



BOOST YOUR TOTAL WELL-BEING BY CHOOSING BENEFITS THAT WORK FOR YOU

Your definition of personal wellness is unique. That's why Marathon Oil provides a competitive rewards package that supports your total well-being.

An important part of physical wellness is having the right health care coverage. For 2018 you'll continue to have the choice between two Health Investment Plan (HIP) Health Plan options: HIP Value or HIP Plus. (The Traditional Plan option will be discontinued starting in 2018.)

Though similar in nature, the HIP options have key distinctions. It's important that you understand these differences to determine which best fits you and your family. Remember, by enrolling in a HIP option, you also get access to a powerful savings vehicle, the Health Savings Account (HSA).

Read on for more details about the Health Plan options and how to get the most out of your HSA. You'll also find helpful tips to get ready for 2018 Benefits Open Enrollment and make sure you select the best coverage for you. Whatever your wellness goals—physical, emotional or financial—there's a Marathon Oil benefit or program you can use to help achieve them in 2018.



**2018 Benefits
Open Enrollment is
November 1-15, 2017.**

Total Wellness



MarathonOil®

Get to know the HIP options

While the Traditional Plan option will be discontinued next year, the HIP options offer many similarities to it. Both cover in-network preventive services at 100%, apply a deductible before cost-sharing begins and have an annual out-of-pocket maximum. The differences between the Traditional Plan option and HIP options lie in:

- The contribution, deductible and out-of-pocket amounts
- How prescription drugs are covered
- Access to the Health Savings Account (HSA), including company contribution and other key features

Here is a closer look at how the HIP options compare.

Features	HIP Value	HIP Plus
Employee contributions	Higher	Lower
Deductible	\$1,350 Employee Only	\$2,000 Employee Only
	\$2,700 Employee +	\$4,000 Employee +
Office, Hospital and ER Visits	85%	80%
Out-of-pocket maximum	\$2,700 Employee Only	\$4,000 Employee Only
	\$5,400 Employee +	\$6,850 Employee +
Company HSA contributions for 2018	\$500 Employee Only	\$750 Employee Only
	\$1,000 Employee +	\$1,500 Employee +

Use the Health Plan Modeler at MRObenefits.com to see your potential total costs based on who you plan to cover and your anticipated health care use. If you are currently enrolled in the Traditional Plan option and don't make an election during Benefits Open Enrollment, you will automatically be enrolled in the HIP Value option for 2018.

Guard your health in two easy steps

MAKE A VIRTUAL VISIT, ANYWHERE

Did you know you can access medical help on your mobile device or computer? Simply book a **virtual visit** and you'll get medical advice and support wherever you are. If needed, your physician can also write you a prescription* that can be picked up at your local pharmacy. Go to myuhc.com and click *Physicians & Facilities* to learn more.

PREVENT THE FLU IN ONE SHOT

Take a moment to protect your health this fall without leaving the office. Get a flu shot at your location. There's no cost if you're enrolled in the Health Plan of Marathon Oil.

Call Ask HR at 1-855-652-3067 to confirm if flu shots are available at your location.

* Prescription services may not be available in all states. Go to myuhc.com for more information about availability of prescription services.

Learn about the Health Savings Account

The HSA available through the HIP options can be an important part of your financial toolkit—but only if you take full advantage of it. Here are some tips to do just that.

- 1. Get started.** In addition to Marathon Oil's annual contribution, you can put in your own tax-free dollars to help your savings grow—for 2018 up to a combined total of \$3,450 for individuals and \$6,900 for families, *plus* an additional \$1,000 catch-up contribution for those who will be age 55 or older in 2018.
- 2. Spend it or save it.** Your HSA can help cover qualified medical expenses, including prescription drugs, dental and vision, now and in the future because it's yours to keep, even if you leave the Company. Consider paying out of pocket when you can to keep more money in your account for the future.
- 3. Make an investment.** The HSA also allows the option to invest your account, and any earnings withdrawn for qualified medical expenses will not be subject to taxes.*

You can set your HSA contributions during 2018 Benefits Open Enrollment, then change them any time after January 1, 2018, at www.netbenefits.com/marathonoil. Not sure how much to contribute? Get help by using the **HSA Contribution Election tool** on Fidelity NetBenefits®. Starting October 1, click *Help me select a contribution* on the HSA page.

Note: the Flexible Spending Account will no longer be available after December 31, 2017. However, through the HIP options you have access to a Limited Flexible Spending Account (FSA) that can help you cover vision and dental expenses if you elect to contribute—from \$120 up to \$2,600 for 2018. Go to MRObenefits.com and click *FSA & HSA* to learn more.



Text HSA to 343898 to get additional information delivered right to your mobile device, including videos, articles and more.

** Applies to federal taxation; may or may not apply to state taxation. Please consult with your tax advisor for more information on the state tax implications for HSA contributions.*

Check off your to-do list

Selecting health care coverage for you and your family is an important decision—but it's not the only one. We encourage you to think about all your health care and protection needs for 2018 and then actively elect your benefits. Here's a quick summary of what you need to do.

- Use the Health Plan Modeler to estimate your potential costs under HIP Value and HIP Plus. Go to MRObenefits.com and click *2018 Benefits Open Enrollment* to access the Health Plan Modeler.
- Attend a Benefits Education Session to hear from the Marathon Oil Benefits Team.
- Read your 2018 Benefits Open Enrollment Guide in late October.
- Head to MRObenefits.com to learn more about all your benefit options.
- Make your 2018 benefit elections in HR Central.



Benefits Department
5555 San Felipe Street
Houston, TX 77056

1ST CLASS
U.S.
POSTAGE
PAID

«NAME»
«ADDR1»
«ADDR2»
«CITY», «ST» «ZIP»

2018 BENEFITS OPEN ENROLLMENT IS ALMOST HERE!

KEEP AN EYE OUT FOR THESE DATES TO **GET READY.**

Throughout October: Attend a Benefits Education Session

October 23: Check your inbox for the 2018 Benefits Open Enrollment Guide

November 1-15: Enroll in your 2018 benefits



Learn more about all your benefit options at MRObenefits.com. Call Ask HR at **1-855-652-3067** or email AskHR@marathonoil.com if you have questions.