

2022  
Annual Benefits Enrollment

Explore Your  
Aramco Choices  
for the Next Year

**October 25 - November 19, 2021**

# 2022 Benefit Highlights

Saudi Aramco is proud to offer comprehensive benefits to support you and your family in leading healthy and productive lives. There are no changes to your Aramco plans or to plan pricing for 2022. This guide provides useful tips for using your benefits and highlights certain resources provided by Aramco that you may not know about!

To make plan elections, sign onto Alight's Aramco Benefits Center portal no later than November 19.

## Expert help with your benefits

Alight's Aramco Benefits Center is your single source for administration of your benefits coverage and should be your first stop for everything from making plan elections to answering questions about plan coverage. Alight's team of HealthPro Consultants can help take the hassle out of health care. [Click here to learn more.](#)



**Tip:** To enroll new dependents in your U.S. Payroll benefit plans through Alight, you must first enroll your dependents through Aramco's SAP. [Click here for more information](#) or contact Aramco's HR Service Center for assistance.

## Prescription drug delivery right to your door

Aetna members can now get many of their prescriptions delivered worldwide through Aetna's international pharmacy partner, [Expatriate Prescription Services \(EPS\)](#). EPS provides convenient access to medications when you can't get them locally, while providing you with significant savings on the retail costs.

## Well-being resources for your mind and body

Take advantage of all the well-being resources offered by Aetna as part of your medical plan. Find out more on [page 7](#).

### MIND

- **Work-Life Support Program** – confidential counseling and coaching programs with licensed therapists
- **WYSA app** – well-being guidance and exercises with an conversational AI bot
- **MyStrength app** – personalized and interactive digital coaching app

### BODY

- **International Care Management Program** – one-on-one care provided by clinicians to support you in addressing acute and chronic health conditions
- **Virtual health care** – easy, 24/7 access to experienced doctors from your phone
- **Kaia App** – learn how to correctly perform therapeutic exercises known to provide pain relief, such as for neck and back pain

*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 Aight Aramco Benefits Center (using Chrome, Firefox or Microsoft Edge)

- Visit [www.ybr.com/benefits/saudiaramco](http://www.ybr.com/benefits/saudiaramco).
- Log in with your Aight Aramco Benefits Center credentials or register as a "New User."

## STEP 2

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

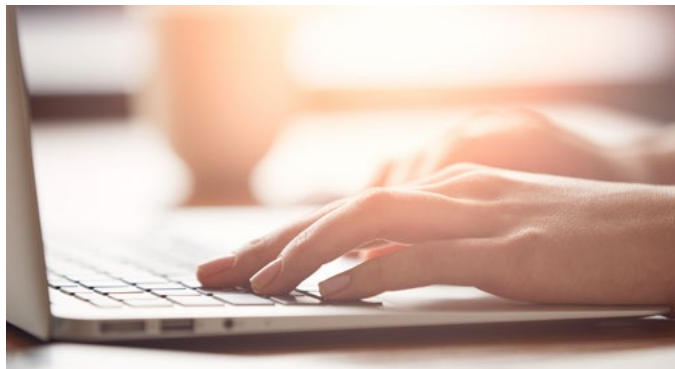
## STEP 3

**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.



## Need help?

Contact the Aramco Benefits Center:

855-604-6220 / 9 a.m. - 6 p.m. ET

[www.ybr.com/benefits/saudiaramco](http://www.ybr.com/benefits/saudiaramco)

- Live chat
- Secure message

**! Hint:** If you need additional assistance, select the Need Help? link on the right side of your browser.

## Changing your benefits

To add an eligible dependent, your supporting documents (e.g. marriage or birth certificate) must be submitted to both Saudi Aramco Personnel and Aight within 60 days of a qualifying life event. Submit documents to Aight through the [Aramco Benefits Center Portal](#).

Refer to Aramco's HR manual for more information on eligible dependents.

**! Hint:** Refer to the Human Resources Manual for U.S. Dollar Employees for more information on eligible dependents.

# Medical and Prescription Drugs

Aramco offers comprehensive and affordable medical coverage with both in-network and out-of-network provider options.

## Important Features of the PPO Plan

- Go in-network. When you use the Aetna International network of doctors and hospitals, you'll save money by paying less in out-of-pocket copays and coinsurance.
- Take advantage of free preventive care every year from an in-network doctor. It's 100% covered, including age-appropriate screenings and immunizations. Your covered dependents need to get an annual checkup, too!
- Consider opening a Health Care Flexible Spending Account. It will save you money on taxes, and you can use the account to pay for eligible medical, dental and vision expenses throughout 2022. Read more about FSAs on page 11.
- Get your prescriptions at your doorstep. If you take a maintenance medication, use the mail order option. It will save you a lot of money, and it is more convenient.

### Aetna Medical Plan

866-486-4180

[www.aetna.com](http://www.aetna.com)

[www.aetnainternational.com](http://www.aetnainternational.com)

### Express Scripts

800-711-0917

[www.express-scripts.com](http://www.express-scripts.com)



## COVID-19 resources

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

Testing is also covered. Contact Aetna for more information.

### Medical

Medical/Rx

Resources

Dental

Vision

FSA

Life Insurance

# Medical and Prescription Drugs

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

		PPO	
		In Network	Out of Network
Annual Deductible	Employee only	\$250	\$800
	Family	\$500	\$1,600
Office Visit	Primary care	\$20 copay	30%
	Specialist	\$40 copay	
Outpatient Care		\$50 copay	30%
Inpatient Care		\$300 copay	30%
Emergency Room Visit		\$175 copay (waived if admitted to hospital)	\$175 copay (waived if admitted to hospital)
Annual Out-of-Pocket Maximum (includes Rx costs)	Employee only	\$3,000	\$3,000
	Family	\$6,000	\$6,000
<b>Prescription Drugs</b>			
Annual Rx Deductible		\$0	
Retail Prescriptions	Generic	\$5 copay	
	Brand Formulary	\$50 copay	
	Non-Brand Formulary	\$60 copay	
	Specialty	\$125 copay	
Mail Order Prescriptions	Generic	\$10 copay	
	Brand Formulary	\$100 copay	
	Non-Brand Formulary	\$120 copay	
	Specialty	\$125 copay	

## 2022 Monthly Premiums for Coverage

	PPO
Employee Only	\$70.00
Employee + 1 Dependent	\$130.00
Employee + 2 or More Dependents	\$200.00



### Bonus!

Use generic medications, and you will pay only \$5 for up to a 30-day supply or \$10 for up to a 90-day supply.

Remember to bring your Express-Scripts card when you pick up prescriptions at your local pharmacy or show your virtual ID using the ESI app.

- Medical
- Medical/Rx**
- Resources
- Dental
- Vision
- FSA
- Life Insurance

# Health Resources

Health care can be confusing – who to call, where to go, who pays what, what is a deductible.

Turn to Healthcare Navigation, a benefit Aramco provides you and your family. The Aight Health Pro Consultants are a team of highly trained experts available by phone or email to help:

- Find in-network providers
- Compare costs among facilities or providers
- Explain claims or billing issues
- Recommend high-quality providers and facilities

---

Go to the [Aight Aramco Benefits Center](#) and click the “Avoid Health Care Hassle” icon on the homepage. Call **855-604-6220**.

---

## Virtual health care

If you need medical care, but it’s not an emergency, use vHealth when you are overseas and Teladoc when you (or your dependents) are in the U.S. Talk to a physician by phone or video 24/7 from anywhere. vHealth is available at no cost, while Teladoc may require a copay.

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

### vHealth

[www.globalcareondemand.com/aetna](http://www.globalcareondemand.com/aetna)

**44 (0) 20 3499 2851 (U.K.)**



Download the vHealth (Worldwide) app from the [App Store](#) or [Google Play](#)

Registration access code:  
ARAMCO2020

### Teladoc

[www.teladoc.com/aetna](http://www.teladoc.com/aetna)

**855-835-2362**



Medical  
Medical/Rx  
**Resources**  
Dental  
Vision  
FSA  
Life Insurance

# Well-being Resources

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

Take care of yourself with resources available on the **Aetna Health Hub**, which has resources to help you boost your mental well-being and manage your health.

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

- 1 Mind** – Support to empower your emotional well-being, including access to your Work-Life Support Program benefits
- 2 Body** – Resources to maintain your physical health, including access to 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 well-being apps and services, including exclusive access to a coaching app, Wysa, brought to you by Aetna International



Medical  
Medical/Rx  
**Resources**  
Dental  
Vision  
FSA  
Life Insurance

## 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.

# Work-Life Support Program (WSP)

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

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

## WSP counselors are available anytime, anywhere for a range of concerns, such as:

- Cultural adjustment or isolation
- Relocation help
- Marital or family relationships
- Alcohol or substance misuse
- Anxiety or stress
- Depression
- Elder care resources
- Adoption resources
- Child care facilities
- Financial planning / budgeting

## AWARE: A Mindfulness program

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 WSP. A trained MBSR\* specialist will guide you through a step-by-step process to:

- Learn skills to reduce stress
- Build emotional & mental resilience
- Boost concentration & focus skills

After an initial consultation, your AWARE health coach 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

## WSP 24/7

800-844-3261

[resourcesforliving.com](https://resourcesforliving.com)

(User ID: Saudi Aramco; Password: eap)

Services are 100% private and confidential.

## MyStrength:

### Emotional Well-being Support On the Go!

For plan members who prefer a self-paced approach to well-being, your WSP offers access to MyStrength, a comprehensive digital coaching program with proven tools and dedicated support for stress, depression, sleep and more.

- Personalized plan to start getting support
- Recommended activities and content based on your needs
- 24/7 access online or via the mobile app

Getting started is EASY. Create an account on [mystrength.com](https://mystrength.com) today.

Medical  
Medical/Rx  
**Resources**  
Dental  
Vision  
FSA  
Life Insurance



# Dental

Regular dental care is obviously important for your looks, but it's also important to your overall health. You can enroll in the Dental PDP with MetLife for coverage for you and your dependents.

Annual preventive care is free for you. The 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.

## What You Pay

Benefit	Dental PDP
<b>Annual Deductible</b>	Individual: \$50 Family: \$150
<b>Preventive/Diagnostic</b>	0%
<b>Basic (fillings, extractions)</b>	20%
<b>Major (crowns, bridges and implants)</b>	50%
<b>Orthodontia (including Invisalign)</b>	50%
<b>Annual Plan Maximum</b>	\$2,000 per participant
<b>Orthodontia Lifetime Maximum</b>	\$2,000 per participant



### Tip:

Something to smile about!  
You receive two free cleanings per calendar year but only if you make the appointments!

## 2022 Monthly Premiums for Coverage

	Dental PDP
Employee Only	\$54.94
Employee + 1 Dependent	\$109.87
Employee + 2 or More Dependents	\$164.83

## Download the app

The MetLife mobile app gives you quick access to:

- View and submit claims and ask questions
- Find participating dentists
- Obtain a virtual member ID card

Download from the [App Store](#) or [Google Play](#).



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

Medical  
Medical/Rx  
Resources  
Dental  
**Vision**  
FSA  
Life Insurance

# 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 two types of FSAs:	<b>Health Care FSA (HCFSA)</b> if you are enrolled in the PPO	<b>Dependent Care FSA (DCFSA)</b> if you are enrolled in the plan or not
	Health Care FSA	Dependent Care FSA
<b>How it works</b>	You decide how much money to contribute each year, up to the IRS maximum	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
<b>IRS contribution limits</b>	\$2,750	\$5,000
<b>Minimum contribution</b>	\$100	\$200
<b>Eligible expenses</b>	Eligible out-of-pocket medical, dental or vision expenses	Eligible dependent care services for tax-dependent children under the age of 13 or disabled spouse or dependent of any age
<b>Carryover</b>	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

## How much should I 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. See the table on this page for more information.

## 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](http://www.wexinc.com/login/benefits-login)

**Phone:** 866-451-3399



**Tip:** Use VPN if you would like to access the WEX website to:

- Request an additional debit card for your dependents
- Use the expense estimator tool
- Submit claims

# 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 life event.

## Life Insurance



**Bonus!** There is no increase in premiums for 2022.

	Benefit	Your monthly cost
Basic employee life insurance	24x 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	24x 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 **Alight 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.

- Medical
- Medical/Rx
- Resources
- Dental
- Vision
- FSA
- Life Insurance**

## Provider Contacts

Vendor / Partner	Phone	Web / Email
<b>Alight Aramco Benefits Center</b>	855-604-6220	<a href="http://www.ybr.com/benefits/saudiaramco/">www.ybr.com/benefits/saudiaramco/</a>
<b>Health Navigation Services</b>	855-604-6220 or 800-513-1667	<a href="mailto:MyHealthPro@alight.com">MyHealthPro@alight.com</a>
<b>Aetna Medical Plan</b>	866-486-4180	<a href="http://www.aetna.com">www.aetna.com</a> <a href="http://www.aetnainternational.com">www.aetnainternational.com</a>
<b>Work-Life Support Program (WSP)</b>	Aetna: 866-486-4180 or 800-955-6422	<a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a>
<b>vHealth</b>	44 (0) 20 3499 2851 (U.K.)	<a href="http://globalcareondemand.com/Aetna">globalcareondemand.com/Aetna</a>
<b>Teladoc (in the U.S.)</b>	855-TELADOC (835-2362)	<a href="http://www.Teladoc.com/Aetna">www.Teladoc.com/Aetna</a>
<b>Express Scripts</b>	800-711-0917	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>MetLife Dental Plan</b>	800-942-0854	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> <b>PDP Group #: 93277</b> <b>SafeGuard Group #: 138126</b>
<b>VSP</b>	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>WEX Flexible Spending Account</b>	866-451-3399	<a href="mailto:customerservice@wexhealth.com">customerservice@wexhealth.com</a> <b>Live Chat: <a href="http://www.wexinc.com/login/benefits-login">www.wexinc.com/login/benefits-login</a></b>