

2020 BENEFITS DECISION GUIDE



Enroll October 21–November 1, 2019

TAKE NOTE

We're pleased to share good news about your benefits package for 2020.

One of the toughest challenges we face each year is rising health care costs. By engaging in healthy activity and using the plan effectively, you're helping control these costs. So, for 2020, we're able to keep your biweekly cost for medical and dental coverage the same as it is today.

We're increasing the Hess contribution to your Health Savings Account (HSA) from \$375 to \$500 for Employee Only coverage, and from \$750 to \$1,000 for Employee + One and Family coverage. We're able to offer such comprehensive medical coverage and a generous HSA contribution because we comply with IRS regulations. That said, for 2020, the IRS mandates that we increase your deductible slightly—by \$50 for Employee Only coverage and by \$100 for Employee + One and Family coverage.

You'll have the opportunity to purchase some new benefits at discounted group rates. These benefits can help you pay out of pocket expenses due to a critical illness or accident, and protect your personal information.

With POWER UP moving to the Virgin Pulse platform on September 1, your spouse or domestic partner can now participate and earn an additional wellness contribution from Hess to your HSA in 2021. And, there are now more opportunities to earn POWER UP points for 2021.

As part of our annual review to ensure that we are making the best use of vendor services, we decided to switch financial counseling from Ayco to Fidelity, effective January 1, 2020.

This guide and the tools we provide will help you decide what's best for you and your family for 2020.

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5 STEPS TO AN EASY ENROLLMENT



1 Review What's Changing

- **We're adding Critical Illness, Accident and ID Theft Protection**—three new options—that provide a convenient way for you to expand your insurance coverage at discounted group rates.
- **We're increasing what Hess contributes to your HSA** for 2020 to \$500 for Employee Only coverage and \$1,000 for Employee + One and Family coverage.
- **We're taking POWER UP to the next level** with an even better portal and more opportunities to earn points. And, spouses and domestic partners enrolled in the Hess Medical Plan can now earn POWER UP points toward an even larger HSA contribution from Hess in 2021.
- **You can save more in your HSA.** IRS limits for 2020 HSAs are going up \$50 for Employee Only coverage and \$100 for Employee + One and Family coverage, bringing them to \$3,550 and \$7,100 respectively.
- **Deductibles are increasing slightly** due to IRS regulations. Employee Only deductibles are increasing by \$50 (in network) and \$100 (out of network). Employee + One and Family deductibles are increasing by \$100 (in network) and \$200 (out of network).

2 Decide Who to Cover

You can enroll yourself and your family in Hess benefits. Be sure you know who's eligible, enter Social Security numbers on the **Hess Benefits Center at Empyrean** and remove any ineligible dependents promptly.

You are eligible if you are a full-time employee.

Eligible dependents are:

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

3 Consider Your Choices

Think about your benefit needs for next year. Ask yourself:

- Am I contributing the maximum to my HSA?
- Should I increase my life insurance coverage?
- Are my beneficiary designations up to date?

4 Use Your Resources

Use your resources to make informed decisions.

- **HessBenefits.com** provides the information you need, when you need it, including:
 - The basics about all of your Hess benefits
 - Informational videos
 - Frequently Asked Questions
- **My Hess Rewards** is updated twice each year. Pay a visit to see the big picture—what you get in terms of compensation and benefits for being part of the Hess team. Are you getting the most from what Hess offers?
- **The Hess Benefits Center at Empyrean** is where you go to enroll. It has your personal information, covered dependents, current and available benefit options and costs, and more.

5 Enroll Online

October 21–November 1, 2019

Enrolling in your 2020 benefits is fast and easy.
See page 19 for details.

Let's Get Started





MEDICAL

The Hess Medical Plan provider is **Anthem BlueCross BlueShield (Anthem)**. You have access to Anthem's extensive **National PPO (BlueCard PPO)** network. What's more, the Hess Medical Plan comes with a special tax-advantaged Health Savings Account.

HEALTH

MEDICAL



Save Money. Stay In Network.

Although you can go to a doctor, hospital or pharmacy that is not in the network (out of network), you will pay less if you choose to see one that is in the network. If no network provider is available where you need care, call Anthem—before receiving care—to approve using an out of network provider for in network benefits. Without that approval, you'll receive out of network benefits.

- **To see if your doctor is in the Anthem network**, visit [anthem.com](https://www.anthem.com) or call **1-800-854-1834**.
- **If your doctor is NOT in the Anthem network**, call **1-800-854-1834** and nominate your health care provider to be included.
- **Search for doctors and health care facilities that are in the Hess Medical Plan network** and compare them based on location, cost and quality using the Care & Cost Finder at [anthem.com](https://www.anthem.com).

What the Plan Pays When You Need Care

	HESS MEDICAL PLAN	
	IN NETWORK	OUT OF NETWORK*
PREVENTIVE CARE**	100%	65% after deductible (after \$500 annual allowance)
OFFICE VISITS Primary Care Specialist	85% after deductible 85% after deductible	65% after deductible 65% after deductible
EMERGENCY ROOM	85% after deductible	85% after deductible
HOSPITAL LABORATORY X-RAY	85% after deductible	65% after deductible
PRESCRIPTION DRUGS Preventive Retail & Mail Order Generic Branded Non-Preventive Retail & Mail Order Generic Branded	100% 85% 85% after deductible 85% after deductible	60% after deductible 40% after deductible 60% after deductible 40% after deductible
DEDUCTIBLE Employee Only Employee + One or Family	\$1,400 \$2,800	\$2,800 \$5,600
OUT-OF-POCKET MAXIMUM Employee Only Employee + One or Family	\$2,750 \$5,500	\$5,000 \$10,000
YOUR BIWEEKLY CONTRIBUTION Employee Only Employee + One Family	\$36.40 \$72.79 \$124.45	
HESS HSA CONTRIBUTION Employee Only Employee + One or Family	\$500 \$1,000	
YOUR HSA CONTRIBUTION Employee Only Employee + One or Family	Up to \$3,050 (\$3,550 IRS limit minus Hess contribution)*** Up to \$6,100 (\$7,100 IRS limit minus Hess contribution)***	

* Out of network expenses are limited to the eligible maximum allowed amount. You are responsible for paying any amount over the eligible maximum allowed amount charges in addition to your deductible and co-insurance.

** Preventive care includes wellness visits for children, preventive exams and recommended screenings for adults and immunizations in or out of network.

*** If you earned an additional HSA contribution from POWER UP, the Hess wellness program, you'll need to subtract that, as well.

VISION

When you enroll in the Hess Medical Plan, **you automatically receive vision coverage from Anthem.**

What the Plan Pays When You Need Care

You get free preventive exams when you use an in network vision care provider. Here's how Anthem covers other vision services:

	VISION (EVERY 12 MONTHS)	
	IN NETWORK	OUT OF NETWORK
ANNUAL EXAMS	100%, no co-pay	\$40 allowance
FRAMES	\$130 allowance; 20% discount	\$45 allowance
LENSES* Single Vision Bifocal Trifocal Lenticular	100% after \$35 co-pay	\$25 allowance \$40 allowance \$55 allowance \$75 allowance
CONTACTS Elective Conventional Elective Disposable Non-Elective Contact Lens Fitting	\$200 allowance; 15% discount \$200 allowance 100% 100%	\$105 allowance \$105 allowance \$210 allowance Not covered

* Options such as extra-thin lenses or special lens coatings may increase your out-of-pocket costs.



Using Your Vision Coverage

When you have a routine, preventive eye exam, make sure your vision care provider notes the visit as "preventive" on the bill so the plan will cover the full cost.



HEALTH

DENTAL

You can get coverage for yourself and your family by electing the dental plan, administered by Delta Dental. The plan pays for a **wide range** of services, including **preventive, restorative and orthodontic**, at more than 115,000 participating dentists.

What the Plan Pays When You Need Care

Review the following chart to see what benefits the dental plan covers. You can go to any dentist you want, but note the difference in what you pay for services if you go out of network.

	DENTAL	
	IN NETWORK	OUT OF NETWORK
DEDUCTIBLE	None	Individual: \$50 Family: \$150
PREVENTIVE CARE	100%	100%
RESTORATIVE CARE	80%	70% after deductible
PROSTHODONTIC CARE	60%	60% after deductible
ORTHODONTIC CARE (children and adults)	50%	50% after deductible
ANNUAL MAXIMUM (per person)	\$2,000	\$1,500
ORTHODONTIC LIFETIME MAXIMUM (per person)	\$2,500	\$2,500
YOUR BIWEEKLY CONTRIBUTION		
Employee Only	\$6.70	
Employee + One	\$13.40	
Family	\$20.11	



Explore the Network

To find an in network dentist, visit deltadentalins.com. Under **Find a Dentist**, select **Delta Dental PPO** or **Delta Dental Premier**, or call **1-800-932-0783**.



BEFORE-TAX ACCOUNTS

STRETCH YOUR DOLLARS

You can use these accounts to **pay eligible health care and dependent care expenses** with tax-free dollars.

BEFORE-TAX ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

Your Health Care Dollars Can Be Tax Free

You don't have to pay taxes on the money you use to pay your share of health care expenses (deductibles, co-pays and co-insurance). Because the IRS allows you to set aside before-tax dollars for this purpose, **Hess contributes to your HSA and you can, too.**



Before-Tax Contributions

Your contributions to the account are made on a before-tax basis. Contributions to your account—yours plus Hess'—can be made up to the IRS limit, which the government typically sets once a year. (The IRS limits shown are for 2020.)

- Employee Only—**\$3,550**
- Employee + One or Family—**\$7,100**
- Age 55 or Over—**\$1,000 more**



Tax-Free Earnings

All earnings on the money in your account grow tax free.



Tax-Free Withdrawals

When you use the money to pay for qualified medical expenses, the withdrawals are tax free.



REMEMBER

You must enroll in order to make HSA contributions in 2020. Your current election won't roll over to next year.

BEFORE-TAX ACCOUNTS

How the Health Savings Account Works

WHO CAN PARTICIPATE?



You, but only if you enroll in the Hess Medical Plan.

WHO CAN CONTRIBUTE?



You and **Hess**.

HOW MUCH DOES
HESS CONTRIBUTE?



Hess contributes **\$500** for Employee Only coverage, or **\$1,000** if you have Employee + One or Family coverage, to your HSA in January.

HOW MUCH CAN
I CONTRIBUTE?



Up to **\$3,050** if you have Employee Only coverage.

Up to **\$6,100** if you have Employee + One or Family coverage.

Employees age 55 or older may contribute an additional \$1,000.

If you earned an additional HSA contribution from POWER UP, the Hess wellness program, you'll need to subtract \$375 from the amounts listed.

CAN I CHANGE MY
CONTRIBUTIONS?



Yes, you can change (increase, decrease, start or stop) your HSA contributions **anytime**.

DO I NEED TO OPEN
AN ACCOUNT?



Yes. Unless you already have an HSA, you will need to log on to the **Hess Benefits Center at Fidelity** at netbenefits.com to open and activate your HSA.

WHAT CAN I USE
THE MONEY FOR?



Eligible health care expenses, including office visits, prescription drugs, dental and vision, for yourself and your tax dependents. You can also use the money on non-medical expenses, but this money will be subject to income tax and a penalty.

HOW DO I USE
THE MONEY?



You can make payments directly to providers using the **HSA debit card or online payment** feature, or you can request an HSA checkbook.

WHEN CAN I USE
THE MONEY?



You can use funds that are currently in your account. If you don't have enough money in your account, you can pay expenses with other money, then reimburse yourself later with money from the HSA.

CAN I LOSE THE MONEY?



No, the money in your HSA will roll over from year to year and is yours to keep.

CAN I USE HSA MONEY
NEXT YEAR IF I WAIVE
COVERAGE?



Yes. You can continue to use the HSA money for eligible health care expenses. However, you and Hess cannot contribute to the HSA when you are no longer covered by what the IRS considers a high deductible plan.

CAN I TAKE MY MONEY
WITH ME IF I LEAVE HESS?



Yes. Your HSA belongs to you, but you will pay monthly account maintenance fees.



Use It or Watch It Grow

If you save (rather than spend) your HSA dollars, you can build up your HSA balance for future use. The money in your account rolls over from year to year.

You can also invest the money in your HSA and watch your account grow even faster with tax-free earnings.



BEFORE-TAX ACCOUNTS

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Tax-Free Dependent Care

With the Dependent Care Flexible Spending Account (DCFSA), **you don't have to pay taxes on the money you use to pay for eligible expenses**, such as dependent day care and elder care programs.



Be Sure to Enroll

You must enroll in order to make DCFSA contributions in 2020. Your current election won't roll over to next year.

How the Dependent Care Flexible Spending Account Works

WHO CAN PARTICIPATE?		You are eligible to open a DCFSA if you have eligible dependents—even if you do not enroll in the Hess Medical Plan.
WHO CAN CONTRIBUTE?		You only.
HOW MUCH CAN I CONTRIBUTE?		You can contribute a minimum of \$500 to a maximum of \$5,000 a year. If you are married and file separate tax returns, the most you can contribute is \$2,500 . The IRS maximum contribution may be no more than the maximum earnings of the spouse who earns the least.
CAN I CHANGE MY CONTRIBUTIONS?		You can change your contributions only if you experience an applicable qualified life event or during the next Open Enrollment period.
DO I NEED TO OPEN AN ACCOUNT?		Not exactly. You will need to enroll and elect an annual contribution amount in order to participate in the DCFSA.
WHAT CAN I USE THE MONEY FOR?		Eligible expenses , including licensed day care, after-school care programs, summer day camp for dependents under age 13, or care provided for disabled or elderly dependents or your disabled spouse.
HOW DO I USE THE MONEY?		You can make payments directly to providers or get reimbursed from your account.
WHEN CAN I USE THE MONEY?		You can use funds that are currently in your account. You can be reimbursed for expenses you incur between January 1-December 31, 2020. You can submit claims for reimbursement of 2020 expenses through March 31, 2021.
HOW DO I FILE A CLAIM?		Go to wageworks.com > Claims & Activity > Submit Receipt or Claim , and then you have the option to Pay Me Back or Pay My Provider. You can also call WageWorks at 1-877-924-3967 for assistance.
CAN I LOSE THE MONEY?		Yes. The money in your DCFSA will not roll over from year to year. This is the “use-it-or-lose-it” rule.
CAN I TAKE MY MONEY WITH ME IF I LEAVE HESS?		No. However, you can still use any unused amounts in your DCFSA to pay for claims incurred before you leave Hess. Any unused amount will be forfeited at the end of the calendar year.

FINANCIAL SECURITY



BE PREPARED

We know life is full of surprises, and we want to help you be prepared when things don't go according to plan. That's why Hess provides **Basic Life Insurance, Short-Term Disability coverage, Long-Term Disability Insurance and Business Travel Accident Insurance at no cost** to you. Think you may need more coverage? Hess offers **additional life and accident insurance at reasonable rates.**

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.

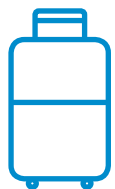


WHAT HESS PROVIDES



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



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



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

HOW TO ENROLL

Unlike medical and dental coverage, you can add Optional Life and Family Accident Insurance at any time throughout the year.

Visit the **Hess Benefits Center at Empyrean** to view all of your insurance options and costs, as well as to enroll. The cost of optional coverage is based on your annual base pay.

Please Note: You will need to provide evidence of insurability* for Optional Life Insurance when you:

- Enroll in Optional Life Insurance for the first time
- Increase coverage by more than one times your base pay during Open Enrollment
- Enroll at four times your annual base pay

* Evidence of insurability, also known as proof of good health, is an insurance term that means you must confirm your or your dependent's physical fitness in writing through a questionnaire or medical examination.

WHAT YOU CAN CHOOSE

New in 2020

Hess has partnered with two premier companies—**Voya** and **LifeLock**—to offer you additional benefit coverage you pay for at discounted group rates.



Critical Illness Insurance

This coverage, administered by Voya, provides a lump-sum benefit when you are first diagnosed with a serious medical condition, such as cancer, stroke or heart attack. This coverage doesn't affect your ability to make or receive HSA contributions.



Accident Insurance

This coverage, administered by Voya, provides a lump-sum benefit for certain accidental injuries, such as burns, lacerations and torn knee cartilage. This coverage doesn't affect your ability to make or receive HSA contributions.



Identity Theft Protection

Through LifeLock, you can purchase coverage to help protect your identity, personal information and connected devices from the multiple cyber threats you may face on a daily basis.



HOW TO ENROLL in Critical Illness Insurance and Accident Insurance Coverage

Enroll during Open Enrollment or if you have a qualified life event through the **Hess Benefits Center at Empyrean**.



HOW TO ENROLL in Identity Theft Protection

Enroll during Open Enrollment or anytime during the year through the **Hess Benefits Center at Empyrean**.

ADDITIONAL BENEFITS



Power Up—The Hess Wellness Program

Now in its second program year (September 1, 2019 through August 31, 2020), POWER UP is providing some exciting new opportunities for you—and, new this year, your spouse/domestic partner—to help you achieve your well-being goals, and earn an even larger additional HSA contribution from Hess in 2021.

We're raising the bar this program year. If you have Employee Only medical coverage, you'll have to earn 1,000 POWER UP points to receive \$375 from Hess in January 2021.

You'll receive an additional \$375 HSA contribution in January 2021 if your spouse or domestic partner earns 500 POWER UP points. Together, you and your spouse or domestic partner can earn a total additional HSA contribution from Hess of \$750—above and beyond what Hess gives every employee.

Visit powerup.hess.com.

LiveHealth Online

LiveHealth Online offers a way to get the care you need, when and where it works for you. There's no appointment necessary or long wait times. Just use your smartphone, tablet or computer with a webcam to have a secure, private video visit with a doctor in minutes. Fees start at \$59 for a video or phone chat with a physician and are higher for psychology visits.

Visit livehealthonline.com.

Employee Assistance Program (EAP)

This confidential program is available to help you find the services, referrals and support you need for work and family issues. Whether it's job stress, legal issues, family problems or financial worries, EAP counselors can help around the clock—24/7/365.

Hess covers all of your phone calls and up to eight outpatient counseling sessions per issue per calendar year in full. And don't worry—all contact is confidential, and no personal information you provide will be shared with the company. Just visit healthadvocate.com/hess or call **1-877-583-8787**.

Health Advocate™

Hess offers Health Advocate to help you better navigate the clinical and administrative complexities of the health care and insurance systems. Health Advocate is a service staffed by registered nurses, doctors and benefit professionals who are familiar with Hess benefits and can help you take the complications out of health care. They provide services to you, your dependents, parents and in-laws that are living with you.

Take advantage of Health Advocate today! For more information, visit healthadvocate.com/hess or call **1-877-583-8787**.

HOW TO ENROLL

READY?

Here's How to Make Your Elections

Once you have reviewed your enrollment choices, either **make changes or waive coverage** by November 1. If you **do not take any action**, your current benefit elections will continue automatically, as noted in *What If You Don't Enroll?* on the next page. Your choices will take effect on January 1, 2020.



Need help enrolling?

Call the **Hess Benefits Center at Empyrean** at **1-877-511-4377**, Option 1.



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.



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.

HOW TO ENROLL



What If You Don't Enroll?

Your current elections will continue automatically except for:

- **Health Savings Account**—Your current election will not carry over, so you'll need to elect an amount to contribute for 2020. You can do this during Open Enrollment or anytime in 2020.
- **Dependent Care Flexible Spending Account**—Your current election will not carry over, so you'll need to elect an amount to contribute for 2020 during Open Enrollment. Otherwise, changes are only allowed if you have a qualified life event.
- **Critical Illness Insurance and Accident Insurance Coverage**—You must enroll during Open Enrollment if you want this coverage in 2020. Otherwise, changes are only allowed if you have a qualified life event.
- **Identity Theft Protection**—You must enroll if you want this coverage in 2020. You can do this during Open Enrollment or anytime in 2020.



Need to Make a Change During the Year?

You can only make changes outside of the Open Enrollment period if you experience a qualified life event, such as:

- Birth, adoption or placement for adoption
- Marriage
- Divorce, legal separation or annulment
- Death of a dependent
- Change in employment status for your spouse or domestic partner

You must make any changes within 30 days of your qualified life event. To make a qualified life event change during the year, go online to the **Hess Benefits Center at Empyrean** or call **1-877-511-4377**, Option 1. Representatives are available Monday through Friday between 7:30 a.m. and 5:30 p.m. CT. If you miss this window, you will have to wait until you experience another qualified life event or the next Open Enrollment period to make changes.



BENEFIT CONTACTS

BENEFIT	PURPOSE	CONTACT
Medical, Dental, Life Insurance, Disability Insurance, Critical Illness, Accident, Identity Theft Protection, HSA and DCFA	<ul style="list-style-type: none"> Make changes to your benefits Get your benefits questions answered Change your beneficiaries 	Empyrean 🌐 empyrean.hess.com ☎ 1-877-511-4377, Option 1
Savings, Pension and Deferred Compensation Benefits	<ul style="list-style-type: none"> Enroll in the Savings Plan Change your investment elections Run pension estimates Change your beneficiaries 	Fidelity 🌐 netbenefits.com ☎ 1-877-511-4377, Option 2
Hess Benefits	<ul style="list-style-type: none"> Find information, documents and other resources 	Hess Benefits 🌐 hessbenefits.com
Human Resources	<ul style="list-style-type: none"> Ask about your paycheck Verify your U.S. employment Get U.S. leave of absence information Get education assistance information Get HR support and questions answered 	myHR ✉ myhr@hess.com ☎ 1-713-496-7600
Financial Planning	<ul style="list-style-type: none"> Retirement planning Budgeting Investing 	Fidelity 🌐 netbenefits.com ☎ 1-877-511-4377, Option 2
myHess Rewards Total Rewards	<ul style="list-style-type: none"> See the estimated value of your Hess compensation and benefits, and many of the available extras Download a copy of your total rewards statement Access your previous total rewards statements Link to service providers 	myHess Rewards 🌐 mytotalrewards.hess.com
Medical Coverage	<ul style="list-style-type: none"> Find network providers: Medical Network: National PPO (Blue Card PPO) Vision Network: Blue View Vision Get your claims questions answered Request ID cards 	Anthem 🌐 anthem.com ☎ Medical: 1-800-854-1834 Vision: 1-866-723-0515



Where to Go for Information



















HESSBENEFITS.COM

- Find general benefit information, tools and resources
- You and your family can visit (not password-protected)
- Access from any computer, tablet or smartphone

THE HESS BENEFITS CENTER AT EMPYREAN

- Find your personal benefit information, enroll and make benefit changes during the year
- Only you can visit (no extra sign on required if on the Hess network)
- Accessible from your work or home computer
- Allows for secure, private transactions

BENEFIT CONTACTS

BENEFIT	PURPOSE	CONTACT
Chat via Phone with a Nurse	<ul style="list-style-type: none"> Get advice on where to go for care 	24/7 NurseLine  1-800-700-9184
Chat via Video or Phone with a Physician	<ul style="list-style-type: none"> Get help 24/7 for minor health concerns 	LiveHealth Online  livehealthonline.com
Prescription Drug Coverage	<ul style="list-style-type: none"> Find network pharmacies (National Plus network) Get your claims questions answered Get estimates of drug costs Set up mail order delivery 	Express Scripts  express-scripts.com  1-800-858-1678
Dental Coverage	<ul style="list-style-type: none"> Find network providers (Delta Dental PPO or Delta Dental Premier) Get your claims questions answered Request ID cards 	Delta Dental  deltadentalins.com  1-800-932-0783
Health Savings Account (HSA)	<ul style="list-style-type: none"> View your HSA balance Request reimbursement or pay your provider Invest your HSA money 	Fidelity  netbenefits.com  1-877-511-4377, Option 2
Dependent Care Flexible Spending Account (DCFSA)	<ul style="list-style-type: none"> View your account balance Pay a provider File a claim 	WageWorks  wageworks.com  1-877-924-3967
Navigate the Health Care System	<ul style="list-style-type: none"> Find qualified providers Get help with medical claims and appeals 	Health Advocate  healthadvocate.com/hess  1-877-583-8787
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> Get help with financial, legal, relationship, family and other life issues Get referrals to professional counselors 	Health Advocate  healthadvocate.com/hess  1-877-583-8787
Request a Leave or Report an Absence (due to sickness or injury lasting more than five days)	<ul style="list-style-type: none"> Short-Term Disability Maternity Family Medical Leave Act (FMLA) Paid Family Leave 	Matrix  matrixabsence.com  1-713-496-7600, Option 5
POWER UP Wellness Program	<ul style="list-style-type: none"> See program details Learn how to earn incentives View your accumulated points 	Virgin Pulse  powerup.hess.com  1-888-671-9395

RESOURCES

LEGAL NOTICES

As a participant in the medical plan, you are entitled to information regarding your prescription drug coverage, Medicare and your benefits for breast reconstructive surgery after a mastectomy. Please see the Summary Plan Description (SPD) posted online on the [Hess Benefits Center at Empyrean](#) for more detailed information. Hess is required by the government to provide the following legal notices as written.

Women's Health and Cancer Rights Act

If you receive plan benefits in connection with a mastectomy, you are entitled to coverage for the following under the plan:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis and treatment for physical complications for all stages of a mastectomy, including lymphedemas (swelling associated with the removal of lymph nodes)

The plan will determine the manner of coverage in consultation with you and your attending doctor. Coverage for breast reconstruction and related services will be subject to deductibles and co-insurance amounts that are consistent with those that apply to other benefits under the plan.

Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) summarizes important information about your health coverage in a standard format. Your SBC for the Hess Medical Plan is available on the [Hess Benefits Center at Empyrean](#) or by calling **1-877-511-4377**.

Notice of Privacy Practices

The Notice of Privacy Practices has been updated to reflect modifications to the HIPAA Privacy and Security Rules effective September 23, 2013. The Notice of Privacy Practices is available on the [Hess Benefits Center at Empyrean](#) or by calling **1-877-511-4377**.





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.

