



ConocoPhillips Core and ConocoPhillips Plus Options UnitedHealthcare® Group Medicare Advantage (PPO)

Frequently Asked Questions

CONOCOPHILLIPS CORE AND CONOCOPHILLIPS PLUS OPTIONS

1. Are the ConocoPhillips Core and ConocoPhillips Plus options the same as the UnitedHealthcare Medicare Advantage plans I see advertised on TV?

No. These are customized UnitedHealthcare® Group Medicare Advantage (PPO) options designed exclusively for ConocoPhillips, with additional benefits and features. These options are different and should not be confused with individual UnitedHealthcare (or any other) Medicare Advantage plans that might be advertised and available in your area.

2. Do the ConocoPhillips Core and ConocoPhillips Plus options offer nationwide coverage?

Yes, both options offer nationwide coverage.

3. If I want to keep my current option, do I need to take any action for 2022?

No, if you wish to remain in your current option, no action is required on your part. Enrollment carries over to the new year.

4. Can I see any doctor?

The ConocoPhillips Core and ConocoPhillips Plus options provide a unique Preferred Provider Organization (PPO) network which allows you to see any provider who accepts Medicare (regardless of in-network or non-network) at the same cost share. Less than 1% of providers do not accept Medicare.

When you get care from a non-network provider, both the ConocoPhillips Core and ConocoPhillips Plus options pay providers just as much as Medicare would have paid. You pay the same coinsurance and/or copay as if you had seen a network provider. If your provider will not accept UnitedHealthcare® Group Medicare Advantage (PPO), call 1-855-323-1665, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week. UnitedHealthcare will contact your provider on your behalf and explain how your coverage works.

5. What is the difference between in-network and non-network providers?

Network providers have a contract with UnitedHealthcare. Non-network providers do not have a contract. With both the ConocoPhillips Core and ConocoPhillips Plus options, you have the flexibility to see any provider (in-network or non-network) at the same cost share, as long as they accept UnitedHealthcare® Group Medicare Advantage (PPO) and have not opted out of or been excluded from accepting Medicare.

6. What major hospitals are in the network?

There are many hospitals in the UnitedHealthcare® Group Medicare Advantage (PPO) network. For a full list of hospitals, contact UnitedHealthcare Customer Service. The

UnitedHealthcare Customer Service Advocates will also be able to confirm if a hospital or provider is in-network or, if non-network, if they are willing to accept your coverage.

7. How are non-network claims processed?

Whether your provider is in-network or non-network, your provider can submit claims to UnitedHealthcare online. If needed, the UnitedHealthcare claim address information is provided on your UnitedHealthcare Member ID card and in your Quick Start Guide.

UnitedHealthcare processes claims payments for non-network providers in compliance with all federal regulations.

8. What additional programs and features are included in the ConocoPhillips Core and ConocoPhillips Plus options?

Your new ConocoPhillips Core and ConocoPhillips Plus options offer many benefits and features such as:

- Virtual Visits
 - You're able to live video chat with a doctor or behavioral health specialist from your computer, tablet, or smartphone anytime, day or night
- NurseLine (telephonic nurse support)
 - Designed specifically to help make your health decisions simple and convenient by providing answers to your health questions anytime, anywhere - 24 hours a day, 7 days a week - at no additional cost
- HouseCalls
 - UnitedHealthcare® HouseCalls is an annual wellness program designed to complement your doctor's care and offered to you at no extra cost. The program sends a licensed health care practitioner to visit you at home. During the visit, they will review your medical history and current medications, perform a health screening, identify health risks, and provide health education. It is also a chance to ask any health questions you may have. Once completed, HouseCalls will send a summary of your visit to your primary care provider so they have this additional information regarding your health. HouseCalls may not be available in all areas.
- Renew Active™
 - UnitedHealthcare's fitness program for body and mind that is designed for you and your goals at no additional cost. With standard membership access to participating fitness locations, an in-person fitness orientation to help get you started, and rewards for completing certain health care activities, Renew Active can help you live your best life.
 - Renew Rewards allows you to earn rewards for completing certain health care activities
- Healthy at Home

Meet UnitedHealthcare Healthy At Home: a new, unique, and comprehensive post-discharge member support program that combines UnitedHealthcare's market leading meal delivery, transportation, and in-home personal care programs:

 - Post-Discharge Meal Delivery provides up to 28 meals following all inpatient or skilled nursing facility discharges when referred by a UnitedHealthcare advocate
 - Post-Discharge Transportation includes up to 12 one-way rides to and from medically related appointments and to the pharmacy following all inpatient or skilled nursing facility discharges

- In-home Personal Care provides up to 6 hours of in-home personal care following all inpatient and skilled nursing facility discharges through UnitedHealthcare’s exclusive provider CareLinx. Members receive assistance with Activities of Daily Living such as meal preparation, medication reminders, bathing, respite care, and more
- Special programs for those with chronic or complex health needs or more
 - Clinical Care Management
 - Chronic Kidney Disease Management
 - AbleTo Virtual Behavioral Therapy and Coaching
 - Navigate4Me provides advanced care coordination designed to improve retiree health and enrich your experience
 - And much more...

9. Are the Medicare Part B Excess Charges covered by the ConocoPhillips Core or ConocoPhillips Plus options?

Yes, although Medicare Part B excess charges are not common. Occasionally, a Medicare beneficiary may receive a medical bill for an “excess charge.” Doctors that do not accept Medicare as full payment for certain healthcare services *may* choose to charge up to 15% more for that service than the Medicare-approved amount. The new options will cover that 15% extra charge however you are still responsible for your portion of the cost sharing (e.g., deductible, copayment, or coinsurance) if applicable.

PRESCRIPTION DRUG COVERAGE

1. Will my medications be covered?

The ConocoPhillips Core and ConocoPhillips Plus options have a large formulary (drug list) uniquely designed for ConocoPhillips to cover nearly all eligible Medicare Part D prescriptions.

In a few weeks, you will receive an enrollment guide that includes a list of covered prescription drugs.

2. What pharmacies are in ConocoPhillips Core and ConocoPhillips Plus network?

UnitedHealthcare® Group Medicare Advantage (PPO) includes an expanded pharmacy network with over 67,000 national chain, regional and independent local retail pharmacies across the 50 United States, the District of Columbia and U.S. territories. You will be able to look up pharmacies online or request a printed pharmacy directory by calling UnitedHealthcare Customer Service at the number on the back of your UnitedHealthcare Member ID card. You can also call UnitedHealthcare Customer Service to check if a pharmacy is in-network, or to get pharmacy contact information. The network is the same for both ConocoPhillips Core and ConocoPhillips Plus options.

3. Do the ConocoPhillips Core and ConocoPhillips Plus options offer mail order for prescription drugs?

Yes, the Preferred Mail Order Provider is OptumRx®, a UnitedHealth Group company.

4. Do I need to get mail order prescriptions?

It is not required. Once you are enrolled, the Quick Start Guide you receive will include information on selecting the mail order service.

5. Will I be penalized for not previously having prescription drug coverage through UnitedHealthcare or another insurer?

Moving to the ConocoPhillips Core or ConocoPhillips Plus option will not change whether you are subject to a late enrollment penalty (LEP). Late enrollment penalties depend on whether you had “creditable” prescription drug coverage from the time you first became eligible for Medicare Part D or not. Creditable coverage means that your prescription drug coverage was at least as good as, or better than, what Medicare requires. If you had Medicare Part D prescription drug coverage, you had creditable coverage. If you had creditable prescription drug coverage through another source, such as a spouse’s employer plan, you should have received a certificate of creditable coverage. If you were eligible for Medicare Part D prescription drug coverage and you did not have any prescription drug coverage for more than 63 days, Medicare will determine if you need to pay an LEP for the length of time you were eligible but did not have Part D prescription drug coverage.

MEMBER ID CARD

1. Do I still need to use my red, white, and blue Medicare card if I enroll in the ConocoPhillips Core or ConocoPhillips Plus options?

No, you will only use your UnitedHealthcare® Group Medicare Advantage Member ID card for all covered medical and prescription drug services. Make sure to put your Medicare card somewhere for safe keeping. It is important that you use your UnitedHealthcare Member ID card each time you receive medical services or fill a prescription. Because UnitedHealthcare pays all claims directly, the claims no longer go to Medicare first. By always showing your UnitedHealthcare Member ID card, you can help make sure that your claims get processed correctly, timely and accurately.

2. When will I get my new UnitedHealthcare® Group Medicare Advantage (PPO) Member ID card?

If you are enrolled in either the ConocoPhillips Core or ConocoPhillips Plus options, your new Member ID card will arrive with your Quick Start Guide before your effective date.

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(COP Disclaimers)

This is a brief general summary of certain terms and conditions of certain plans and is for information purposes only. Some employees are not eligible to participate in all the plans described. To be eligible to participate in a particular plan, you must meet the eligibility requirements outlined for that plan. If there are any discrepancies or conflicts between this information and the terms of the official plan documents or any underlying insurance contracts, the official plan documents and insurance contracts will control your actual benefits. ConocoPhillips reserves the right to amend or terminate its benefits plans at any time, without notice, in its sole discretion.

(UnitedHealthcare Disclaimers)

OptumRx® is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within seven business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Participation in the Renew Active™ program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans, and events may vary

by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in AARP® Staying Sharp and the Fitbit® Community for Renew Active is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor. The Renew Active program varies by plan/area.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This information is not a complete description of benefits. Call 1-866-819-3448, (TTY 711) for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

Out-of-network/non-contracted providers are under no obligation to treat ConocoPhillips members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.