

EMPLOYEE MEDICAL

Summary of Material Modifications



UPDATE

This is a summary of material modifications (“SMM”) to the medical benefit provided under the **Phillips 66 Medical and Dental Assistance Plan** (“Plan”). This SMM, the “Medical” chapter and “Other Information” chapter of the Phillips 66 Health and Well-Being Handbook (“Handbook”) together serve as the summary plan description (“SPD”) for employee medical benefits provided under the Plan. The SMM, when combined with the “Medical” chapter and “Other Information” chapter of the Handbook, summarizes the Plan’s employee medical 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>

Blue Cross Blue Shield of Texas (“BCBS”) and Aetna Coverage Change

- BCBS is the medical carrier for all employees whose home address on record with the Company is within the State of Texas
 - Employees whose home address on record with the Company is within the State of Texas and who were previously covered by Aetna, transition from Aetna to BCBS effective January 1, 2019

Kaiser HMO Coverage Option – Washington

- Kaiser HMO is a medical coverage option for all employees whose home address on record with the Company is within a Kaiser service area in the State of Washington

Infertility Benefit Change – HDHP option and PPO option

- Infertility benefits increase to:
 - \$20,000 lifetime maximum for medical coverage
 - \$10,000 lifetime maximum for prescription drug coverage

Occupational Therapy, Physical Therapy, Speech Therapy Change – HDHP option and PPO option

- Occupational therapy, physical therapy and speech therapy are subject to a combined annual maximum of 120 visits
- Speech therapy for birth defects and autism are not subject to the above visit limitation

Prescription Drug Benefit Change – HDHP option and PPO option

- Mail order is required after:
 - 2 retail fills of non-specialty maintenance prescriptions
 - 1 retail fill of a specialty prescription
- As an alternative to the above, a 90-day supply can be obtained at a CVS Pharmacy through its Maintenance Choice program

Prescription Drug Benefit Change – HDHP option

- Brand preventive prescription drugs:
 - Participant pays 20% (\$150 maximum at retail; \$300 maximum by mail order)
 - No deductible

Prescription Drug Benefit Change – PPO option

- Preferred Brand prescription drugs:
 - Participant pays 35% (\$150 maximum at retail; \$300 maximum at mail)
 - No deductible
- Non-preferred Brand prescription drugs:
 - Participant pays 50% (\$300 maximum at retail; \$600 maximum at mail)
 - No deductible

Employee Portion of Monthly Premium Change

Medical benefit	Employee only	Employee + spouse/domestic partner	Employee + child(ren)	Employee + family
HDHP option	\$ 60.00	\$128.00	\$128.00	\$177.00
PPO option	\$144.00	\$314.00	\$314.00	\$434.00
Kaiser (CA only)	\$133.76	\$282.19	\$282.19	\$390.70
Kaiser (WA only)	\$138.42	\$292.12	\$292.12	\$404.79

COBRA Monthly Medical Premium Change

Medical benefit	Employee only	Employee + spouse/domestic partner	Employee + child(ren)	Employee + family
HDHP option	\$ 443.65	\$ 962.73	\$ 962.73	\$1,330.96
PPO option	\$ 738.87	\$1,603.35	\$1,603.35	\$2,216.62
Kaiser (CA only)	\$ 683.16	\$1,441.45	\$1,441.45	\$1,994.81
Kaiser (WA only)	\$ 707.29	\$1,492.38	\$1,492.38	\$2,065.29

Well-Being Program Change

- By completing and submitting the following activities by November 30, 2019, an employee can receive payroll credits of up to a total of \$650 in 2019:
 - Grand Rounds registration, for which \$50 will be received
 - Employees enrolled in Grand Rounds prior to January 1, 2019 receive the payroll credit as soon as administratively possible after January 1, 2019
 - Submit biometric screening results before November 30, 2019, for which \$100 will be received
 - Obtain a BMI of less than 30 or consult with a primary care physician, for which \$250 will be received
 - Complete up to two preventive screenings, for which \$50 each will be received
 - Complete one company-wide challenge, for which \$100 will be received
 - Complete one Whil digital training program through Virgin Pulse, for which \$50 will be received
- Alight Solutions replaces Wage Works as the Fitness Reimbursement administrator
 - To be eligible for Fitness Reimbursement, employees must complete the following well-being program activities:
 - Grand Rounds registration, and
 - Submit biometric screening results, and
 - Obtain a BMI of less than 30 or consult with a primary care physician
 - Requests for Fitness Reimbursement must be completed and submitted by November 30 of the applicable calendar year

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.