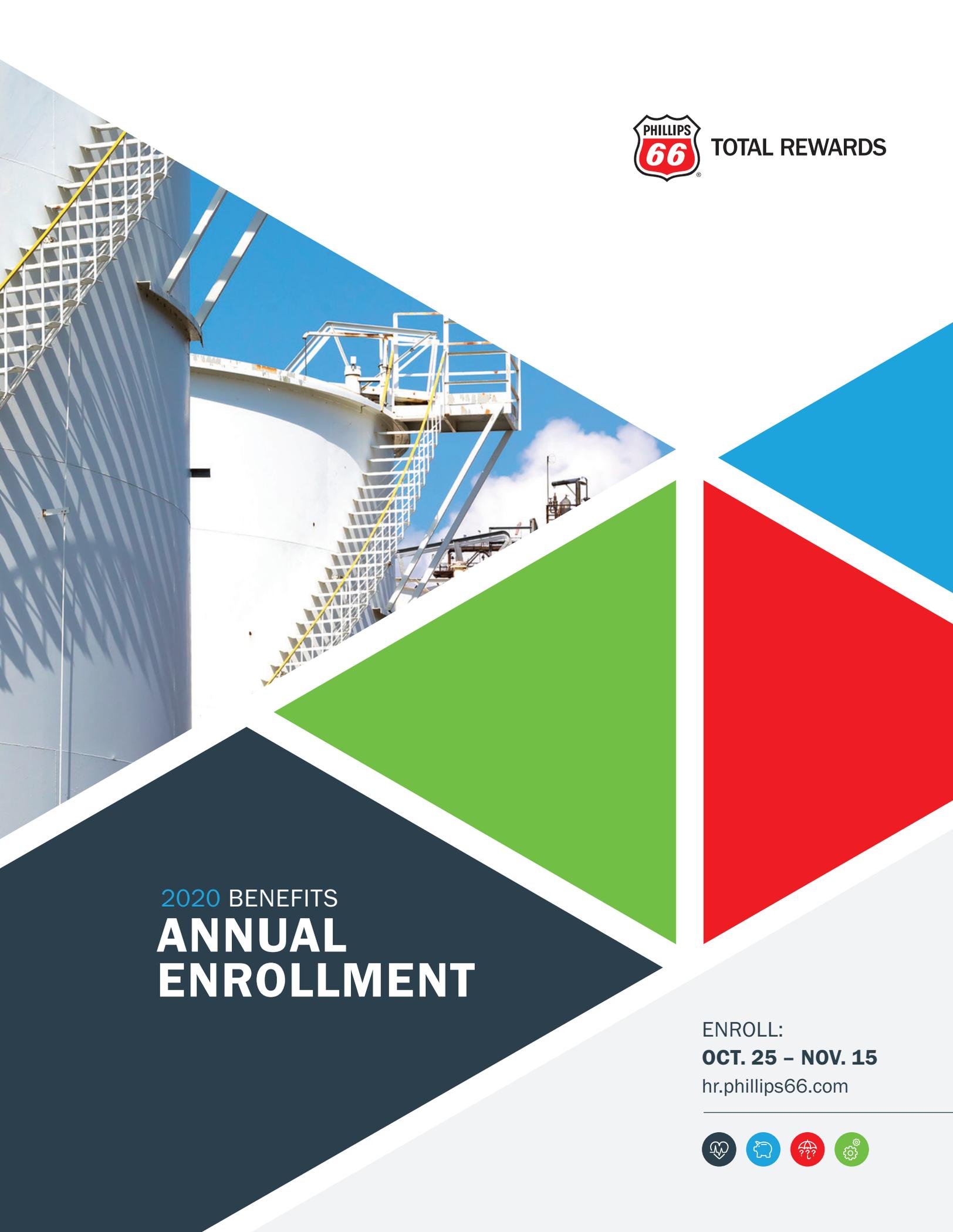




TOTAL REWARDS



2020 BENEFITS
**ANNUAL
ENROLLMENT**

ENROLL:
OCT. 25 – NOV. 15
hr.phillips66.com



At Phillips 66, providing access to high quality programs and care for you and your family is important to us. When we are at our best, we are poised to deliver exceptional results – personally and professionally.

Maintaining a culture of health, well-being and financial responsibility is essential for a high-performing organization. With that in mind, our benefit 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, the changes to our health, well-being and disability programs for 2020 are highlighted below:

Health and Well-Being

- Monthly premiums for all coverage tiers under the HDHP option will be reduced due to the effective utilization of the HDHP option by our employees and their families.
- Annual deductibles and annual out-of-pocket maximums will increase for both the HDHP and PPO options.
- The company health savings account contribution will increase to \$1,000 for employees enrolled in the HDHP with HSA option in the Employee + Spouse/Domestic Partner and Employee + Child(ren) coverage tiers.
- Well-being incentive program activities will be updated to include blood pressure results. Employees will continue to be eligible to receive up to \$650.
- Free access to tools, resources and clinicians to better understand, teach and communicate with individuals that have learning, social and behavioral challenges, is available through Rethink Benefits.

Disability Plan

- Eligible employees will be enrolled in company-provided basic long-term disability (LTD) coverage which pays 50% of your pre-disability earnings with a maximum benefit of \$5,000/month for employees who are unable to work for an extended period due to illness or injury. Employees will have the option to enroll in additional coverage without evidence of insurability (EOI) during the 2020 annual enrollment period.
- The short-term disability (STD) schedule will be reduced to 26 weeks to align with the elimination period for LTD benefits. All employees will have up to a minimum of 10 weeks of STD at 100% of pay.

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

2020 BENEFITS ANNUAL ENROLLMENT

Oct. 25 – Nov. 15, 2019

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

ANNUAL ENROLLMENT — ENROLLMENT IS EASY

From Oct. 25 – Nov. 15, you can enroll online or over the phone — quickly and easily.

Before enrolling, review the information in this guide to learn more about your 2020 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:

- 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. The annual enrollment period ends online at midnight Central time (or at 6 p.m. Central time if by phone) on Nov. 15.

Your elections in the system at that time will be final for Jan. 1, 2020.

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

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
Rethink:
800-714-9285
<http://phillips66.rethinkbenefits.com>

SAVINGS PLAN

Vanguard: 800-523-1188
vanguard.com

ADDITIONAL RESOURCES

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

Effective Jan. 2020

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 2020, you must take action online by midnight Central time or by phone before 6 p.m. Central time on Nov. 15, 2019.

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, 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 2019 elections will carry to 2020.
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 2020.
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 2020.
Spouse and Child Life, and Accidental Death & Dismemberment (AD&D) Insurance	Review this guide	Review to ensure you have the right coverage for you and your family. If you don't make changes, your 2019 elections will carry to 2020.
Basic and Enhanced Long-Term Disability (LTD) Insurance	Action required, review and enroll	All eligible employees will be automatically enrolled in company-provided basic LTD coverage. If you want additional coverage you must enroll in employee-paid enhanced LTD.

LEARN MORE ABOUT YOUR BENEFITS

- Visit hr.phillips66.com or the annual enrollment web page hr.phillips66.com/Annual-Enrollment/2020-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 2020 benefit options.
- Compare the costs of the options.
- Help you decide which benefits are best for you in 2020.

ACTIONS REQUIRED: During annual enrollment you must:

- Enroll in the FSA if you wish to participate in the health care FSA and/or dependent care FSA.
- Complete your tobacco attestation if you currently have or enroll in supplemental life insurance.
- Elect employee-paid enhanced LTD if you want a higher level of coverage than offered under employer-provided basic LTD coverage.

YOUR 2020 ENROLLMENT CHOICES

Annual enrollment is your opportunity to make changes to your health and welfare coverage for 2020. 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 employee's home ZIP code.

New: Annual deductibles and out-of-pocket (OOP) maximums will increase for both HDHP and PPO options.

Your 2019 medical election will carry to 2020 if you don't take action.

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: Increases to non-preferred brand maximums (HDHP only).

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.

	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>			
	* Once the individual out-of-pocket maximum has been met, covered services for that individual will be paid at 100%.			
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% (\$300 max.) 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% (\$600 max.) 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: \$25.00 Employee + Spouse/Domestic Partner: \$111.00 Employee + Child(ren): \$111.00 Employee + Family: \$168.00		Employee Only: \$153.00 Employee + Spouse/Domestic Partner: \$333.00 Employee + Child(ren): \$333.00 Employee + Family: \$460.00	
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 • All other coverages: \$1,000 You can contribute up to: <ul style="list-style-type: none"> • Employee Only: Up to \$3,050 • All other coverages: Up to \$6,100 (Age 55 or over, you can make an additional contribution of \$1,000)		HCFSA-eligible Phillips 66 contributes: \$0 You can contribute up to: \$2,700	

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)	Employee Only: \$137.57 Employee + Spouse/Domestic Partner: \$291.21 Employee + Child(ren): \$291.21 Employee + Family: \$403.39
Monthly premium (WA only)	Employee Only: \$148.61 Employee + Spouse/Domestic Partner: \$313.02 Employee + Child(ren): \$313.02 Employee + Family: \$433.33



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 to 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: The Phillips 66 company contribution will be \$1,000 for those enrolled in employee plus dependent coverage.

For the HSA, the IRS maximum contribution limit has increased to \$3,550 for an individual and \$7,100 for a family.

CONSIDER: An HSA can be an important part of your long-term savings and retirement plans.

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

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.

Remember: 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 2020 needs because you'll forfeit any FSA funds that aren't used to pay qualified medical expenses incurred during the year.

New: You can contribute any amount from \$120 up to \$2,700 to your health care FSA.

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 2020 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 2019 FSA elections will not carry over. You must enroll to participate.

DENTAL

The dental options provide coverage for regular checkups, as well as basic, restorative, major and orthodontia services.

Your 2019 dental election will carry to 2020 if you don't take action.

New: We will transition to the MetLife PDP Plus network, which provides you with increased access to a more extensive network of participating general dentists and specialists nationwide.

	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: \$15.00 Employee + Child(ren): \$16.00 Employee + Family: \$24.00		

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

To review the MetLife PDP Plus network dental providers, visit metlife.com. Then, go to “I want to find a MetLife Dentist,” fill in your ZIP code, select the PDP Plus option, and click submit.

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 2019 vision election will carry forward to 2020 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](https://www.vsp.com). Enter your ZIP code to find a doctor.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Phillips 66 provides you with basic life insurance at 1 times your annual pay.

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 generally required any time you add or 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 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 2020.

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 & 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)	\$0.017 per \$1,000 of coverage
Spouse AD&D (ends at age 70)	
Child AD&D (ends at age 26)	

DISABILITY

Short-Term Disability (STD): Company-provided STD replaces a portion of your pay if you experience a disability and are unable to work as a direct result of your non-occupational illness or injury.

New: STD benefits will replace a portion of your pay for up to 26 weeks. The number of weeks paid at 100% or 60% will be determined by your service date according to the schedule below:

Years of Service	Weeks at 100%	Weeks at 60%
< 6	10	16
6 – 7	12	14
8	16	10
9	20	6
10+	26	—

Long-Term Disability (LTD): LTD replaces a portion of your pay if you experience a disability and are unable to work for a period of more than 26 weeks.

New: All eligible employees will be defaulted to company-provided basic LTD, which pays 50% of your pre-disability earnings, with a maximum benefit of \$5,000 per month. If you want additional coverage you must enroll in employee-paid enhanced LTD. Enhanced LTD pays 60% of your pre-disability earnings. The maximum benefit is \$10,000 per month. No evidence of insurability (EOI) is required if you enroll for enhanced LTD during 2020 annual enrollment.

LTD	Monthly Premium
Basic LTD	Company paid
Enhanced LTD	\$0.341 per \$100 of pre-disability earnings

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

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

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, social, emotional, and financial well-being.

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
Submit biometric screening results by Nov. 30, 2020	\$100
Obtain BMI of less than 30 or consult with a primary care physician	\$250
Obtain blood pressure of less than 140/90 or consult with a primary care physician	\$100
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
Total well-being incentive credit	up to \$650

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

Fitness Reimbursement

You can receive a fitness reimbursement of up to \$500, through payroll, for fitness-related memberships and activities 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:

- Submitted biometric screening results;
- Obtained a body mass index (BMI) of less than 30 or have consulted with a primary care physician; and
- Obtained a blood pressure of less than 140/90 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, massage therapy, virtual fitness classes, genetic testing kits, adult and child sports league fees, nutritional counseling and Weight Watchers program fees.

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.

- **New:** Beginning Oct. 1, 2019, Phillips 66 introduced **Rethink**, which provides caregiver assistance (free tools, training and clinical guidance) for those supporting individuals with learning, social and behavioral challenges.

Rethink also offers members access to a comprehensive video-based treatment program that can be customized to specifically meet the unique needs of each individual. Rethink is available on demand 24/7.

- **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:**
 - The parental leave 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.
 - The disability plan provides birth mothers up to 10 weeks of short-term disability leave paid at 100% for the birth of a child.
 - Phillips 66 has partnered with Center for Parental Leave Leadership (CPLL) to support new parents and their supervisors with aligned training around the critical touchpoints of the parental leave process. This includes leave planning tools, informational webinars, videos, checklists, and other resources so supervisors and new parents can make the most of this personal and professional transition.
- **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)** — replaces a portion of your pay if you experience a disability and are unable to work as a direct result of your non-occupational illness or injury.
- **Long-Term Disability (LTD)** — replaces a portion of your pay if you experience a disability and are unable to work for a period of more than 26 weeks.
- **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 2020 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/2020-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/2020-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 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. 15, 2019.**

**Make sure you understand all your options
before enrolling in your 2020 benefits.**



TOTAL REWARDS