

2021 ARAMCO ANNUAL ENROLLMENT NEWSLETTER



FOR US DOLLAR EMPLOYEE BENEFIT PLAN PARTICIPANTS

OCTOBER 2021

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Annual Enrollment for 2021
October 26 — November 20, 2020

In this Newsletter

- ◆ **When, Where, and How to Enroll**
- ◆ **Introducing a HDHP Plan & HSA Option**
- ◆ **Flexible Spending Accounts**
- ◆ **Telemedicine: Call a Doctor, Anytime, Anywhere**
- ◆ **New Vision Plan Details**
- ◆ **PPO and Prescription Drug Copay Changes**
- ◆ **Dental Plan Changes**
- ◆ **Additional Health Resources and Discounts**

Changes to Your Plan

- ◆ **Medical & Copayment**
- ◆ **New Benefit Plans**
 - * High Deductible Health Plan
 - * Healthcare Savings Account
 - * Flexible Spending Accounts
 - * Vision Plan

To access health benefit resources on the go, download your healthcare partners' Apps from the App Store® or the Google Play™ store. See the full list of benefit vendor names and websites on Pg. 9

HOW TO ENROLL

Step 1

Access the Aramco Benefits Center

Website may be accessed with Microsoft Edge, current version of Chrome, or Firefox. Internet Explorer 11 or older versions are no longer compatible web browsers.

From an Aramco Desktop:

- ◆ 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

From home (or non Aramco Desktop)

- ◆ Go to www.ybr.com/benefits/saudiamarco
- ◆ Login using your Aramco Benefits Center credentials or click **Forgot User ID or Password** to retrieve your User ID or reset your Password
- ◆ If you have never accessed the website, you will need to click **New User** to register

IMPORTANT: If you are a new hire, you only have 31 days from your eligibility date to make your benefit elections.

Step 2

On the home page and under the Messages pop-up, select **Make Your Annual Enrollment Choices** .

Step 3

Follow the page-by-page instructions to update all applicable benefits. Once finished with updates, click Save and Continue, and then Submit

Step 4

To complete your enrollment, please scroll to the bottom of the page and click on the Complete Enrollment button. This must be done to save your 2021 Annual Enrollment elections.

Need help?

If you need additional assistance, contact your Aramco Benefits Center through the following methods:

<p>Telephone 8 a.m. - 5 p.m. CST Toll free: 1-855-604-6220</p>	<p>Secure Mailbox</p> <ol style="list-style-type: none"> 1. Access the Aramco Benefits Center 2. Go to the "Contact Us" page 3. Select "Send a Question to a Benefits Representative." (A response will be returned via the secure mailbox within the website.) 	<p>Chat 8 a.m. - 5 p.m. CST</p> <ol style="list-style-type: none"> 1. Access the Aramco Benefits Center 2. Click "Chat" in the top-right corner, or click the Chat tool at the bottom of the Contact US page.
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AFTER ANNUAL ENROLLMENT...

You cannot change or cancel most of your benefits until next year's annual enrollment period, unless you have a qualified status change that affects your eligibility for benefits. For Details about qualified status changes, please refer to the Summary Plan Description (SPD). To obtain an SPD, log on to your [Aramco Benefits Center](#) account.

GREAT NEWS! NEW MEDICAL PLAN OPTION NOW AVAILABLE!

When it comes to selecting health care coverage, we all have different needs, and those needs change depending upon your health, family status, and stage of life. Because Aramco appreciates that your health care needs are unique, we are proud to offer you flexibility in choosing the programs that are right for you and your family. Effective January 1, 2021, the Company will begin to offer a High Deductible Health Plan (HDHP) in addition to the Preferred Provider Organization (PPO) Plan. The two medical plan options will allow you to choose the Plan that best fits your medical needs and budget. Both plans offer you and your eligible dependents access to comprehensive coverage, including routine office visits and preventive care, urgent, emergency, outpatient, and in-patient care, plus mental health services including an employee assistance program. Preventive care is covered at 100% under both plans.

What is a High Deductible Health Plan (HDHP) and is it the right Plan for me?

The HDHP costs less per month but has higher deductibles than the PPO plan. The HDHP is designed to reward you for making consumer-minded decisions about your health care. The plan provides flexibility and choice around how to spend your health care dollars and is designed to be used in conjunction with an Health Savings Account (HSA), to which you contribute pre-tax dollars that can be used to pay for your deductible and other eligible out-of-pocket expenses.

Why Should I Choose a Health Savings Account (HSA)

The Aramco HSA is administered by Discovery Benefits and is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses or use as a retirement savings tool. This plan offers more tax savings than a traditional and Roth 401(k) and IRA, making it a powerful option for diversifying your retirement portfolio.

In 2021, Aramco will contribute into your account \$750 for employee only coverage and \$1,500 for family coverage. Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including nonhealthcare expenses. The money you contribute, earnings from investments, and withdrawals for eligible expenses are all tax-free, making it a savvy savings and retirement tool.

	2021 New HDHP	
	In-Network	Out-of-Network
Aramco Account Funding (Ind/Fam)	\$750/\$1,500	
Deductible (Ind/Fam)	\$2,000/\$4,000	\$4,000/\$8,000
Plan Coinsurance	80%	60%
Office Visit (PCP/Spec)	20% after ded.	40% after ded.
Inpatient	20% after ded.	40% after ded.
Outpatient	20% after ded.	40% after ded.
Emergency Room	\$150 copay and 20% after ded.	\$150 copay and 20% after ded.
Out-of-Pocket Max (Ind/Fam)	\$4,000/\$8,000	\$8,000/\$16,000
Rx Deductible (Ind/Fam)	Combined with medical	Combined with medical
Retail Rx Generic	\$5 after ded.	50% after ded.
Retail Rx Formulary	20%, \$15 min after ded.	50% after ded.
Retail Non-Formulary	30%, \$30 min after ded.	50% after ded.
Specialty	30%, \$30 min after ded.	50% after ded.

HDHP vs. PPO

Health Plan	HDHP	PPO
	High Deductible Health Plan	Preferred Provider Organization
Premiums	Lower	Higher
Deductibles	Higher	Lower
Member Cost Share (after deductible is met)	Coinsurance (20%)	Copayments
Tax-Favored Account Options	Health Savings Account (HSA) Limited Purpose Health Care FSA Dependent Care FSA	General Purpose Health Care FSA Dependent Care FSA
Third Party Administrator	Both plans are administered by Aetna International	
Network Access	Both plans have the same covered services	
Covered Services	Both plans have the same network and provider discounts	
Preventive Services	Both plans cover preventive services at no cost share to the member	

ASC Clinic

Note: Due to IRS requirements, individuals enrolled in the HDHP will need to pay a fee for non-preventive services received in the ASC Clinic. It is anticipated that this charge will be approximately \$40.00 per visit.

Investment Options

You can invest your HSA funds in an interest-bearing account or Discovery Benefits standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 8,500 mutual funds, stocks and bonds.

Contact Discovery Benefits for additional HSA investment information or questions regarding your investment options.

Flexible Spending Accounts *new*

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. Aramco offers the following three types of FSAs:

- ◆ Health Care FSA (HCFSA)
- ◆ Limited Purpose FSA (LPFSA)
- ◆ Dependent Care FSA (DCFSA)



Pro tip

Don't know how much to elect? Determine how much you spent on healthcare or dependent care expenses last year and estimate the amount you'll spend this year. Remember any funds you contribute to the DCFSA must be spent by the end of the plan year.

	Health Care FSA (HCFSA)	Limited Purpose Health Care FSA (LPFSA)	Dependent Care FSA (DCFSA)
How it works	You decide how much money to contribute to your HCFSA each year, up to the IRS maximum.	If you are enrolled in a HDHP, you may enroll in a LPFSA. You would use these funds to pay for eligible expenses.	Set aside money from your paycheck on a pre-tax basis 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	Pay for out-of-pocket healthcare expenses that are not covered by medical, dental or vision insurance for you and your tax dependents.	Eligible vision and dental expenses only. Is available to employees enrolled in the HDHP option with HSA.	Eligible dependent care services for tax-dependent children under the age of 13 or disabled spouse or dependent of any age.
Carry Over	Yes, \$550 carry over for plan year 2021. You will lose any balance above \$550.	Yes, \$550 carry over for plan year 2021. You will lose any balance above \$550.	No, you will lose any balance remaining in your account.

Use it-or-lose it rule:

Don't forget to spend your FSA dollars. If you have not used all of your DCFSA dollars before the end of the plan year, you will forfeit any money left in your account.

FSA Benefits card

The benefits debit card is the fastest and most convenient way to access your funds and pay for eligible expenses. Just one debit card is all you need for your FSA card-eligible benefits. You will automatically receive two debit cards to the address listed in your account the first time you enroll.

Access your benefits anytime, anywhere

Access your benefits on the go 24/7 with the Benefits Mobile App by Discovery Benefits. The app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needed to call in.

Additional cards



Request additional cards for a spouse or dependent from your online account. Login, under Accounts select "Banking/Cards".

Expiring debit card



You will automatically receive a new debit card 30 or more days prior to the expiration.

Lost or Stolen cards



Report your lost or stolen debit card in your online account or mobile app and request a new card

Teladoc: Call a Doctor, Anywhere, Anytime



You and your family can visit with a doctor without leaving home. Whether it's after hours, there is a long wait for an appointment with your doctor, you're traveling, or you simply do not have the time to go for an office visit in person, you'll be able to **meet with a doctor by phone or video conference call**. In the U.S., this service is provided by Teladoc.

Member cost-sharing remains waived for all behavioral health telemedicine in the U.S. through December 31, 2020.

What can telemedicine doctors treat?

- ✓ Submit request for Covid-19 test
- ✓ Cold & flu symptoms
- ✓ Allergies
- ✓ Respiratory infections
- ✓ Dermatology problems – US only
- ✓ Behavioral health issues – US only
- ✓ And more!



Aetna Health Hub Member Site Your gateway to Wellbeing resources

This resource hub will help you find ways to boost and protect your mental well-being and to maintain and manage your health and health care claims digitally. It also contains ideas on how to plan your working day and downtime at home, as well as how to work collaboratively with teams, colleagues and business functions virtually.

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

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

Login using the same login credentials for the Member Secure Website on www.aetna.com

No Changes to the PPO Monthly Premiums for 2021

There will be no changes to the premiums for the PPO coverage. The Company continues to share the cost of your coverage. You and your family can help control rising medical expenses by using the medical plan's in Network features.

The PPO and prescription drug co-payments are increasing

2021 PPO In-Network

Office Visit (PCP/Spec)	\$20/\$40
Inpatient	\$300
Outpatient	\$50
Emergency Room	\$175 In-Network \$175 Out-of-Network
Retail Rx Formulary	\$50
Retail Non-Formulary	\$60
Specialty	\$125

HDHP Participants:

Talk with your doctor about your preventative medication list.

Typically, when you're covered by an HDHP, you're responsible for the full cost of your medication until you meet your deductible. With the preventative medication list, the plan provides you with coverage for preventative medications during ALL stages of your benefit for only a copay, even if you haven't met your deductible.

Typical Stages for High Deductible Health Plan

1. DEDUCTIBLE	2. COVERAGE	3. OUT-OF-POCKET MAX
You pay full cost \$\$\$	You pay copay/coinsurance \$	You pay no cost \$0

For drugs on your preventative medication list, you pay only the copay.

Enhance Your Mental Health & Wellbeing



Through Aetna’s International EAP program (IEAP), you and your direct family members 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, at no cost, whether you’re located in the U.S. or overseas.

IEAP services aim to address the issues that you and your family may face including:

- Difficulties with **cultural adjustment** and feelings of isolation
- Marital and family **relationship**
- **Social adaptation** needs
- Alcohol/substance abuse
- **Balancing** work and home life
- **Depression**
- Building a **healthier lifestyle** (e.g., tobacco cessation, weight management)

Mindfulness-based Stress Reduction (AWARE)

According to the World Health Organization, stress is the “**health epidemic of the 21st century.**” When stress levels are low and overall well-being is high, employees are more productive. Studies have proven that mindfulness enhances the brain’s response to both stress and anxiety.

To support you and your family members in learning effective techniques for managing stress, the Company provides access to a **one-on-one mindfulness – based stress reduction coaching** program through Aetna IEAP.

How Can It Help?

- **Manage stress** and anxiety
- Build emotional & mental **resiliency**
- **Boost concentration** & focus skills
- Improve your general **sense of well-being**

How Do I Get Started?

After an initial consultation with an IEAP 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 6 virtual coaching sessions.

Self-help Resources

IEAP also provides access to robust online work/life resources to help you through various personal concerns or challenges, such as:

- Relocating / **moving**
- **Parenting**
- Adoption
- Caring for aging parents
- **Locating resources** (e.g., attorneys, child care facilities, financial professional)

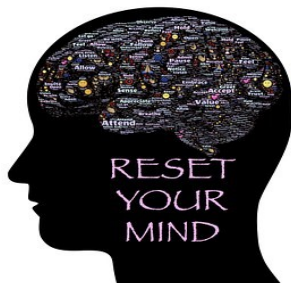
myStrength

Self-help resources through myStrength™

You’re also empowered to boost your emotional health using the myStrength website and mobile app. These confidential, clinically proven self-help resource offer:

- Positive psychology
- Motivational interviews, videos, and learning programs.
- Inspirational quotes
- Mood tracking
- Check-in reminder option

“Mindfulness Practices



There are many Apps available to help you learn and apply mindfulness practices wherever you are, with some content to get you started on your mindfulness journey available for free.

wysa – A conversational wellbeing AI chatbot and human coaching. The Wysa app is the perfect companion to help you open up to that most simple but sometimes most difficult questions: “How are you today?” Self-help mobile resources available to all Aetna IEAP members.

Mindfulness Coach – created by the VA’s National Center for PTSD, “the app provides a gradual, self-guided training program designed to help you understand and adopt a simple mindfulness practice.”

Calm – a leading wellness App which focuses on sleep and meditation. App features include breathing exercises, guided meditations, calming music and stories for falling asleep.

Headspace – a leading meditation App which focuses on making meditation simpler, using bite-sized content and animation to guide users through the process.

Vision Plan *new*

Effective January 1, 2021, Aramco will offer all U.S. Dollar employees a 100% Employee-paid vision program through VSP. Enrollment in the program is elective and offers both in-network and out-of-network vision benefits including, exams, glasses, and con-tact lenses. If you wear glasses or contact lenses you may choose to enroll in the Vision Plan to get personalized care from a VSP network doctor at low out-of-pocket costs.

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$10	Every calendar year
PRESCRIPTION GLASSES		\$25	See frame and Lenses
FRAME	<ul style="list-style-type: none"> ◆ \$220 allowance for a wide selection of frames ◆ \$240 allowance for featured frame brands ◆ 20% savings on the amount over your allowance 		
LENSES	<ul style="list-style-type: none"> ◆ Single vision, lined bifocal, and lined trifocal lenses ◆ Impact-resistant lenses for dependent children 	Included in Pre- scription Glasses	Every calendar year
LESN ENHANCEMENTS	<ul style="list-style-type: none"> ◆ Progressive lenses ◆ Tints/Light-reactive lenses ◆ Average savings of 20-25% on other lens en- hancements 		Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> ◆ \$170 allowance for contacts and contact lens ex- am (fitting and evaluation) ◆ 15% savings on a contact lens exam (fitting and evaluation) 	\$0 \$0	Every calendar year
DIABETIC EYECARE PLUS PROGRAM	<ul style="list-style-type: none"> ◆ Retinal screening for members with diabetes ◆ Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. ◆ Limitations and coordination with your medical coverage may apply. Ask your VSP doctor details. 	\$0 \$20 per exam	As needed
EXTRA SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> ◆ Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. ◆ 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provid- er within ◆ 12 months of your last WellVision Exam. <p>Routine Retinal Screening</p> <ul style="list-style-type: none"> ◆ No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> ◆ Average 15% off the regular price or 5% off the promotional price; discounts only available from con- tracted facilities 		

Log in to vsp.com to find an in-network provider based on your plan type.

Healthcare Navigation

Healthcare can be confusing. To support you in your healthcare journey, Aramco provides member advocacy services through Compass Health. The Compass personal Health Pro Consultants are a team of highly trained healthcare experts that are available by phone or email to help take the hassle out of healthcare and make it easier for you and your family to make important healthcare decisions. You're also supported with a breadth of online health resources, including a database of highly-rated cost-effective providers and a tool to compare the costs for procedures and care. Click the [Connect with your Health Pro](#) tile on the homepage of the [Aramco Benefits Center](#) portal, to learn more.



2021 Dental Coverage

What is Changing?

Effective January 1, 2021, the premiums for your MetLife PDP dental plan will decrease. There will also be changes to the MetLife PDP plan design.

Coverage Tier	2021 MetLife PDP
Employee Only	\$54.94
Employee + 1 Dependent	\$109.87
Employee + 2 or More Dependents	\$164.83

MetLife PDP Plan Design Changes	2020	2021
Child Bitewing X-Rays	2 per Calendar Year	1 per Calendar Year
Amalgams/Fillings/Composites	No Limit	1 per 24 months
Inlays/Onlays/Crowns/Bridges/Dentures/Implants	1 every 60 months	1 every 84 months
Root Canals	1 per Calendar Year	1 per 24 months
Periodontal Surgery	No Limit	1 per 36 months



Access your [Aramco Benefits Center](#) account to view the Dental Plan Summary Information under the **Plan Information** tile.

HELPFUL TIPS

To see if your dentist participates in the MetLife PDP or SafeGuard dental plan network, visit www.metlife.com/mybenefits or call MetLife directly at the contact information listed on Pg. 9 of this newsletter.



With Will Preparation, you can have a will prepared, easily and economically.

Will Preparation Services

Something many need, but very few have.

If you're enrolled in MetLife's Supplemental Life Insurance coverage, you and your spouse may take advantage of will Preparation services.

It is offered through MetLife Legal Plans, a MetLife company, and provides access to attorneys who participate in MetLife Legal Plans' network for preparing or updating wills, living wills and power of attorney. You may also use a non-participating attorney and receive reimbursement for covered services according to a set fee schedule. You will be responsible for any of the attorney fees that exceed the reimbursed amount if you choose the out-of-network option.

It's easy to use the Will Preparation service. Simply call MetLife Legal Plans' Toll-Free Number, 1-800-821-6400, Monday-Friday, 8:00 a.m.- 7:00 p.m. Eastern Time to speak to a representative. You'll be asked to provide your Company Name (Aramco), your first and last name, and the last 4 digits of your SSN or Employee ID number. MetLife Legal Plans will send you a list of attorney's in your preferred Zip Code to assist you with your legal matters.

2021 Benefit Plan Rates

Medical and Prescription Drug		
	PPO	HDHP <i>(new)</i>
Employee Only	\$170.00	\$90.00
Employee + 1 Dependent	\$345.00	\$180.00
Employee + 2 or More Dependents	\$530.00	\$285.00

Dental		
	PDP	SafeGuard
Employee Only	\$54.94	\$16.35
Employee + 1 Dependent	\$109.87	\$31.07
Employee + 2 or More Dependents	\$164.83	46.62

Vision <i>(new)</i>		
Employee Only		\$13.60
Employee + 1 Dependent		\$21.94
Employee + 2 or More Dependents		\$33.28

Group Insurance Plan		
Rates per \$1,000 of coverage		
Dependent Life - Spouse		\$0.120
Optional AD&D		\$0.030
Spousal AD&D		\$0.014
Dependent Life - Child(ren)		\$1.20 per Month

Contributory Life - Employee <i>(Premium rates are age banded)</i>		
Age Band	Rates/\$1,000	75% Premium Holiday
<30	\$0.04	\$0.010
30-34	\$0.05	\$0.013
35-39	\$0.05	\$0.013
40-44	\$0.06	\$0.015
45-49	\$0.11	\$0.028
50-54	\$0.16	\$0.040
55-59	\$0.23	\$0.058
60-64	\$0.33	\$0.083
65-69	\$0.43	\$0.108
70+	\$0.55	\$0.138

Important Reminders

It is important to designate beneficiaries for each of your benefit plans. Visit the Aramco Benefits Center website to establish or change your beneficiaries for the Group Insurance Plan (Life & AD&D), Savings Plan, and the Retirement Income Plan (RIP).

Your Healthcare Journey Partners

Aramco Shared Benefits Company

713-432-4132
benefits@aramcoservices.com

Aramco Benefits Center (Alight)

855-604-6220
<http://www.ybr.com/benefits/saudiaramco/>

Compass Advocacy Services

AlightHealthPro@compassphs.com

Aetna Medical Plan

866-486-4180
www.aetna.com
www.aetnainternational.com

Employee Assistance Plan (EAP)

Aetna: 866-486-4180
www.aetnainternational.com

Express Scripts

800-711-0917
www.express-scripts.com

Teladoc Telemedicine (U.S.)

1-855-TELADOC (835-2362)
www.Teladoc.com/Aetna

MetLife Dental Plan

Customer Service Number : 800-942-0584
www.metlife.com/mybenefits
PDP Group #: 93277
SafeGuard Group #: 138126

Vision Plan

Customer Service Number : 800-877-7195
www.vsp.com

Discovery Benefits FSA Accounts

866-451-3399
customerservice@discoverybenefits.com
Live Chat: www.discoverybenefits.com/contact



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.