



2019 BENEFITS OPEN ENROLLMENT: NOVEMBER 1 – 15, 2018

Open Enrollment is an important time to think about your needs in 2019 and make the appropriate elections for you and your eligible dependents. This newsletter details the changes for 2019, gives you a peek inside our new Marathon Oil Benefits Enrollment Portal, and other news for the upcoming year. Review your options carefully and enroll between November 1 and 15, 2018.

THIS IS YOUR **LAST CHANCE** TO ENROLL IN MARATHON OIL'S RETIREE BENEFITS

If you're not currently enrolled in Marathon Oil's Pre-65 Retiree Benefit Plans...
The 2019 Open Enrollment window is your **final opportunity!** Marathon Oil is closing the eligibility window for retirees and dependents to enroll in the Retiree Medical, Dental and Vision Assistance plans (the Retiree Benefit Plans) after Open Enrollment. *If you, your spouse or dependent(s) are not currently enrolled in Marathon Oil retiree benefits under the Pre-65 Retiree Benefit Plans (Retiree Benefits) and you do not enroll between November 1 and 15, you will not have another opportunity to enroll at a later date.*

To enroll in Marathon Oil's Pre-65 Retiree Benefit Plans, call the Marathon Oil Benefits Service Center at 1-855-652-3067 (option 1), or log on to the Marathon Oil Benefits Enrollment Portal, marathonoil.bswift.com, between November 1 and 15.

If you're already enrolled in Marathon Oil's Pre-65 Retiree Benefits Plans...
Your benefit elections will roll over to 2019 if you take no action during Open Enrollment. If you want to make changes to any of your Retiree Benefit Plan elections, or enroll eligible dependent(s) between November 1 and 15, 2018, call the Marathon Oil Benefits Service Center at 1-855-652-3067 (option 1), or log on to the Marathon Oil Benefits Enrollment Portal, marathonoil.bswift.com. Please note, if you cancel your coverage in Retiree Benefits for the 2019 Plan year, you will not be eligible to rejoin the plan at a later date.



WHAT IS CHANGING FOR 2019?



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.

The screenshot shows the Marathon Oil Benefits Enrollment Portal login page. It features a 'Log In' section with fields for 'Username' and 'Password', a 'Log In >' button, and a 'Forgot Password' link. To the right is a large image of a family (a man, a woman, and a child) sitting on a grassy hill. Below the login section, there is a 'Welcome to the Marathon Oil Benefits Enrollment Portal' message and a 'Forgot Password?' section with instructions on how to reset a password.

Remember, this is your last chance to enroll in Marathon Oil's Pre-65 Retiree Benefits. *If you, your spouse or dependent(s) are not currently enrolled in Marathon Oil retiree benefits under the Pre-65 Retiree Benefit Plans (Retiree Benefits) and you do not enroll between November 1 and 15, you will not have another opportunity to enroll at a later date.*

When you are ready to enroll in your 2019 benefits, 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. If you do not know your Employee ID, or wish to enroll over the phone, call 1-855-652-3067 (option 1).



ARE YOUR DEPENDENTS ELIGIBLE?



DEPENDENT AUDIT

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 at marathonoil.bswift.com.* 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

Note: Domestic Partners are covered if he/she was enrolled as a dependent at the time of your retirement.

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 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

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:

- Read your 2019 Benefits Open Enrollment Guide**, which will be mailed to your home in late October.
- Visit [MRObenefits.com](https://mrobenefits.com)** and click Retiree Benefits 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. Remember, this is your last chance to enroll in Marathon Oil's Pre-65 Retiree Benefits. *If you, your spouse or dependent(s) are not currently enrolled in Marathon Oil retiree benefits under the Pre-65 Retiree Benefit Plans (Retiree Benefits) and you do not enroll between November 1 and 15, you will not have another opportunity to enroll at a later date.* 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 at marathonoil.bswift.com.

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.