

2022
Annual Benefits Enrollment

Explore Your
Aramco Choices
for the Next Year

October 25 - November 19, 2021

For Aramco Americas U.S. Dollar
Employee Benefit Plan Participants

What's New for 2022?

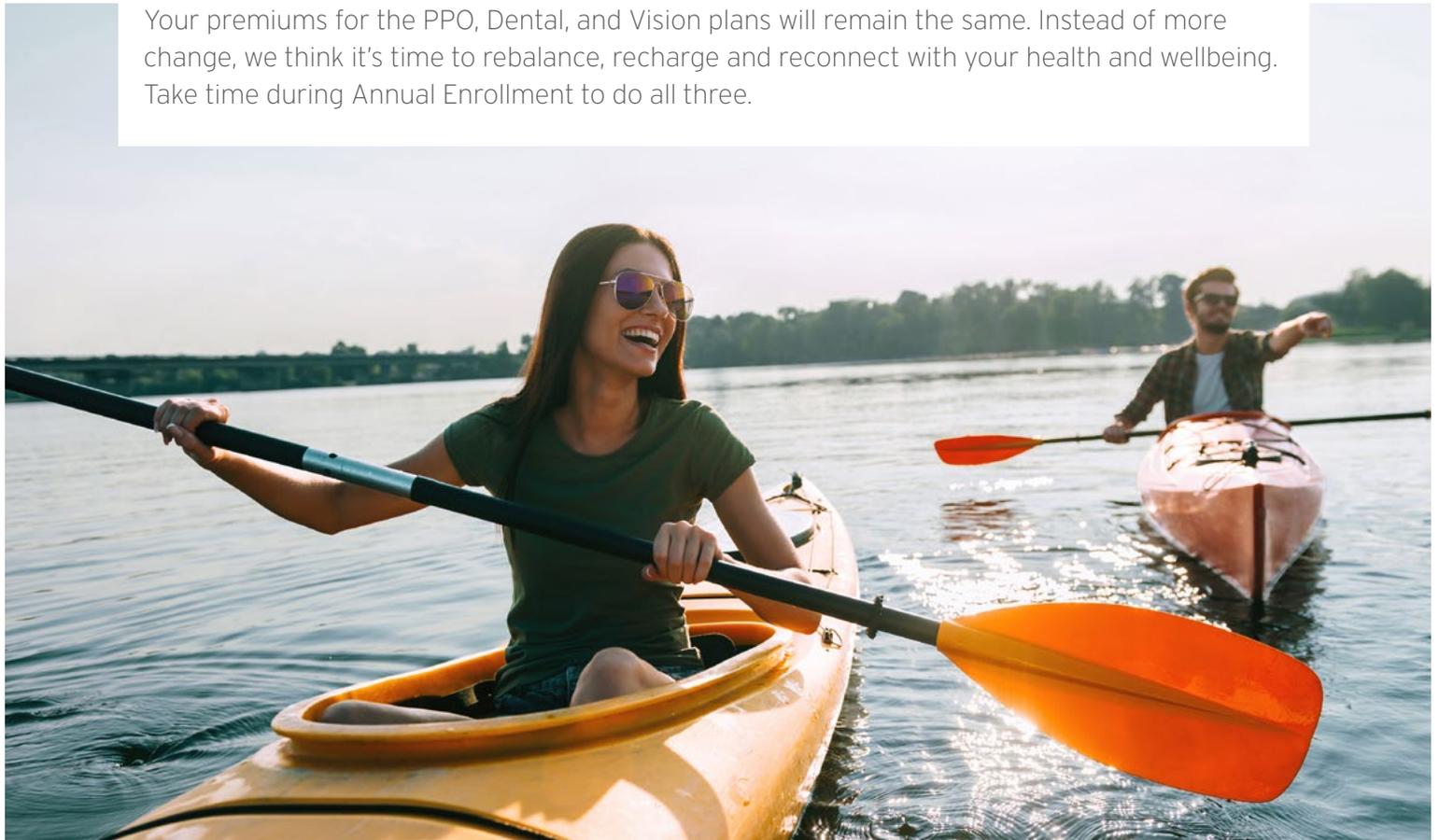
Not a lot is changing with your Aramco benefits for next year. That was intentional on our part. Given the uncertainty and challenges in our lives over the past year, we worked to keep your benefits package as stable as possible for 2022.

The only change to our benefits is a positive:

- **We lowered the monthly premiums for the High-Deductible Health Plan by about 16%.**

We think it's a plan worth your consideration. Find out more starting on [page 5](#).

Your premiums for the PPO, Dental, and Vision plans will remain the same. Instead of more change, we think it's time to rebalance, recharge and reconnect with your health and wellbeing. Take time during Annual Enrollment to do all three.



The Company's policies, plans, practices and procedures may be amended, terminated or changed at any time at the sole discretion of the Company. If that should occur, the material in this document will be superseded and the provisions of the actual official plan documents will control.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.

Enrolling in Four Simple Steps

Annual Enrollment is your opportunity to determine what benefits you and your family need for 2022. Here is how to enroll or make changes once you have reviewed your options:

STEP 1
Access the ALight Aramco Benefits Center
(using Chrome, Firefox or Microsoft Edge)

From an Aramco computer:

- Access the Aramco Benefits Center through AA Connect
- On the AA Connect home page under the Employee Resources tab, go to Benefits and Aramco Benefits Center
- Click the Aramco Benefits Center link to access your account via the Single Sign On feature

On a personal device:

- Visit www.ybr.com/benefits/saudiaramco.
- Log in with your Aramco Benefits Center credentials. (Click "Forgot User ID or Password" if you need to reset.)

If you have never visited the site, you will need to register as a "New User."

STEP 2
On the home page, select "Enroll" under Annual Enrollment.

STEP 3
Follow the instructions to update all applicable benefits. Once you are finished making benefit updates, select "Confirm."

STEP 4
Select "Continue" under Your Changes Will Be Saved.
Important: You must click on that button to save your 2022 elections.

Changing your benefits

Once you have made your selections for 2022, you cannot change them until the next Annual Enrollment period, unless you have a qualified status change (e.g., a marriage, divorce or new child).

Need help?

Contact the Aramco Benefits Center:

855-604-6220 / 8 a.m. - 5 p.m. CT

Live chat through the Aramco Benefits Center

8 a.m. - 5 p.m. CT

 **Hint:** The chat function can be found in the top right corner.

Secure Message through the Aramco Benefits Center

Go to the "Contact Us" page and select "Send a Question to a Benefits Representative."

Benefits Eligibility

If you are a full-time employee and enrolled in health care coverage, you may also enroll your eligible family members in coverage for 2022, provided they are:

- Your legally recognized spouse under federal law;
- Your or your spouse's natural, adopted, step or foster child(ren) under the age of 26, including a child who has been placed with you for adoption, or for whom you are the legal guardian,
- Children for whom you are responsible under a qualified medical child support order ("QMCSO"),
- For medical coverage, any of the children described on the left up to age 26, regardless of marital or student status,
- Your and your spouse's children age 26 or older who were disabled before age 19 while their coverage under the Plan was in force. The request to enroll for this coverage must be submitted to the Claims Administrator no later than 31 days after the disabled dependent's 26th birthday.



Adding eligible dependents

If you want to add an eligible dependent to your coverage, you must complete the dependent verification process and provide supporting documentation (e.g., marriage license, previous year's tax return or birth certificate) through the Alight Aramco Benefits Center website by the deadline provided to you.

Medical

You have two medical plan options that both use the Aetna International provider network.

High-Deductible Health Plan (HDHP)

PPO Plan

Comparing the Two Plans

How are they the same?	How are they different?
<ul style="list-style-type: none">• Use the Aetna International network of doctors, providers and hospitals• Cover the same services• Offer in-network and out-of-network coverage• Include preventive care, including age-appropriate screenings and immunizations, and it is 100% covered for you• Include prescription drug coverage	<ul style="list-style-type: none">• The amount you pay for coverage out of your paycheck is significantly lower with the HDHP than the PPO. <p> Bonus! The monthly premiums decreased in the HDHP for 2022. Go to page 6 to see the comparison.</p> <ul style="list-style-type: none">• The HDHP comes with a tax-advantaged Health Savings Account (HSA) and free money from Aramco; the PPO does not. Go to page 7 to find out more about the HSA.• The annual deductible for the HDHP is higher than with the PPO. (Consider the deductible, but also consider your per paycheck costs.) <p> Tip: If you enroll in the HDHP, you can use either the Aramco contributions to your HSA or your own contributions to cover the deductible.</p> <ul style="list-style-type: none">• The annual out-of-pocket maximum is somewhat higher in the HDHP than the PPO.• The PPO requires you to cover some of the cost of medical care through copays (a set amount), whereas the HDHP requires you to cover some of the cost through a percentage (called coinsurance).

Virtual medical care

If you need medical care, but it's not an emergency, use Teladoc. You can talk to a physician by phone or video from home (or on the road), and the service is available 24/7. They can also write most prescriptions from a virtual visit.

www.teladoc.com/aetna 855-835-2362

- Respiratory/sinus infections
- Flu
- Pink eye
- Dermatology issues (U.S. only)
- Allergies
- Behavioral health issues (U.S. only)

Alight Medical Expense Calculator

Use the Alight Medical Expense Calculator on the Aramco Benefits Center website to determine which plan best fits your needs.

Medical

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Medical and Prescription Drug Comparison

Costs shown in the table are what you pay after meeting your deductible. The plan pays the remainder of the eligible costs.

		HDHP		PPO	
		In Network	Out of Network	In Network	Out of Network
Aramco HSA Contribution	Employee only Family	\$750 \$1,500		n/a	
Annual Deductible	Employee only Family	\$2,000 \$4,000	\$4,000 \$8,000	\$250 \$500	\$800 \$1,600
Office Visit	Primary care Specialist	20%	40%	\$20 copay \$40 copay	30%
Outpatient Care		20%	40%	\$50 copay	30%
Inpatient Care		20%	40%	\$300 copay	30%
Emergency Room Visit		\$150 copay + 20%	\$150 copay + 20%	\$175 copay (waived if admitted to hospital)	\$175 copay (waived if admitted to hospital)
Annual Out-of-Pocket Maximum (includes Rx costs)	Employee only Family	\$4,000 \$8,000	\$8,000 \$16,000	\$3,000 \$6,000	\$3,000 \$6,000
Prescription Drugs					
Annual Rx Deductible		Part of medical deductible		\$0	
Retail Prescriptions	Generic Brand Formulary Non-Brand Formulary Specialty	\$5 copay 20% (\$15 minimum) 30% (\$30 minimum) 30% (\$30 minimum)		\$5 copay \$50 copay \$60 copay \$125 copay	
Mail Order Prescriptions	Generic Brand Formulary Non-Brand Formulary Specialty	\$10 copay 20% (\$30 minimum) 30% (\$60 minimum) 30% (\$30 minimum)		\$10 copay \$100 copay \$120 copay \$125 copay	

2022 Monthly Premiums for Coverage

	HDHP	PPO
	Bonus! Decreased from 2021	
Employee Only	\$75.00	\$170.00
Employee + 1 Dependent	\$150.00	\$345.00
Employee + 2 or More Dependents	\$240.00	\$530.00

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Health Savings Account

If you enroll in the High-Deductible Health Plan, you are eligible to contribute to a Health Savings Account (HSA). To contribute to the HSA or receive the Aramco contribution, you must elect to enroll in the HSA.

What it's for	What are its advantages
<ul style="list-style-type: none"> Allows you to save pre-tax dollars to pay for eligible medical, prescription drug, dental and vision expenses for you and your dependents 	<ul style="list-style-type: none"> Lowers your taxable income Can be used to pay for eligible out-of-pocket expenses or saved for the future (tax-free as well) Your withdrawals for eligible expenses aren't taxed, either <div style="display: flex; align-items: center;">  <div> <p>Bonus! Receive free money in your HSA from Aramco that's yours to keep</p> <ul style="list-style-type: none"> Money in the account carries over from year to year Yours to keep even if you leave Aramco or retire Once your account balance reaches \$1,000, you can invest to grow your money faster (earnings are also tax-free) </div> </div>

HSA contributions

There are two important ways to contribute to your HSA:

You

When you enroll, you will make a decision about how much you want deducted from your paycheck. That amount will go directly to your HSA and will reduce your taxable income. You can use the funds with a debit card that WEX will mail to you.

Aramco

Aramco makes a contribution to your HSA on January 1.

	Aramco's Annual Contribution		Your Annual Maximum Contribution		Total Maximum Contribution (allowed by the IRS) Increased for 2022
Employee Only	\$750	+	\$2,900	=	\$3,650
Employee + Family	\$1,500		\$5,800		\$7,300

Bonus! If you are age 55 through 65, you can contribute an additional \$1,000 per year into your account.

HSA vendor

If you have questions about your account, visit the [WEX site](#) or call 866-451-3399.



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Health Resources

Health care can be confusing – who to call, where to go, who pays what, what about second opinions.

Turn to Healthcare Navigation, a benefit Aramco provides you and your family. The Health Pro Consultants are a team of highly trained experts available by phone or email to help navigate your health care and make it easier for you and your family to make important decisions.

You also can find providers on their extensive database and compare the costs for procedures among facilities. Go to the [Aramco Benefits Center](#) and click the “Avoid Health Care Hassle” icon on the homepage.

More resources to improve your life and health

Weight Management	CVS Minute Clinics
<p>Our prescription drug plan now covers certain weight management medications for those dealing with more serious weight issues. For those employees or covered dependents who think they might be eligible, you are encouraged to talk to your provider about whether medication might be helpful.</p> <p>For more information on the medications now covered by the plan, call Express-Scripts at 800-711-0917.</p>	<p>When you need minor medical care and don't have time for a full-on appointment, try a CVS Minute Clinic. Not every CVS has a Minute Clinic, but you can find one nearest you at MinuteClinic.com or by calling 866-389-2727.</p> <p>They're open 7 days a week, including evenings, and no appointment is necessary.</p> <p>Use a Minute Clinic for:</p> <ul style="list-style-type: none">• Sinus infections• Immunizations• Ear and eye infections• Minor burns, cuts and stings• Camp or sports physicals• And more!



COVID-19 Resources

Vaccines, including boosters, are fully covered by the Aramco plans.

Testing is also covered.

Contact Aetna for more information.

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Wellbeing Resources

When we aren't well, either physically or mentally, it can affect every area of our life.

Take care of yourself through the **Aetna Health Hub**, which has resources to help you boost and protect your mental wellbeing and maintain and manage your health.

Aetna Wellbeing resources are arranged in four easy-to-navigate categories:

- 1 Mind** – Support to empower your emotional well-being, including access to your Employee Assistance Program benefits
- 2 Body** – Resources to maintain your physical health, including access to our virtual telemedicine offerings and our CARE team nurses
- 3 Living and working abroad** – Assistance adjusting to a new living or working environment, including access to global security service, WorldAware
- 4 Special member offers** – Selected special offers on great wellbeing apps and services, including exclusive access to a coaching app, Wysa, brought to you by Aetna International

Save money today

You have two opportunities to save money on things you're already buying:

1. Go to **perksatwork.com** and sign up with your Aramco email address and company name to start enjoying immediate savings on vacations, entertainment and purchases.
2. Log in to your account at **aetna.com** and click on "Health & Wellness." Then go to "Get Discounts on Health Products and Services." You can save on dining, travel, books, fitness clubs and much more.



For help strengthening your resilience

We all want to work on our resilience and strength so we can deal with life's challenges, but where do you turn?

Try **myStrength** provided by Aetna for employees and dependents enrolled in the medical plans.

It's a website and mobile app with tools and resources to help you with stress, anxiety, sleep, motivation, focus and more.

- Positive psychology
- Motivational interviews, videos, and learning programs
- Chronic pain management
- Check-in reminder option

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Employee Assistance Program (EAP)

Life can be complicated, and sometimes we can all use a helping hand.

Through Aramco's EAP program provided by Aetna, you and your dependents have access to a full spectrum of behavioral health and work/life services designed to promote overall wellness and help make life more manageable. Services include both counseling and online self-help resources.

These services are available to you 24/7 globally, at no cost.

Behavioral Health Challenges	Work Life Help
<ul style="list-style-type: none">• Anxiety or stress• Depression• Marital or family relationships• Grief• Cultural adjustment or isolation• Alcohol or substance abuse• Tobacco cessation	<ul style="list-style-type: none">• Parenting help• Elder care resources• Relocation help• Adoption resources• Child care facilities• Budgeting help

De-stress with some help

A little bit of stress can be healthy. A lot of stress can be extremely destructive. To support you and your family members in learning effective techniques for managing stress, the Company provides access to a one-on-one stress reduction coaching program through the EAP. The program is 100% free for you.

- Manage stress and anxiety
- Build emotional & mental resilience
- Boost concentration & focus skills

After an initial consultation with a clinical therapist, a MBSR*-trained health and wellness professional will support you in developing a personalized mindfulness plan. You'll then meet with your health coach for six virtual coaching sessions.

*Mindfulness-based Stress Reduction

EAP 24/7

800-955-6422

resourcesforliving.com

(User ID: Saudi Aramco Password: eap)

Services are 100% private and confidential.

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Dental

Regular dental care is obviously important for your looks, but it's also important to your overall health.

You have two dental plans to choose from with MetLife:

- The **Dental PDP** or the **SafeGuard DHMO Plan**

Both plans include free preventive care. There are three big differences between the plans:

- There is no out-of-network care in the Safeguard DHMO Plan; you must designate a network provider before the plan pays any benefits.
- The SafeGuard DHMO Plan is only available to employees in Texas, Florida and California.
- There is no deductible in the Safeguard DHMO.

Download the app

Find participating dentists and view your claims on the go with the MetLife mobile app. Download from the [App Store](#) or [Google Play](#).

The MetLife PDP plan will provide the best benefits for you if you use a provider in the MetLife PDP network. Check for providers at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call 800-942-0854.

Benefit	Dental PDP	SafeGuard DHMO
Annual Deductible	Individual: \$50 Family: \$150	\$0
Preventive/Diagnostic	0% 2 cleanings per calendar year	\$0
Basic (fillings, extractions)	20%	\$15 copay
Major (crowns, bridges and implants)	50%	\$185 copay
Orthodontia (including Invisalign)	50%	\$2,100 copay for 18 & under \$1,695 copay for 19 & older
Annual Plan Maximum	\$2,000 per participant	n/a
Orthodontia Lifetime Maximum	\$2,000 per participant	n/a

2022 Monthly Premiums for Coverage	Dental PDP	SafeGuard DHMO
Employee Only	\$54.94	\$16.35
Employee + 1 Dependent	\$109.87	\$31.07
Employee + 2 or More Dependents	\$164.83	\$46.62

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Vision

Even if you don't need glasses or corrective lenses, it's important to have your eyes checked regularly by a professional. Annual eye exams only cost \$10 if you enroll in vision coverage.

Eye care through the Vision Service Plan (VSP) provides regular eye exams, frames, lenses or contacts every calendar year.

You can receive care within or outside of the network, but you'll save money and receive a greater benefit by staying in the VSP network. To find a doctor in your area or find out more about out-of-network plan details, call 800-877-7195 or visit the [VSP website](#).

Benefit	Description	Copay
WellVision Exam	Focuses on your eyes and overall wellness	\$10
Prescription Glasses		\$25
Frame	<ul style="list-style-type: none">• \$220 allowance for a wide selection of frames• 20% savings on the amount above your allowance	\$0
Lenses	Single vision, lined bifocal and lined trifocal lenses	\$0
Lens enhancements	<ul style="list-style-type: none">• Standard progressive lenses• Tints/light reactive lenses	\$0
Contacts (instead of glasses)	<ul style="list-style-type: none">• \$170 allowance for contacts and contact lens exam (fitting and evaluation)• 15% savings on exam	\$0

2022 Monthly Premiums for Coverage

	Vision Plan
Employee Only	\$13.60
Employee + 1 Dependent	\$21.94
Employee + 2 or More Dependents	\$33.28

Save money

- Get an extra \$20 to spend on featured frame brands and save 20% on additional glasses and sunglasses.
- Save an average of 15% off the regular price on laser vision correction at certain facilities.
- Learn more about all of this at [vsp.com](#).

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Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck before income taxes are withheld. This money is available to pay for expenses not covered by other programs. **FSA elections must be elected annually.**

Aramco offers three types of FSAs:

Health Care FSA (HCFSA)

if you are enrolled in the PPO

Limited Purpose FSA (LPFSA)

if you are enrolled in the HDHP

Dependent Care FSA (DCFSA)

if you are enrolled in either plan or no plan

	Health Care FSA	Limited Purpose Health Care FSA	Dependent Care FSA
How it works	You decide how much money to contribute each year, up to the IRS maximum	If you are enrolled in the HDHP, you can open an LPFSA to pay for vision and dental expenses only (you can pay medical expenses with your HSA)	You decide how much money to contribute each year for daycare expenses to allow you and your spouse to work or attend school full-time
IRS contribution limits	\$2,750	\$2,750	\$5,000
Minimum contribution	\$100	\$100	\$200
Eligible expenses	Eligible out-of-pocket medical, dental or vision expenses	Eligible out-of-pocket vision and dental expenses only; available only to employees enrolled in the HDHP option with an HSA	Eligible dependent care services for tax-dependent children under the age of 13 or disabled spouse or dependent of any age
Carryover	Unlimited from 2021 into 2022 because of COVID-19 legislation Typically, only \$550	Unlimited from 2021 into 2022 because of COVID-19 legislation Typically, only \$550	Unlimited from 2021 into 2022 because of COVID-19 legislation Typically, \$0

Managing your account

You will receive a debit card from WEX to use for eligible expenses. You can request an additional card for a spouse or dependent by going to the WEX website.

Web: www.wexinc.com/login/benefits-login

Phone: 866-451-3399

App: Free on the [App Store](#) or [Google Play](#)

Estimate expenses

Don't know how much to elect? Determine how much you spent on health care or dependent care expenses last year and estimate the amount you'll spend this year. Estimate carefully because, typically, carryover amounts are strictly limited with FSAs.

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Life Insurance

Aramco provides basic life insurance coverage and accidental death & dismemberment (AD&D) coverage to protect you and your loved ones financially from the unexpected.

During Annual Enrollment, you can elect supplemental coverage for yourself, your spouse and children. **Note:** You will not be able to make changes to your coverage during the year unless you experience a qualified status change

Life Insurance

Bonus! There is no increase in premiums for 2022.

	Benefit	Your monthly cost
Basic employee life insurance	18x your monthly base salary (maximum of \$3 million)	No cost to you
Supplemental employee life insurance	12x to 60x your monthly base salary (combined maximum of \$3 million)	Premiums depend on your age and how much coverage you elect; coverage is more expensive as you age
Spouse life insurance	\$25,000 to 30x your monthly base salary (maximum of \$250,000 or 100% of combined employee coverage)	Premiums are \$0.120 per \$1,000 of coverage
Dependent child life insurance (up to age 25 or older if they meet disability requirements)	\$10,000	Flat rate of \$1.20

AD&D Insurance

	Benefit	Your cost
Basic employee AD&D insurance	18x your monthly base salary (maximum of \$3 million)	No cost to you
Supplemental employee AD&D insurance	Up to 60x your monthly base salary (combined maximum of \$3 million)	Premiums are \$0.030 per \$1,000 of coverage
Supplemental spouse AD&D insurance	Up to 2.5x your base salary (maximum half of employee combined AD&D coverage)	Premiums are \$0.014 per \$1,000 of coverage

Two important tips

1. Enrolling in supplemental life insurance is something you should consider if you have a home mortgage, college loan debt or if you are planning to send your children to college.
2. Make sure you name your beneficiaries after enrollment so your benefit can be paid out quickly to your designated loved ones if something happened to you. You can make this update or confirm your current beneficiaries by going to the **Aramco Benefits Center** site.

Free attorney services

If you enroll in supplemental employee life insurance coverage, you and your spouse can prepare, update or revise a will, or prepare a living will or power of attorney document for FREE through an attorney in the MetLife legal plan network. Go online to the **MetLife site** or call MetLife Legal Plans at 800-821-6400, 8 a.m. - 8 p.m. ET Monday through Friday to speak to a representative.

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Provider Contacts

Vendor / Partner	Phone	Web / Email
Aramco Shared Benefits Company	713-432-4132	benefits@AramcoAmericas.com
Aetna Medical Plan	866-486-4180	www.aetna.com www.aetnainternational.com
Employee Assistance Plan (EAP)	Aetna: 866-486-4180 or 800-955-6422	www.resourcesforliving.com
Teladoc	1-855-TELADOC (835-2362)	www.Teladoc.com/Aetna
Aramco Benefits Center (Alight)	855-604-6220	www.ybr.com/benefits/saudiaramco/
Health Navigation Services	855-604-6220 or 800-513-1667	MyHealthPro@alight.com
Express Scripts	800-711-0917	www.express-scripts.com
MetLife Dental Plan	Customer Service Number: 800-942-0854	www.metlife.com/mybenefits PDP Group #: 93277 SafeGuard Group #: 138126
VSP	Customer Service Number: 800-877-7195	www.vsp.com
WEX Health Savings Account / Flexible Spending Account	866-451-3399	customerservice@wexhealth.com Live Chat: www.wexinc.com/login/benefits-login