



2019 BENEFITS OPEN ENROLLMENT: NOVEMBER 1 - 15, 2018

GET BACK TO THE THINGS THAT MATTER

There are times when it becomes clear what really matters in our lives. Typically, these moments involve our family and our close friends. Each year, Marathon Oil provides you with an opportunity to try to elect benefit coverage to ensure you and your eligible family members have the protection you need. With a wide range of benefit plans that offer comprehensive coverage, we strive to give you everything you need, and then some. From medical to mental health, and income protection benefits, we want to help you live your best life with peace of mind so you can *get back to the things that matter.*

WHAT IS CHANGING FOR 2019?

At Marathon Oil, we offer a competitive benefits package and work hard to provide you with great plans for a value. Open Enrollment is an important time to think about your needs in 2019 and make the appropriate elections for you and your eligible dependents. Here is some important information about the 2019 benefit changes.



NEW VISION ASSISTANCE PLAN PROVIDER: VSP

- VSP will replace UnitedHealthcare for the Vision Assistance Plan only. VSP is a top-rated provider with excellent customer service and a wider network of providers – making it easier for you to access care.
- Take advantage of increased frame and contact lens allowances.
- VSP's Exclusive Member Extras gives you 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 to learn more.

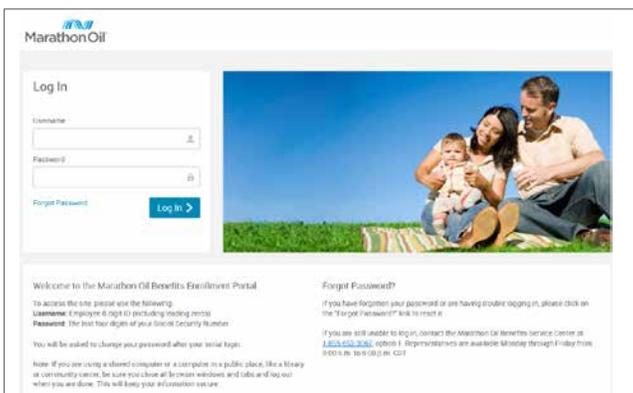
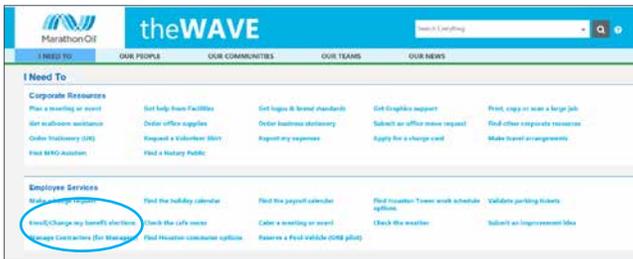
HAVE YOU SEEN THE **NEW** MARATHON OIL BENEFITS ENROLLMENT PORTAL?

Marathon Oil has a new and innovative Benefits Enrollment Portal that makes enrolling in your benefits fast and easy! You can visit the site now to take a look around, verify your personal information, and view your dependents on file with Marathon Oil.

LOG IN FROM ANYWHERE TO ENROLL IN YOUR BENEFITS!

- **If you are enrolling in your benefits from inside the MRO network**, click on the “I Need To” link from the menu on theWAVE 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. 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.



ARE YOUR DEPENDENTS ELIGIBLE?



DEPENDENT AUDIT

As an organization, our goal is to offer quality, affordable benefits to our employees and their eligible dependents. To help ensure we are able to continue offering a comprehensive benefits program to employees and eligible dependents at the best price, it is important for Marathon Oil to periodically review our dependents on file to ensure we provide coverage only to those who meet our eligibility requirements.

During the first quarter of 2019, Marathon Oil will be conducting a dependent audit. During the dependent audit, you will receive a letter requesting specific documentation to verify your dependent's eligibility (i.e. marriage certificate, birth certificate, etc.). Documentation can be uploaded directly to the Marathon Oil Benefits Enrollment Portal. **If it is determined that your dependent(s) do not meet the eligibility criteria, he or she will be dropped from our benefit plans.** More information will be provided as we get closer to the first quarter of 2019.

REVIEW YOUR DEPENDENT'S ELIGIBILITY TODAY

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 below 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 (option 1).

MARATHON OIL DEPENDENT ELIGIBILITY

Your Spouse/ Domestic Partner

For Medical, 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 Medical, 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



What happens next?

We have just a few weeks before Open Enrollment begins on November 1, which gives you plenty of time to check things off your to-do list:

- Attend a Benefits Education Session to hear from the Marathon Oil Benefits Team.** Watch for more information from AskHR for dates and times.
- Read your 2019 Benefits Open Enrollment Guide,** which will be emailed in late October.
- Visit [MRObenefits.com](https://mrobenefits.com)** to learn more about all your benefit options and review your dependents' eligibility.
- Discuss your options with your family.**
- Enroll in your benefits** in the NEW Marathon Oil Benefits Enrollment Portal from November 1 – 15.

ARE YOU READY TO ENROLL?

During Open Enrollment you have the opportunity to review, make changes and enroll in Marathon Oil benefits. *Even if you are enrolled in the Health Savings Account, Limited Healthcare Spending Account or Dependent Care Spending Account in 2018, you must take action if you would like to contribute to these plans in 2019; your 2018 elections will not carry over to 2019.* Visit [MRObenefits.com](https://mrobenefits.com) to learn more about all your benefit options and then enroll by November 15 on the Marathon Oil Benefits Enrollment Portal.

Enroll in your benefits between November 1 and November 15 on the Marathon Oil Benefits Enrollment Portal (found on theWAVE if you are enrolling from within the MRO network) **or marathonoil.bswift.com** (if you are enrolling from outside the MRO network).

This communication serves as a Summary of Material Modifications that updates where applicable the Summary Plan Descriptions of the relevant benefit plans. Marathon Oil's policies, plans, practices and procedures may be amended, terminated or changed at any time at the sole discretion of Marathon Oil. 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.