

# GET BACK TO THE THINGS THAT MATTER



**2019 BENEFITS OPEN ENROLLMENT: NOVEMBER 1 - 15, 2018**

**DON'T MISS YOUR ONCE-A-YEAR OPPORTUNITY TO  
MAKE NEW BENEFIT ELECTIONS FOR YOU AND YOUR FAMILY.**

Active

  
Marathon Oil®

# OUR EMPLOYEES ARE OUR GREATEST ASSET

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We appreciate the daily contribution you make to Marathon Oil's success. We know that you work hard every day, and we value your continued commitment to Marathon Oil. Our employees are our greatest asset, which is why we offer you an excellent benefits package. The chart starting on the next page gives you an overview of the programs available, including health and retirement benefits, tuition reimbursement, and income protection. Our benefits package is our commitment to providing you and your family with the support, protection, and security you need so you can get back to the things that matter.

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## REVIEW YOUR BENEFITS

Benefits Open Enrollment is here. Take the time to understand the benefits that are available so you can make the best choices for you and your family. It is our commitment to provide you with the information and education you need to understand our benefit programs and how to use them effectively.

## DURING BENEFITS OPEN ENROLLMENT...

You have the opportunity to review, make changes and enroll in Marathon Oil benefits between November 1 and 15, 2018. *You only need to take action between November 1 and 15 if you want to (1) contribute to the Health Savings Account, Limited Healthcare Spending Account or Dependent Care Spending Account and/or (2) change any current benefit elections; otherwise, your current benefit elections will continue next year.* To enroll in your benefits, visit the Marathon Oil Benefits Enrollment Portal (found on theWAVE if you are enrolling from *within* the MRO network) or [marathonoil.bswift.com](http://marathonoil.bswift.com) (if you are enrolling from *outside* the MRO network).

# 2019 MARATHON OIL BENEFITS OVERVIEW

Marathon Oil has developed a benefits package that offers you and your family a full suite of benefit programs. This chart provides an overview of the benefit plans and some important things to keep in mind before you enroll.

For a complete overview of the benefits and programs Marathon Oil provides, visit [MRObenefits.com](http://MRObenefits.com).



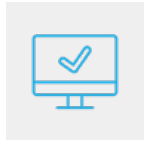
BENEFIT PLAN (EFFECTIVE 1/1/2019)	SHORT BENEFIT DESCRIPTION	KEEP THESE THINGS IN MIND BEFORE YOU ENROLL
<p><b>Health and Prescription Drug</b></p>	<p>You and Marathon Oil share the cost of this benefit. Health coverage is offered to you and your covered dependents. You have the choice between two high-deductible Health Plan options - the HIP Value and the HIP Plus.</p> <p>Prescription drug coverage is automatic when you enroll in the Health Plan.</p>	<ul style="list-style-type: none"> <li>• Does your spouse/domestic partner have health care coverage through his or her employer?</li> <li>• Have your (or your family's) health care needs changed in the past year? Are you anticipating any major medical expenses for you or a covered family member?</li> <li>• Are you willing to use in-network providers to save money? Is your primary doctor in the network?</li> </ul>
<p><b>Health Savings Account (HSA)</b></p> <p><b>You must have an open HSA account in order to participate in 2019.</b></p>	<p>This special tax-advantaged account helps you pay for out-of-pocket qualified medical expenses for you and your eligible dependents. Marathon Oil makes a contribution to the HSA and you may elect to contribute pre-tax dollars as well. Marathon Oil's contributions are based on the Health Plan option and coverage level that you choose. Any amount left in your HSA will roll over to the next year.</p>	<ul style="list-style-type: none"> <li>• Make sure you understand how to use your HSA in conjunction with your health plan.</li> <li>• Use the money in your HSA to help cover qualified medical expenses associated with your plan.</li> <li>• You may participate in an HSA and the Limited Healthcare and Dependent Care Spending Accounts if you feel that doing so best meets your family's need.</li> <li>• If you would like to make a contribution on a pre-tax basis, make sure to elect an amount for 2019 during enrollment.</li> </ul>

BENEFIT PLAN (EFFECTIVE 1/1/2019)	SHORT BENEFIT DESCRIPTION	KEEP THESE THINGS IN MIND BEFORE YOU ENROLL
<p><b>Limited Healthcare and Dependent Care Spending Accounts</b></p> <p><b>You must enroll in these plans to participate in 2019.</b></p>	<p>Marathon Oil provides you a way to save money on a pre-tax basis for eligible out-of-pocket dental, vision and dependent day care expenses (for you and any dependent you claim for tax purposes).</p> <p>Generally, eligible dependent care expenses include day care for dependents that allows you to work. See <a href="http://www.myuhc.com">www.myuhc.com</a> or <a href="http://www.irs.gov">www.irs.gov</a> (Publication 503) for eligible dependent care expenses.</p>	<p><i>Limited Healthcare Spending Account:</i></p> <ul style="list-style-type: none"> <li>• How often do you typically visit a dentist or optometrist in a year?</li> <li>• How much do you expect to pay for dental and vision care expenses out of your own pocket?</li> <li>• Do you have predictable dental and vision expenses that plans do not cover?</li> </ul> <p><i>Dependent Care Spending Account:</i></p> <ul style="list-style-type: none"> <li>• Do you use dependent care for your children (under age 13) or other dependent relatives so that you (or you and your spouse, if married) can work? You can also use the Dependent Care Spending Account if the care is needed because you work full-time and your spouse is a full-time student.</li> <li>• Will your children (under age 13) attend eligible daytime summer camp or before-school or after-school activities?</li> <li>• Do you have an aging parent who may require care (who lives with and is dependent on you)?</li> </ul>
<p><b>Dental</b></p>	<p>You and Marathon Oil share the cost of this benefit. Dental coverage is offered to you and your covered dependents. This benefit provides coverage for preventive, basic, major services, and orthodontia.</p>	<ul style="list-style-type: none"> <li>• How many people in your family will take advantage of dental benefits?</li> <li>• Do you expect to have major dental work done?</li> <li>• Do you or your dependents need braces?</li> </ul>
<p><b>Vision Assistance Plan</b></p> <p><b>New Provider: VSP</b></p>	<p>Vision coverage is offered to you and your covered dependents. This benefit provides coverage for regular eye exams, lenses and frames, and contacts.</p>	<ul style="list-style-type: none"> <li>• How many people in your family will take advantage of vision benefits?</li> <li>• Do you anticipate that you or your covered dependents will need new glasses or contacts this year?</li> </ul>
<p><b>Basic Life Insurance and Occupational Accidental Death (OAD) Benefit</b></p>	<p>Marathon Oil automatically provides two types of employee life insurance coverage in the event of your death. The Company pays the full cost of coverage for:</p> <ul style="list-style-type: none"> <li>• Basic Life Insurance - 2x annual eligible earnings</li> <li>• Occupational Accidental Death (OAD) Benefit</li> </ul>	<p>Marathon Oil automatically provides you with these benefits. You do not need to enroll to receive coverage.</p> <ul style="list-style-type: none"> <li>• Are your beneficiaries up to date? Review and update your beneficiaries on the Marathon Oil Benefits Enrollment Portal.</li> </ul>

BENEFIT PLAN (EFFECTIVE 1/1/2019)	SHORT BENEFIT DESCRIPTION	KEEP THESE THINGS IN MIND BEFORE YOU ENROLL
<b>Optional Contributory Life Insurance</b>	<p>This optional employee life coverage is in addition to the Basic Life Insurance paid for by Marathon Oil. The benefit gives your beneficiaries additional financial protection if you should pass away.</p> <p>You may increase your optional employee life coverage by 1x your annual salary, up to \$750,000, without the need to complete Evidence of Insurability during Benefits Open Enrollment.</p>	<ul style="list-style-type: none"> <li>• How would your family's finances be affected if you died?</li> <li>• How much of your current paycheck is used for monthly living expenses?</li> <li>• How much money would your dependents need to maintain their current lifestyle if something happened to you?</li> <li>• What savings do you have?</li> <li>• Are your beneficiaries up to date? Review and update your beneficiaries on the Marathon Oil Benefits Enrollment Portal.</li> </ul>
<b>Dependent Life Insurance</b>	<p>Dependent Life Insurance provides financial protection to you in the event your spouse or child(ren) pass away.</p>	<ul style="list-style-type: none"> <li>• Would you have enough money to pay for funeral expenses if a child died?</li> <li>• Domestic Partners and children of Domestic Partners are not eligible for Dependent Life Insurance coverage.</li> </ul>
<b>Accidental Death and Dismemberment (AD&amp;D) Insurance</b>	<p>AD&amp;D Insurance provides additional financial protection to you and your beneficiaries if you, your spouse or child(ren) should pass away or become disabled due to an accident.</p>	<ul style="list-style-type: none"> <li>• Keep in mind, AD&amp;D insurance only provides a benefit in the event of an <i>accidental</i> injury or death.</li> <li>• How would your family's finances be affected if you or your spouse died, or if you or your spouse were injured and unable to work?</li> <li>• If you were seriously injured and unable to work, would your family have enough income to make up the difference between your normal salary and the insurance benefit?</li> <li>• Domestic Partners and children of Domestic Partners are not eligible for AD&amp;D coverage.</li> </ul>
<b>Long-Term Disability (LTD)</b>	<p>If you're unable to work for an extended period of time due to a disabling condition, whether caused by accident or illness, Marathon Oil provides you with an LTD benefit. The Company pays the full cost of this coverage.</p>	<p>Marathon Oil automatically provides you with this benefit. You do not need to enroll to receive coverage.</p>

BENEFIT PLAN (EFFECTIVE 1/1/2019)	SHORT BENEFIT DESCRIPTION	KEEP THESE THINGS IN MIND BEFORE YOU ENROLL
<p><b>Marathon Oil Company Thrift Plan (401(k))</b></p> <p><b>You may enroll or change your contributions or investments at any time.</b></p>	<p>The Marathon Oil Company Thrift Plan is a 401(k) plan that allows you to save money that is tax-deferred and receive a company matching contribution on the first 7% of your contributions.</p> <ul style="list-style-type: none"> <li>Contributions can be deducted from your paycheck on a before-tax, after-tax or Roth basis.</li> <li>You decide how you want to invest your contributions. The Thrift Plan offers a diverse selection of investment options.</li> <li>You are fully vested in Marathon Oil's matching contributions – which means you have full ownership of those contributions – after three years of service with the Company.</li> </ul>	<p>You do not need to take action during Benefits Open Enrollment. But, as long as you are thinking about your benefits, take a look at your Thrift Plan contributions.</p> <ul style="list-style-type: none"> <li>Are you contributing enough (7%) to maximize the company matching contribution?</li> <li>Does your contribution amount match your savings goals?</li> <li>Does your investment allocation match your savings goals and tolerance for risk?</li> <li>Are your beneficiaries up to date? Review and update your beneficiaries for the Thrift &amp; Retirement Plans with Fidelity on <a href="http://netbenefits.com/marathonoil">netbenefits.com/marathonoil</a>.</li> </ul>
<p><b>Retirement Plan</b></p>	<p>Marathon Oil is dedicated to helping you build a healthy financial future, and one way we contribute to your financial security is through the Retirement Plan of Marathon Oil Company. If you are eligible to participate, you are automatically enrolled in the Retirement Plan on your date of hire.</p> <p>The Retirement Plan is funded by Marathon Oil.</p>	<p>You do not need to take action during Benefits Open Enrollment. But, be sure you take the time to understand your Retirement Plan including the Marathon Oil Company Thrift Plan.</p>
<p><b>Educational Reimbursement</b></p>	<p>This benefit provides financial assistance if you continue your education to enhance the effectiveness of your job. Marathon Oil encourages and supports the ambition of our employees to further their education through our Educational Reimbursement Plan. You can receive up to \$550/semester hour or \$370/quarter hour after you successfully complete your course work.</p>	<p>You do not need to enroll to receive coverage. If you would like more information or would like to take advantage of this benefit, review the Educational Reimbursement policy on <a href="http://MRObenefits.com">MRObenefits.com</a>. You must receive approval from your manager and HR prior to registering for classes. Contact AskHR for more information.</p> <ul style="list-style-type: none"> <li>Would further education expand your job opportunities within Marathon Oil?</li> </ul>

BENEFIT PLAN (EFFECTIVE 1/1/2019)	SHORT BENEFIT DESCRIPTION	KEEP THESE THINGS IN MIND BEFORE YOU ENROLL
<b>Paid Time Off</b>	Marathon Oil understands you have a busy life outside of work. The paid time off policies are designed to provide you with time off to pursue personal interests and balance your work, family, and personal responsibilities. Whether you're taking vacation with your family, nursing an illness, or celebrating the holidays with loved ones, Marathon Oil has you covered.	You do not need to enroll to receive coverage. All employees can access their time off, use the back-up care benefits or apply for a matching gift throughout the year.
<b>Back-up Care Benefits</b>	Marathon Oil understands life gets hectic, which is why you have access to a back-up child care and elder care service. Take advantage of up to 15 subsidized days of in-home caregivers or child care centers in your area.	
<b>Matching Gifts</b>	<p>Marathon Oil doubles the impact of employees' gifts to qualified U.S. educational institutions by contributing an amount equal to an employee's gift of \$50 or above, up to \$10,000.</p> <p>For other charities, our workplace giving campaign matches employee contributions of \$25 or above to any approved 501(c)(3) charity that Marathon Oil supports.</p>	
<b>Employee Assistance Program (EAP)</b>	<p>The EAP provides confidential assistance to resolve problems that are affecting you, your job, and your family. All employees and their families are automatically enrolled in Marathon Oil's Employee Assistance Program (EAP) coverage. Some of the confidential services include:</p> <ul style="list-style-type: none"> <li>• Counseling</li> <li>• Family support</li> <li>• Financial and legal advice</li> <li>• Help with relationships</li> </ul>	
<b>Wellness Program</b>	Marathon Oil offers a suite of programs to help you get (or stay) healthy, including a condition management program, health coaching and much more. You can earn up to \$450 in gift cards for completing healthy activities throughout the year. Visit <a href="http://werally.com">werally.com</a> or <a href="http://myuhc.com">myuhc.com</a> for more information.	You do not need to enroll to receive coverage. All employees can access the EAP, wellness program, employee discounts and adoption assistance at any time.
<b>Employee Discounts</b>	Take advantage of extensive discounts on a wide variety of name-brand products and services through <a href="http://perksatwork.com">perksatwork.com</a> .	
<b>Adoption Assistance</b>	Marathon Oil offers reimbursement for adoption-related expenses, up to \$7,500 per child (\$15,000 maximum). Visit <a href="http://MRObenefits.com">MRObenefits.com</a> or contact AskHR for more information.	



# ENROLL IN YOUR BENEFITS... ONE STEP AT A TIME

**You are not required to enroll** – however, we encourage you to review your options and choose the benefits and coverage levels that make the most sense for you and your family. If you want to review your options or make changes to your benefits, here are the steps to take. *You only need to take action between November 1 - 15 if you want to (1) contribute to the Health Savings Account, Limited Healthcare Spending Account or Dependent Care Spending Account and/or (2) change any current benefit elections; otherwise, your current benefit elections will continue next year.*



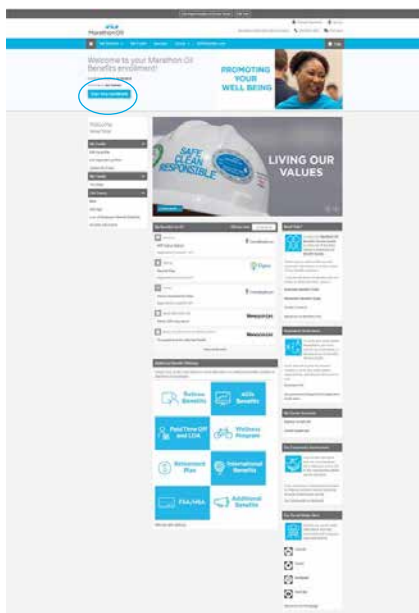
## STEP 1: GETTING STARTED

When you are ready to enroll in your 2019 benefits, you can log in from anywhere!

- If you are enrolling in your benefits from inside the MRO network, visit the Marathon Oil Benefits Enrollment Portal, which can be found on theWAVE (click on the “I Need To” link and select “Enroll/Change my Benefit Elections” under the Employee Services section).
- If you are enrolling in your benefits from outside the MRO network, visit [marathonoil.bswift.com](http://marathonoil.bswift.com). Your Username is your 8-digit Employee ID (including the leading zeros) and your Password is the last four digits of your Social Security Number.



You will be able to change your password after your initial login. If you have problems logging in, contact the Marathon Oil Benefits Service Center at 1-855-652-3067 or AskHR at [AskHR@marathonoil.com](mailto:AskHR@marathonoil.com).



## STEP 2: ENROLL

Click on the blue “Start Your Enrollment” button at the top of the page. The system will walk you through the enrollment process. You will be able to make changes, enroll for new benefits (if needed) and view your costs for coverage. If you enroll a new dependent, upload documentation (birth certificate, marriage license, etc.) to verify your dependent within 30 days after the close of Benefits Open Enrollment. If you do not verify your new dependent, he or she will *not be covered on your plans in 2019*. Make sure to review and save your confirmation statement when you are finished enrolling.



# SPOTLIGHT ON THE HEALTH AND VISION ASSISTANCE PLANS



The health benefits Marathon Oil provides allows you to cover yourself and your eligible dependents. There are two Preferred Provider Organization (PPO) Health Plan options from which to choose – the Health Investment Plan (HIP) Value plan option and the Health Investment Plan (HIP) Plus plan option. Both options give you access to in- and out-of-network doctors and hospitals and offer preventive care (free to you when you use an in-network provider), specialty care and emergency services. In addition, prescription drug costs count toward your deductible and out-of-pocket maximum.

The differences between the **HIP Value** and the **HIP Plus** plan options are:

- Premiums (how much you pay for coverage out of your paycheck),
- Deductible (how much you pay before Marathon Oil shares costs with you),
- Coinsurance (how much you pay after meeting the deductible), and
- Out-of-pocket maximum (the most you will pay for services during the year).

As you look at the main differences between the plan options, think about your preferences. Look at the big picture. Because you pay the monthly premium whether you receive care or not, consider that cost – along with your out-of-pocket costs – when deciding which plan option is best for you. (Example: If you prefer to have a lower, steady monthly cost for coverage with the potential to pay more out of your pocket if you need care, you may want to consider the HIP Plus Plan option. If you would rather limit your costs when you need care, and don't mind paying a higher, steady monthly payment, you may want to consider the HIP Value Plan option.) If you are considering switching Plan options, we have a tool to help you decide. Check out "Ask Emma" on the Marathon Oil Benefits Enrollment Portal to see your potential total costs based on who you plan to cover and your anticipated health care use.\*

## Health Savings Account

Did you know that if you enroll in the Marathon Oil Health Plan, you have access to a Health Savings Account (HSA) that allows you to set aside money that can be used to pay for qualified medical expenses (like your deductible, coinsurance, dental or vision expenses and much more). The money will roll over from year to year, and can be invested, so you can use it like a savings account for future medical expenses. In 2019, you can contribute even more to your HSA – up to \$3,500 for individuals and \$7,000 for families, plus an additional \$1,000 in catch-up contributions for those aged 55 or older. This maximum includes both employee and employer contributions.

To top it off, Marathon Oil contributes to your HSA each year – check the Health Plan Snapshot chart on the next page to see just how much. And, get saving today! If you have questions about your HSA contact Fidelity at 1-800-544-3716 or log on to [netbenefits.com/marathonoil](http://netbenefits.com/marathonoil).

\*We hope the information and tools are helpful; you may also want to consult your own personal financial advisor to help make this decision, as Marathon Oil does not provide financial advice.

**Your Marathon Oil Health Plan Snapshot**

This chart shows what you will pay for in- and out-of-network services under the Marathon Oil Health Plan options.

	HIP VALUE		HIP PLUS	
	In-network <sup>1</sup>	Out-of-network	In-network <sup>1</sup>	Out-of-network
<b>Health Savings Account (HSA)</b> Company Contributions for 2019	Employee Only coverage: \$500		Employee Only coverage: \$750	
	Employee + coverage: \$1,000		Employee + coverage: \$1,500	
<b>Individual Deductible</b> (Employee Only coverage; combined with prescription drug)	\$1,350	\$4,050	\$2,000	\$4,000
<b>Family<sup>2</sup> Deductible</b> (Employee + coverage; combined with prescription drug)	\$2,700	\$8,100	\$4,000	\$8,000
<b>Coinsurance</b>	Plan pays 85%	Plan pays 50%	Plan pays 80%	Plan pays 50%
<b>Individual Out-of-pocket Maximum</b> (Employee Only coverage; combined with prescription drug)	\$2,700	\$8,100	\$4,000	\$8,000
<b>Family<sup>2</sup> Out-of-pocket Maximum</b> (Employee + coverage; combined with prescription drug)	\$5,400	\$16,200	\$6,850	\$16,000
<b>Preventive Services</b>	Plan pays 100% (no deductible)	You pay 50% after deductible, plus any amount over Reasonable & Customary <sup>3</sup>	Plan pays 100% (no deductible)	You pay 50% after deductible, plus any amount over Reasonable & Customary <sup>3</sup>
<b>Emergency Room Services</b> (if NOT admitted to hospital)	Plan pays 85% after deductible		Plan pays 80% after deductible	

<sup>1</sup> In-network provisions apply if you live in an area with no access to in-network providers.

<sup>2</sup> Applies to Employee + Spouse/Domestic Partner, Employee + Children, and Employee + Spouse/Domestic Partner + Children coverage.

<sup>3</sup> A "Reasonable & Customary" charge is the amount customarily charged for a given service by other physicians in the area (often defined as a specific percentile of all charges in the community), and the reasonable cost of services for a given patient after review of the case.

### Video chat with a doctor through Virtual Visits

Virtual Visits is a “telemedicine” service providing day or night access to a doctor by phone or video conference. You and any covered dependent can visit with a U.S. board certified doctor for non-emergency medical issues, such as cold and flu, rash, pink eye, family health questions, etc. The doctor can provide tips for self-care and write a prescription if needed. At just an estimated \$49, it might be worth the price for the convenience. Virtual Visits are only covered through UnitedHealthcare-approved providers. To learn more or to schedule an appointment, click on the Virtual Visits panel at the bottom of the myuhc.com homepage.



### Vision Assistance Plan Overview

The Marathon Oil Vision Assistance Plan is now administered by VSP – a top-rated provider with excellent customer service. VSP has a wider network of providers, which should make it easier for you to access care. Through VSP you have increased frame and contact lens allowances, and you can access VSP’s Exclusive Member Extras offering more than \$2,500 in savings through discounts on lenses and frames, contacts, LASIK, and hearing aids. You can also enjoy many other discounts including travel and leisure activities. Visit [vsp.com/specialoffers](http://vsp.com/specialoffers) to learn more.

*Note:* In 2019, you will not receive an ID card from VSP, but they can be printed at [vsp.com](http://vsp.com).

### Your Marathon Oil Vision Assistance Plan Snapshot

This chart shows what you will pay for in-network services under the Marathon Oil Vision Assistance Plan.

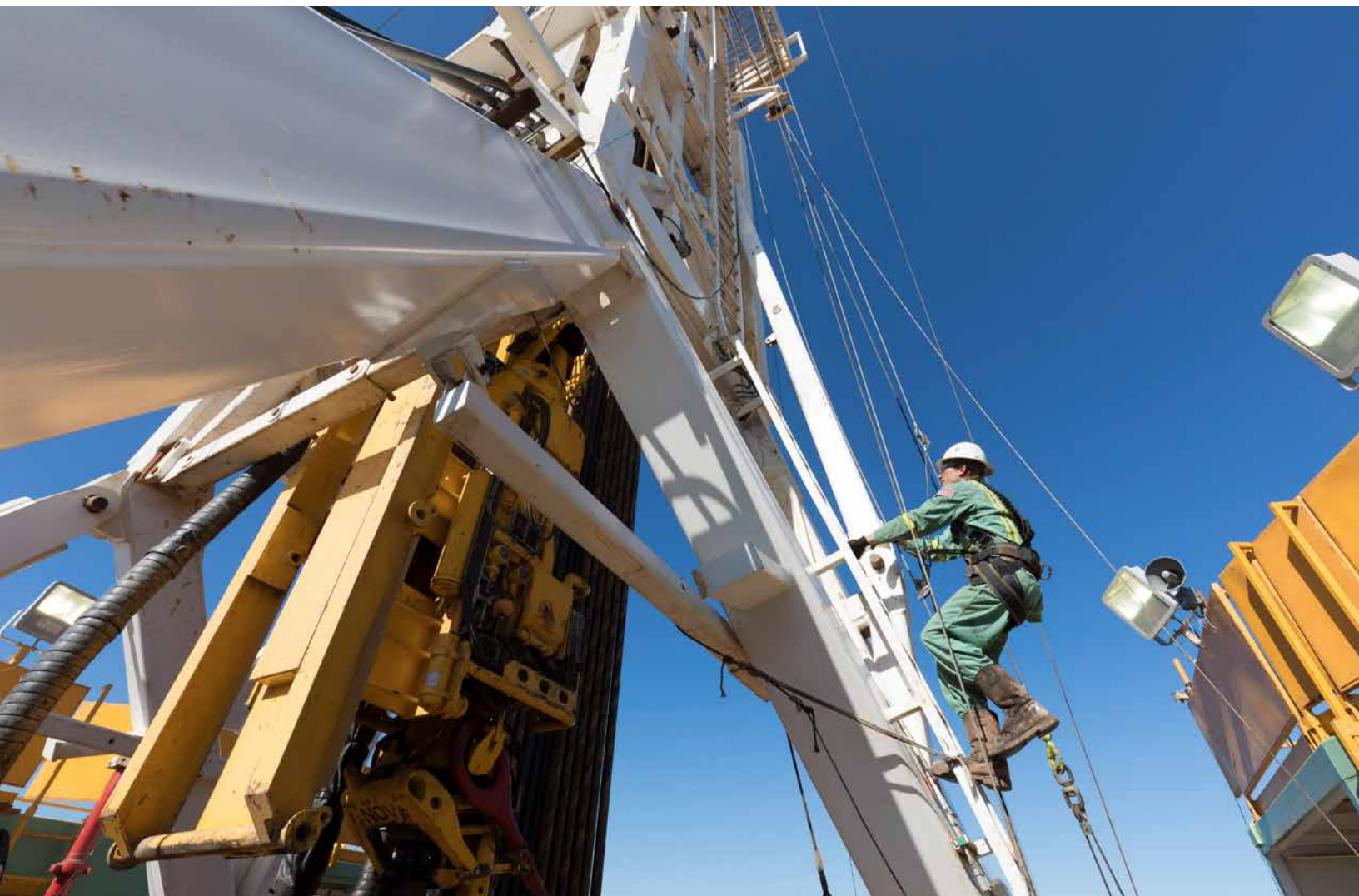
VSP			
Benefit	Description	Copay	Frequency
<b>WellVision Exam</b>	Focuses on your eyes and overall wellness	\$20 copay for eye exam and glasses	Every calendar year
<b>Prescription Glasses</b>			
<b>Frames</b>	<ul style="list-style-type: none"> <li>\$150 allowance on wide selection of frames</li> <li>\$170 allowance on featured frame brands</li> <li>20% savings on amount over allowance</li> </ul>	Combined with exam	Every other calendar year
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal and lined trifocal lenses</li> <li>Polycarbonate lenses (dependent children)</li> </ul>		Every calendar year
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> </ul>	\$0 \$95 - \$105	
<b>Contact Lenses (in lieu of prescription glasses)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>		

# YOUR COST FOR COVERAGE

The Health Plan of Marathon Oil Company is self-insured, which means the Plan pays the claims we incur. In self-insured plans, the Plan takes the risk and pays the claims; UnitedHealthcare administers the Plan and processes the claims, but the Plan writes the checks. In 2019, Health and Vision Assistance Plan premiums are increasing slightly, but the Plan is absorbing most of the cost.

Please review your *monthly* costs for coverage in the chart below.

COVERAGE LEVEL	HEALTH		DENTAL	VISION ASSISTANCE PLAN
	HIP Value	HIP Plus		
<b>Employee Only</b>	\$129.00	\$98.00	\$8.00	\$5.15
<b>Employee + Spouse/Domestic Partner</b>	\$284.00	\$217.00	\$16.00	\$9.35
<b>Employee + Children</b>	\$259.00	\$197.00	\$17.00	\$9.80
<b>Employee + Spouse/ Domestic Partner + Children</b>	\$387.00	\$295.00	\$27.00	\$15.00



## WHO IS ELIGIBLE FOR BENEFITS?

Marathon Oil offers benefits to employees and eligible dependents. If you enroll a new dependent during Benefits Open Enrollment, you will be prompted to verify him or her by uploading documentation (birth certificate, marriage license, etc.) to verify your dependent within 30 days after the close of Benefits Open Enrollment to the Marathon Oil Benefits Enrollment Portal. If you do not verify your new dependent, he or she will *not be covered on your plans in 2019*. Before you enroll for benefits, determine who is eligible. Check this chart to see who can be covered:

### MARATHON OIL DEPENDENT ELIGIBILITY

#### Your Spouse/ Domestic Partner

##### *For Health, Dental and Vision Assistance Plans:*

- Your spouse, to whom you are lawfully married under the law of any domestic or foreign jurisdiction that has the legal authority to sanction marriages.
- Your domestic partner (as determined by the criteria established in the "Marathon Oil Affidavit of Domestic Partner Relationship")

##### *For Life and AD&D Insurance Plans:*

- Your spouse, to whom you are lawfully married under the law of any domestic or foreign jurisdiction that has the legal authority to sanction marriages.

#### Your Dependent Children

*Note:* Children include your natural children of the first degree, legally adopted children, stepchildren, and children whose parents are both deceased for whom you have legal guardianship as determined by a court of competent jurisdiction.

##### *For Health, Dental and Vision Assistance Plans:*

- Your children and/or children of your domestic partner

##### *For Life and AD&D Insurance Plans:*

- Your children

##### *For all plans:*

- Adult child up to age 26, regardless of marital or student status or access to other coverage.
- A dependent disabled child who has reached age 26 but is less than age 65 and is incapable of self-support due to a mental or physical disability.

### Review Your Dependent's Eligibility

During the first quarter of 2019, Marathon Oil will be conducting a dependent audit. Benefits Open Enrollment is your opportunity to review the eligibility of your dependent(s) on file. *You can add or drop dependent(s) based on the criteria in the chart above between November 1 – 15, 2018 on the Marathon Oil Benefits Enrollment Portal.* If you have questions about your dependent's eligibility, contact the Marathon Oil Benefits Service Center at 1-855-652-3067 or AskHR at AskHR@marathonoil.com.



## AFTER YOU ENROLL...

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### **New ID Cards**

You will only receive a new ID card if you:

- Enroll in Health Plan coverage for the first time,
- Enroll in a different Health Plan option from what you currently participate in, or
- Enroll new dependents.

If you make a change to your Health Plan benefits you will receive new ID cards toward the end of December. Dental and Vision Service Plan providers offer online ID cards available to download on [mycigna.com](http://mycigna.com) and [vsp.com](http://vsp.com).

### **If you have a qualifying life event...**

While your Marathon Oil benefits will be in place until December 31, 2019 (as long as you remain eligible), you can make mid-year changes only if you have a qualifying life event. Examples of qualifying life events that allow you to change some of your benefits during the year include:

- Marriage or divorce
- Birth, adoption or change in the custody of your child
- Death of your spouse or dependent child
- A change in your spouse's employment status that results in loss or gain of coverage
- A change in your dependent's eligibility status (due to age, or due to becoming eligible for medical coverage through his/her own employer)
- The loss of Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible
- Becoming eligible for a state's premium assistance program under Medicaid or CHIP

If you have a qualifying life event, you must change your benefits within 31 days of the event. You can make a change online through the Marathon Oil Benefits Enrollment Portal, by calling the Marathon Oil Benefits Service Center at 1-855-652-3067, or by emailing AskHR at [AskHR@marathonoil.com](mailto:AskHR@marathonoil.com). If you don't make a change within 31 days, you must wait until the next Benefits Open Enrollment period.



# BENEFIT RESOURCES

If you have questions about your benefits, contact a provider directly, as shown below. You can also call the Marathon Oil Benefits Service Center at 1-855-652-3067 or email AskHR at AskHR@marathonoil.com. Representatives are available to answer your questions and help you enroll from 8 a.m. to 6 p.m., Central Standard Time, Monday through Friday.

Benefit	Provider	Group Number	Phone Number	Website
<b>Health</b>	UnitedHealthcare	751924	1-888-266-4066	www.myuhc.com
<b>Prescription Drug</b>	Express Scripts	MARATHN	1-800-841-3423	www.express-scripts.com
<b>Health Savings Account</b>	Fidelity	N/A	1-800-544-3716	www.netbenefits.com/ marathonoil
<b>Limited Healthcare and Dependent Care Spending Accounts</b>	UnitedHealthcare	751926	1-800-331-0480	www.myuhc.com
<b>Dental</b>	Cigna	3215120	1-800-244-6224	www.mycigna.com
<b>Vision Assistance Plan</b>	VSP	30085584	1-800-877-7195	www.vsp.com
<b>Basic Life Insurance and Occupational Accidental Death (OAD) Benefit</b>	Minnesota Life	34034G	1-877-282-1752	www.lifebenefits.com
<b>Optional Contributory Life Insurance</b>				
<b>Dependent Life Insurance</b>				
<b>Accidental Death &amp; Dismemberment Insurance</b>				
<b>Long-Term Disability</b>	Matrix	N/A	1-888-477-5110	www.matrixabsence.com
<b>Marathon Oil Company Thrift Plan (401(k))</b>	Fidelity		1-800-841-0213	www.netbenefits.com/ MarathonOil
<b>Retirement Plan</b>				
<b>Wellness Program</b>	Optum		1-855-575-0138	www.myuhc.com
<b>Employee Assistance Program (EAP)</b>			1-800-622-7276	www.liveandworkwell.com (access code: marathon)
<b>Back-up Care Benefits</b>		Bright Horizons	1-877-BH-CARES (242-2737)	www.careadvantage.com/ MarathonOil (username: TotalRewards Password: Care4you)

*This guide serves as a Summary of Material Modifications that updates where applicable the Summary Plan Descriptions of the relevant benefit plans. The Company's policies, plans, practices and procedures may be amended, terminated or changed at any time at the sole discretion of the Company. If that should occur, the material in this document will be superseded and the provisions of the actual official plan documents will control. If there are discrepancies between this document and the official plan documents, the actual plan documents will always govern.*