

2020 BENEFITS DECISION GUIDE

FOR EXPATRIATE EMPLOYEES



Enroll October 21–November 1, 2019

WHAT HESS PROVIDES



Short-Term Disability Insurance (STD)

Hess provides STD coverage at no cost to you that replaces 100 percent of your base pay for the first three months of your disability. This is reduced to 60 percent of your base pay for the next three months of disability. This six-month period satisfies the waiting period for you to receive Long-Term Disability benefits.



Long-Term Disability Insurance (LTD)

Hess provides LTD coverage at no cost to you that replaces 60 percent of your base pay up to a maximum benefit payment of \$12,000 per month. So, if your base pay is \$240,000 or less, you'll have coverage that replaces 60 percent of your base salary up to \$12,000 per month. However, if your base pay is over \$240,000, your monthly LTD benefit will be capped at \$12,000.

This coverage is free, and there's no enrollment. To ensure tax-free payments if you become disabled, the company's cost to provide LTD coverage is considered imputed income to you by the IRS.



Basic Life Insurance

You automatically receive Basic Life coverage equal to two times your annual base pay (rounded up to the nearest \$1,000 to a maximum of \$1.5 million) at no cost to you. This coverage is free, and there's no enrollment.



Business Travel Accident Insurance

Hess provides Business Travel Accident coverage equal to five times your annual base pay, with a minimum benefit of \$100,000 and a maximum benefit of \$2.5 million. This coverage is free, and there's no enrollment.

WHAT YOU CAN CHOOSE



Family Accident Insurance

You can purchase Family Accident Insurance for yourself and your dependents, which provides benefits if you or a covered family member dies or is seriously injured as the result of an accident.

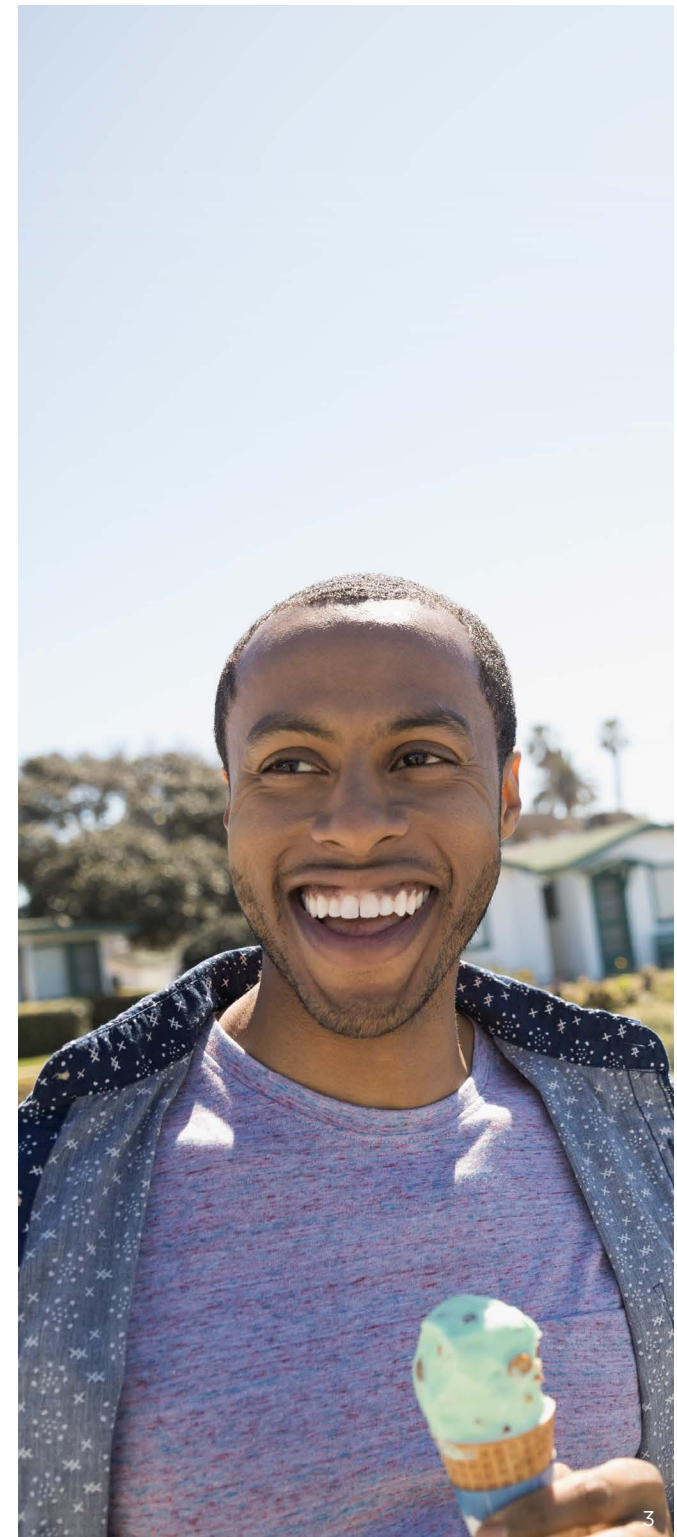
- **For You**—You can elect from \$10,000 to the lesser of \$1 million or 10 times your annual base pay in \$10,000 increments
- **For Your Spouse or Domestic Partner**—Optional Spouse or Domestic Partner Family Accident coverage is 60 percent of your coverage
- **For Your Children**—Optional Child Family Accident coverage is 15 percent of your coverage to a maximum of \$50,000 per child



Optional Life Insurance

You can purchase additional Optional Life Insurance coverage for yourself, and you can also choose to cover your spouse, same- or opposite-sex domestic partner and dependent children. You can change your coverage anytime. Benefits are paid if the covered individual dies while covered.

- **For You**—You can elect 1 to 4 times your annual base pay up to a maximum of \$1.5 million
- **For Your Spouse or Domestic Partner**—You must elect Optional Life for yourself first. Optional Spouse or Domestic Partner Life coverage is 50 percent of your Optional Life coverage to a maximum of \$50,000
- **For Your Children (age 14 days to 6 months)**—\$100 per child
- **For Your Children (age 6 months to 26 years)**—\$5,000 per child



HOW TO ENROLL

READY?

Here's how to make your elections.

Once you have made your choices, enroll or make changes October 21–November 1, 2019. In general, your current benefit elections will continue automatically unless you change them. Your choices will take effect on January 1, 2020.



Decide Who to Cover

Be sure you know who's eligible before you choose coverage. You are eligible to enroll for coverage if you are a full-time employee. Certain benefits allow you to cover members of your family. Eligible dependents include:

- Your spouse
- Your domestic partner
- Your children through the end of the year in which they reach age 26
- Your disabled children



Be Prepared

- Have on hand the Social Security number and birth date of any dependent you would like to cover.
- You are required to designate beneficiaries in order to complete your enrollment. Beneficiaries can be a person, trust or your estate. Be sure to have this information readily available.

HOW TO ENROLL



Enroll Online

- You can enroll online anywhere at any time during the Open Enrollment period.
- Go to the [Hess Benefits Center at Empyrean](#) and log in. If you're outside the Hess network, you can log in using your Hess network credentials at [empyrean.hess.com](#).
- Click the **Continue** button on the Open Enrollment homepage and follow the instructions on each subsequent page.
- On the **My Family** page, be sure to provide the information required for each dependent you want to cover.
- On the **Select Your Benefits Coverage** page, make your elections and review your per-paycheck cost.
- On the **Review Beneficiary Allocation** page, you'll designate a beneficiary for every coverage you elect that requires a beneficiary designation.
- On the **Review Elections** page, confirm and submit your 2020 elections.



Enroll by Phone

- Call the [Hess Benefits Center at Empyrean](#) at **1-877-511-4377**, Option 1 Monday through Friday, 7:30 a.m.–5:30 p.m. CT and follow the instructions.



QUESTIONS?

Call the [Hess Benefits Center at Empyrean](#) at **1-877-511-4377**, Option 1, for enrollment questions.

Visit [HessBenefits.com](#) for more benefits information.

This guide provides highlights of the Hess Corporation benefits plans for 2020. If there is any discrepancy between the information provided in this guide and the official plan documents, the official plan documents will govern. Hess reserves the right to amend or terminate the plans at its discretion at any time.

