under the company-provided Basic Option)
Frames	\$200 annual allowance*
Contact lenses	\$180 annual allowance*
Contact lens fitting	Covered at 100%
Lenses – Single vision, bifocal, trifocal, lenticular, polycarbonate (under age 19)**	Covered at 100% one-time annually
Lens options – Progressive, anti-reflective	Member pays VSP Preferred Pricing
Monthly premium	Employee Only: \$9.85 Employee + Spouse/Domestic Partner: \$17.90 Employee + Child(ren): \$17.83 Employee + Family: \$28.50

* The annual allowance is for either frames or contact lenses in the calendar year, but not both.

** Polycarbonate lenses are covered at 100% for participants under the age of 19. For participants over the age of 19 they are covered at a discounted rate.

To learn more or to find a network vision provider, visit vsp.com. Enter your ZIP code to find a doctor.



LIFE AND DISABILITY

Phillips 66 provides you with basic life insurance at 1 times your annual pay and Occupational Accidental Death (OAD) insurance of \$500,000.

You also have the option to purchase additional insurance for yourself, as well as insurance for your dependents.

Employee Supplemental Life Insurance: You can elect to purchase up to 8 times your annual pay in supplemental life insurance.

IMPORTANT REMINDER

Evidence of Insurability (EOI) will be required any time you increase your coverage.

Monthly Supplemental Life Premiums		
If your age is ...	Your premium per \$1,000 of coverage is ...	
	Non-Tobacco User	Tobacco User
Under 30	\$0.046	\$0.060
30 - 34	\$0.062	\$0.103
35 - 39	\$0.070	\$0.138
40 - 44	\$0.077	\$0.181
45 - 49	\$0.110	\$0.281
50 - 54	\$0.166	\$0.467
55 - 59	\$0.300	\$0.926
60 - 64	\$0.526	\$1.368
65 - 69	\$1.031	\$3.230
70 & over	\$1.448	\$4.086

A tobacco user isn't necessarily a smoker — it's anyone who uses tobacco. Phillips 66 defines tobacco products as cigars, cigarettes, smokeless tobacco (snuff or chewing tobacco), pipe tobacco or roll-your-own tobacco.

You are considered a tobacco user if you have used tobacco products more than 4 times in the prior 6 months.

ACTION REQUIRED: For the employee supplemental life insurance you are required to attest to your tobacco user status annually. If you don't attest, you will pay higher tobacco user rates in 2019.

Spouse Life Insurance: You can elect to purchase life insurance coverage for your spouse in increments of \$50,000 up to \$500,000.

Monthly Spouse Life Premiums	
If your spouse's age is ...	Your premium per \$1,000 coverage is ...
Under 30	\$0.050
30 - 34	\$0.070
35 - 39	\$0.080
40 - 44	\$0.090
45 - 49	\$0.130
50 - 54	\$0.190
55 - 59	\$0.350
60 - 64	\$0.610
65 - 69	\$1.190
70 & over	\$1.660

Child Life Insurance: You can elect to purchase life insurance coverage for your child or children. There are three coverage options available: \$15,000, \$20,000 and \$25,000. This election covers all eligible children.

Child Life Insurance	Monthly Premium
\$15,000 of coverage	\$0.75
\$20,000 of coverage	\$1.00
\$25,000 of coverage	\$1.25

You can elect or cancel employee supplemental, spouse or child life insurance coverage at any time. Evidence of Insurability (EOI) may be required.

Employee Accidental Death and Dismemberment (AD&D): You can elect to purchase from \$50,000 to \$1 million of AD&D coverage.

Spouse & Child AD&D: You can elect to purchase from \$50,000 to \$500,000 of AD&D coverage for your spouse and from \$10,000 to \$50,000 for your eligible child or children.

AD&D Insurance	Monthly Premium
Employee AD&D (no age limit)	
Spouse AD&D (ends at age 70)	\$0.017 per \$1,000 of coverage
Child AD&D (ends at age 26)	

REMINDER: Review your beneficiary designations annually to confirm you have designated a beneficiary and your information is current.

Long-Term Disability (LTD): LTD provides a portion of your pay if you experience a disability and are unable to work for an extended period of time. Your loss of earnings must be the direct result of your accidental injury, sickness, mental illness, substance abuse or pregnancy.

To have LTD coverage, you must enroll in one of two options:

- Basic coverage, which pays 50% of your pre-disability earnings; or
- Enhanced coverage, which pays 60% of your pre-disability earnings.

The maximum benefit is \$20,000 per month.

Long-Term Disability (LTD)	Monthly Premium
Basic LTD	\$0.662 per \$100 of pre-disability earnings
Enhanced LTD	\$0.860 per \$100 of pre-disability earnings

You can enroll, change or cancel LTD coverage at any time. Evidence of Insurability (EOI) will be required if you enroll more than 30 days after the date you are first eligible or if you increase coverage.

CONSIDER: Review your personal circumstances to determine if you have enough life and disability coverage to protect you and your family.

WELL-BEING

The Well-Being Program provides access to high-quality programs and resources that help you focus on your total health and achieve your goals around:

- Physical well-being through activity tracking and nutrition guidance.
- Social well-being through challenges with your co-workers.
- Emotional well-being through mindfulness and resiliency training.
- Financial well-being through resources that help with short-term and long-term planning.

Well-Being Incentive

The Well-Being Incentive helps you focus on a few key activities supporting healthy behaviors and positive change.

You have the opportunity to receive payroll credits of up to \$650 by completing the activities listed in the table below:

Activity	Payroll Credit
Complete Grand Rounds Registration*	\$50
Submit biometric screening results by Nov. 30, 2019	\$100
Obtain BMI of less than 30 or consult with a primary care physician	\$250
Complete 2 preventive screenings (\$50 each) (For example: annual physical, well-woman's exam, dental exam, vision exam, etc.)	up to \$100
Complete 1 Company-Wide Challenge	\$100
Complete 1 Whil digital training program through Virgin Pulse (For example: Emotional Intelligence, Mindfulness 101, etc.)	\$50
Total Well-Being Incentive credit	up to \$650

Note: These activities are required to be eligible for the Fitness Reimbursement

* Participating employees currently enrolled in Grand Rounds will receive a payroll credit as soon as administratively possible after Jan. 1

Fitness Reimbursement

You can receive a fitness reimbursement of up to \$500, through payroll, which can be used for you and your eligible dependents enrolled in the medical plan. The total reimbursement of up to \$500 can be requested once you have completed the well-being incentive activities listed below:

- Completed Grand Rounds registration;
- Submitted biometric screening results; and
- Obtained a Body Mass Index (BMI) of less than 30 or have consulted with a primary care physician.

The fitness reimbursement includes most fitness related memberships and activities. For example: CrossFit, yoga, Pilates, personal training, adult and child sports league fees, nutritional counseling and Weight Watchers program fees.

New for 2019: Alight Solutions will replace Wage Works as the Fitness Reimbursement administrator effective Jan. 1, 2019.

WORK/LIFE BENEFITS

At Phillips 66 we recognize that priorities surface in your personal life that require your time and attention. We believe that in addition to high quality benefits it is equally important to have policies in place that enable you to manage your priorities personally and professionally. Highlighted below are several policies that demonstrate our ongoing commitment to provide workplace flexibility in support of our employees and their families.

- **Vacation** — your annual vacation award is earned monthly and you can take vacation at any time during the year with supervisor approval (even if you have not earned all of it). Employees that leave the company will only be paid for vacation days that have been earned and not used at the time of termination. Refer to the FAQs on hr.phillips66.com (Employee Programs & Policies > Employee Programs) for additional information.
- **19/30** — this program provides the flexibility of taking one personal day off each month, resulting in the potential of 12 personal days a year in addition to your vacation time.
- **Parental Benefits:**
 - **Parental Leave** — this policy provides mothers and fathers up to 2 weeks of parental leave for the care and bonding of a child within 12 months of the child's birth or adoption.
 - **Maternity Leave** — the Disability Plan provides birth mothers up to 10 weeks of short-term disability leave paid at 100% for the birth of a child.
- **Community Service** — this benefit provides up to 2 days of paid time off so that you can volunteer your personal time to give back to the community in which you work. Time off can be taken in half-day increments, and used for eligible charitable organizations.
- **Short-Term Disability (STD)** — provides income protection when serious illness or injury prevents you from working.
- **Serious Illness in Family** — provides time off to attend to critical family matters.
- **Death in Family** — provides time off to attend funerals for immediate family members.
- **Adoption Assistance** — provides financial assistance to help cover the cost of adopting a child.

Subject to the eligibility provisions of each policy. These benefits apply to non-represented employees, as well as those represented employees where provided for under the terms of an applicable collective bargaining agreement.

Our policies are designed to help balance your work and life and give you time to refresh, recharge, and focus on you and your family. To learn more about our other benefits visit hr.phillips66.com.

RESOURCES

This Annual Enrollment Guide highlights what you need to know to enroll in your 2019 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/2019-Annual-Enrollment.aspx.
- Summary Plan Descriptions (SPDs) at hr.phillips66.com.
- The Interactive Benefits Tool at myalex.com/p66.
- 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/2019-Annual-Enrollment.aspx. The SBC is a standardized document that highlights key provisions, limitations and exceptions.

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 information 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. 16, 2018.**

**Make sure you understand all your options
before enrolling in your 2019 benefits.**