



FOR US DOLLAR EMPLOYEE BENEFITS PLAN PARTICIPANTS

OCTOBER 2020

Annual Enrollment for 2021 October 26 — November 20, 2020

In this Newsletter

- ◆ When, Where, and How to Enroll...Pg.2
- ◆ Flexible Spending Accounts...Pg.3
- ◆ Teladoc: Call a Doctor, Anytime, Anywhere...Pg.4
- ◆ Enhance Your Mental Health & Wellbeing...Pg.5
- ◆ New Vision Plan Details...Pg.6
- ◆ New Dental Plan Details...Pg.7
- ◆ MetLife Will Preparation Services...Pg.7
- ◆ PPO and Prescription Drug Copay Changes...Pg.8

Changes to Your Plan

- ◆ Medical & Copayment
- ◆ New Benefit Plans
 - * Flexible Spending Account
 - * Dental Plan
 - * Vision Plan

ID cards

Due to the impact of the pandemic on email services, the arrival of new ID cards for the medical plan and prescription drug plan are expected to be delayed. You are requested to download the app for your benefits plan providers which will allow you to access a virtual ID card. Temporary ID cards can also be downloaded from the vendor's website.

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 version are no longer compatible web browsers.

From home (or non Aramco Desktop)

- Go to www.ybr.com/benefits/saudiaramco
- 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:

Telephone

8 a.m.— 5 p.m. CST
Toll free: 1-855-604-6220

Secure Mailbox

1. Access the Aramco Benefits Center
2. Go to the "Contact Us" page
3. Select "Send a Question to a Bene-fits Representative."
(A response will be returned via the secure mail-box within the website)

Chat

- 8 a.m. - 5 p.m. CST
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

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.

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 two types of FSAs:

- ◆ Healthcare FSA (HCFSA)
- ◆ Dependent Care (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.

	Healthcare FSA (HCFSA)	Dependent Care FSA (DCFSA)
How it works	You decide how much money to contribute to your HCFSA each year, up to the IRS maximum.	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	\$5,000
Minimum Contribution	\$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 dependent care services for tax-dependent children under the age of 13 or disabled spouse or dependent of any age.
Carry Over	Yes, \$500 carry over for plan year 2021. You will lose any balance above \$500.	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 HCFSA and 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. If you live in Saudi Arabia and would still like to receive a card to use at online US retailers (e.g. US pharmacies) to pay for eligible expenses, you may provide an alternative US mailing address, including a mail forwarded address, to Discovery Benefits via the online portal in January. Otherwise, you will not be able to utilize the debit card and will need to file claims online with Discovery Benefits. This can be done online using the Discovery Benefits website and following the claims submission requirements for eligible expenses.

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 I your online account or mobile app and request a new card.

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.

No Changes to the PPO Monthly Premiums for 2021

There will be no changes to your Aramco Active Medical Payment contributions for 2021. 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 copayments are increasing

	2021 PPO In-network
Office Visit (PCP/Spec)	\$20/\$40
Inpatient	\$300
Outpatient	\$50
Emergency Room	\$175 In-Network \$175 Out-Network
Retail Rx Formulary	\$50
Retail Non-Formulary	\$60
Specialty	\$125

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

Teladoc: Call a Doctor, Anywhere, Anytime



Did you know you and your family will be able to 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. If you're in the U.S., this service will be provided by Teladoc. Outside of the U.S., telemedicine services are provided by VHealth. Visit Aetna.com for more information.

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!



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.

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

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 myStregh™

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

- Insight thought articles, 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 well being 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.



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.

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 contact lenses. If you would like additional coverage for glasses or contact lenses, you may want to learn more about and enroll in the new Vision Plan with VSP which includes 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 Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none"> ◆ Progressive lenses ◆ Tints/Light-reactive lenses ◆ Average savings of 20-25% on other lens enhancements 		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	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	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 provider 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 contracted facilities 		

Log in to vsp.com to find a U.S. 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 on the *Advocacy Services* tile on the homepage of the [Aramco Benefits Center](#) portal, to learn more.



Dental Plan *new*

Effective January 1, 2021, we are pleased to introduce a Dental Plan option available to you and your eligible dependents. You may enroll for initial coverage during the Annual Enrollment period.

Dental Plan at a Glance

Coverage Type	Coverage
Type A: Preventive (cleaning, exams, X-rays)	100%
Type B: Basic Restorative (fillings, extractions)	80%
Type C: Major Restorative (bridges, dentures)	50%
Type D: Orthodontia	50%
Deductible	
Individual	\$50.00
Family	\$150.00
Annual Maximum Benefit	
Per Person	\$2,000.00
Orthodontia Lifetime Maximum	
Per Person	\$2,000.00

MetLife PDP Plan Design	2021
Child Bitewing X-Rays	1 per Calendar Year
Amalgams/Fillings/Composites	1 per 24 months
Inlays/Onlays/Crowns/Bridges/Dentures/Implants	1 every 84 months
Root Canals	1 per 24 months
Periodontal Surgery	1 per 36 months

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

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 in U.S. participates in the MetLife PDP dental plan network visit MetLife's website at www.metlife.com/mybenefits or call MetLife directly at the contact information listed on Pg. 9 of this newsletter.

MetLife 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 Met-Life 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
Employee Only	\$70.00
Employee + 1 Dependent	\$130.00
Employee + 2 or More Dependents	\$200.00

Dental *(new)*

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

Vision *(new)*

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
(Premium rates are age banded)

Age Band	Rates/\$1,000	75% Premium Holiday
<30	\$0.04	\$0.01
30-34	\$0.05	\$0.01
35-39	\$0.05	\$0.01
40-44	\$0.06	\$0.02
45-49	\$0.11	\$0.03
50-54	\$0.16	\$0.04
55-59	\$0.23	\$0.06
60-64	\$0.33	\$0.08
65-69	\$0.43	\$0.11
70+	\$0.55	\$0.14

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

Vision Plan

Customer Service Number : 800-877-7195

www.vsp.com

Discovery Benefits FSA Accounts

866-451-3399

www.discoverybenefits.com

customerservice@discoverybenefits.com

