

DENTAL

Summary of Material Modifications



UPDATE

This is a summary of material modifications (“SMM”) to the dental benefit provided under the **Phillips 66 Medical and Dental Assistance Plan** (“Plan”). This SMM, the “Dental” chapter and “Other Information” chapter of the Phillips 66 Health and Well-Being Handbook (“Handbook”) together serve as the summary plan description (“SPD”) for dental benefits provided under the Plan. The SMM, when combined with the “Dental” chapter and “Other Information” chapter of the Handbook, summarizes the Plan’s dental benefit, including amendments through January 1, 2019, and advises you of a change to your SPD.

Please read this SMM in conjunction with the Handbook.

UPoint (formerly Your Benefit Resources or YBR) Web Address Change

- Your Benefit Resources (YBR) website has changed to UPoint and all information related to benefit elections can be viewed at <https://digital.alight.com/phillips66>

Employee Portion of Monthly Dental Premium Change

Dental benefit	Employee only	Employee + spouse/domestic partner	Employee + child(ren)	Employee + family
Dental option	\$7.00	\$14.00	\$16.00	\$23.00

COBRA Monthly Dental Premium Change

Dental benefit	Employee only	Employee + spouse/domestic partner	Employee + child(ren)	Employee + family
Dental option	\$37.54	\$75.07	\$82.58	\$120.11

Receipt of this information does not guarantee eligibility. Please refer to the summary plan description (SPD) and any summaries of material modifications (SMMs) for details, including information regarding eligibility, benefits provided under the plan, when coverage begins and ends, claims procedures and your legal rights. Phillips 66 reserves the right to amend, change or terminate the plan, any underlying contract or any other program, at any time without notice, at its sole discretion, according to the terms of the plan.