

# ExxonMobil Benefit Plan Highlights

This is a brief summary of ExxonMobil's benefit plans and programs and is not intended to meet any legally required description of those programs. Those are available elsewhere. In case of any inconsistency between this summary and the formal documents of the programs described here, the formal documents will control. ExxonMobil reserves the right to amend or terminate any of the plans or programs described below at any time.



## Savings Plan

Regular employees are eligible to enroll in this plan immediately upon employment. Vesting of employer contributions generally occurs after three years of service. If you contribute at least 6% of your pay, you receive a company match of 7% of your pay. You may contribute up to 20% of your pay on a before-tax basis, an after-tax basis or a combination of both. By contributing pre-tax dollars, using the plan's 401(k) feature, you may reduce your current tax liability. All earnings are tax-deferred. Seven investment options are available, including ExxonMobil stock. The plan provides for loans, withdrawals, and the ability to roll over pre-tax amounts from other eligible plans.

## Pension Plan

Participation is automatic upon employment. You make no contributions to the plan. Vesting occurs after five years of service. Four factors determine the amount of retirement income you receive from this program: your years of service, age at retirement, compensation, and government benefits such as Social Security. You may retire as early as age 55 with 15 years of service.

## Medical Plan

You are eligible to enroll when you start work. You may cover eligible family members as well as yourself. The ExxonMobil Medical Plan (EMMP) provides medical, prescription drug, and mental health benefits through Point of Service (POS II) options or Health Maintenance Organization (HMO) options (availability varies by location). The Partners in Health program offers tools to help you manage your health and assist you in obtaining good health care when care is needed. The EMMP is a grandfathered plan under the Patient Protection and Affordable Care Act, and therefore, it does not include all consumer protections required by that Act.

## Dental and Vision Plans

The ExxonMobil Dental Plan provides coverage for both preventive and major dental services. Orthodontia coverage is also available through the ExxonMobil Dental Plan. Costs for this plan are shared by you and the Company. You are eligible to enroll when you start work. The ExxonMobil Vision Plan provides coverage for eye exams and allowances for lenses and frames or contact lenses. Laser eye surgery discounts are also available. Costs for this plan are paid by the participant.

## Pre-Tax Spending Plan

When you participate in the Medical, Dental, and/or Vision Plans, your monthly contributions are made on a pre-tax basis through the Pre-Tax Spending Plan. You may also set aside pre-tax dollars (through payroll deduction) to be reimbursed to

you for eligible out-of-pocket health care and dependent care (i.e., non-health care related babysitting or daycare) expenses. You elect the amount to set aside based on your anticipated annual expenses, subject to specified limits.

## Disability Plan

This program covers both short-term and long-term absences from work caused by illnesses or injuries occurring on or off the job. Eligibility for six weeks of non-industrial short-term disability benefits begins when you start work and increases thereafter based on your years of service. Eligibility, for long-term disability benefits begins after one year of work.

## Life Insurance Plan

Beginning on your first day of work, this plan provides both company provided life and accidental death and dismemberment benefits, as well as the opportunity to purchase additional coverage through group universal life insurance and/or voluntary accidental death and dismemberment insurance.

## Other Programs

### Vacation

The vacation entitlement schedule is shown below:

<u>Years of Vacation Service*</u>	<u>Vacation Amount</u>
• Hire Year:	earned vacation**
• Years 1-4:	2 weeks
• Years 5-9:	3 weeks
• Years 10-19:	4 weeks
• Years 20-29:	5 weeks
• Years 30 or higher:	6 weeks

\*"Years of Vacation Service" in the chart above refers to the sum of your company service plus, for experienced professional hires, any credited prior relevant professional experience (up to 10 years maximum).

\*\*Earned Vacation in Hire Year - During your hire year, you earn up to 10 days of vacation at a rate of 1 day per month worked. Professionals with five to nine years of prior relevant professional experience may earn up to 15 days total, and professionals with ten or more years of prior relevant professional experience may earn up to 20 days total.

You may also use the following vacation programs:

- Vacation Carryover - Carryover up to two weeks of your current year's vacation entitlement into the next year.
- Vacation Advance - "Borrow" up to one week of vacation from the next year for personal reasons.

### Holidays

Most locations provide eight paid company-designated holidays and two paid personal holidays. This schedule varies at certain locations.

### **GlobalFit Discount Program**

This fitness discount program allows employees, retirees and their families to join top-rated health clubs at substantially discounted rates.

### **Product Discount**

Most employees are eligible for discounts of 10% (excluding taxes) on gasoline, motor oil, and certain ExxonMobil branded petroleum products and 25% on carwashes at company branded retail locations.

### **Flexible Work Arrangements**

To allow you to handle personal needs and with your supervisor's approval, you may be eligible to modify your schedule, work from a different location or work part time. Personal time is also available for jury duty, death in family, personal emergencies, and other brief and pressing matters of personal importance such as doctor's appointments and school-related events.

### **Leaves of Absence**

Leaves may be granted for health/dependent care issues, for military service and for other purposes such as education, civic and personal reasons.

## **Focused Assistance Programs**

### **Adoption Assistance**

Provides up to \$3,000 per child to assist with eligible adoption expenses.

### **Employee Health Advisory Program**

Confidential professional counseling is available for personal problems requiring limited intervention (such as work and family, stress, and relocation issues) and referral services are available for more complicated problems (such as chemical dependency, depression and family conflict).

### **The Back-Up Care Advantage Program**

You have access 24 hours a day to company-subsidized back-up dependent care and a service that identifies available providers to meet your needs. Back-up care is temporary dependent care for family members when your primary care arrangements break down or will be unavailable. Types of care available include center based or in-home child care as well as in-home elder/adult care.

### **Life Assistance Resources**

Services are available to provide customized referrals for child care and elder care; assistance with legal, regulatory, financial and insurance issues; personalized reports about schools, colleges and financial aid, and other useful information.

### **Financial Fitness Program**

Three tools are available to help employees better understand and utilize their company programs, manage their money today, and plan for a secure financial future. All tools are provided at no cost to you.

- Financial Education Workshops - onsite workshops to help employees plan and work through the financial challenges found in early career, mid-career, and late-career/pre-retirement.
- Telephone-based Financial Planning - a confidential one-on-one financial planning resource only a phone call away.
- Online Financial Planning Tools - online resource with information on a wide range of financial planning topics.

## **Education, Cultural and Volunteer Programs**

### **Educational Refund Program**

The company reimburses eligible tuition, fees, and books for courses to maintain or improve work skills.

### **Matching Gifts Programs**

Gifts to eligible colleges, universities and certain consortia of minority colleges are matched on a three-to-one basis up to \$7,500. There is also a one-to-one matching gift program of up to \$2,000 for eligible cultural institutions.

### **Volunteer Involvement Program**

- Individual Volunteer Grants — Participation in charitable organizations may be recognized by a \$ 500 grant to the organization if you or a family member volunteers at least 20 hours a year.
- Team Volunteer Grants — \$ 500 grants to charitable organizations may be made if at least five eligible participants volunteer for at least 20 hours on specific projects.

### **Memberships Policy**

The Company encourages employees to participate in the activities of scientific, technical and professional societies, and other professional activities that are mutually beneficial to the employee, the profession and the Company. The Company will pay for the cost of memberships in cases where active participation is in the Company's interest. All cases are subject to management approval.

### **Employee Networks**

ExxonMobil supports employee networks which provide mentoring, coaching, and strategies to enhance personal and professional development. These organizations facilitate open communication with all levels of management on diversity and inclusion issues relevant to their membership. Each of the network groups is sponsored by one or more senior managers.