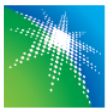


MERCER MARKETPLACE 365SM
RETIREE

MERCER MARKETPLACE 365 EMPOWERING BENEFITS

PREPARING FOR YOUR NEW
INSURANCE PLAN

aramco



MAKE TOMORROW, TODAY



OBJECTIVES FOR TODAY

1 Review key changes to your healthcare benefits

2 Provide information to help you make a decision that best fits your needs

3 Provide information to answer your questions

WHY CHANGE? RETIREE PLAN REVIEW

Medical and prescription drug plans in the individual market may better meet each individual's needs

⋮
**Medicare-eligible
individuals**

⋮
**No limitations due to
pre-existing conditions**

WHO IS MERCER MARKETPLACE 365?

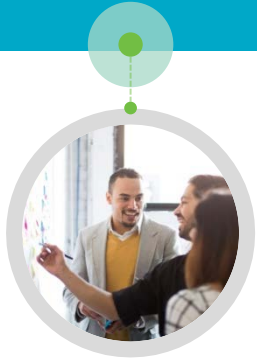
We are a Private Health Insurance Exchange

- One of the original companies in the industry, serving retirees since 2007

Our benefits counselors

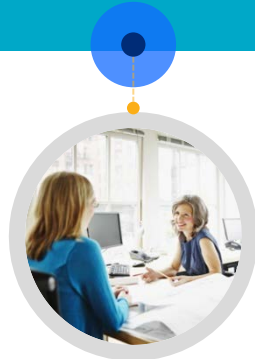
- Each retiree is matched with a licensed and experienced benefits counselor
- As your healthcare advocate, we provide you with insurance education and support
- Your benefits counselor will:
 - Guide you through your consultation
 - Help you with the application and enrollment process
 - Provide ongoing, year-round support when you need it
- Located in Norwood, MA (near Boston) and Urbandale, IA (near Des Moines)

HOW DO WE HELP?



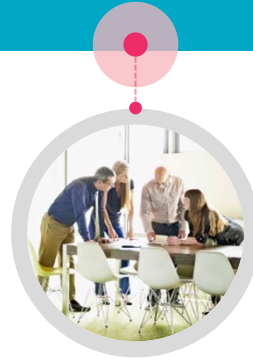
**Teach
about your
options**

Mailers,
website and
consultations



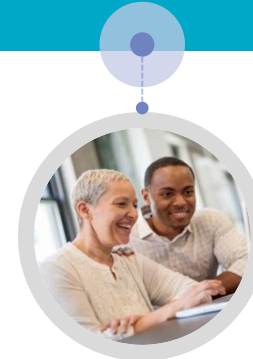
**Prioritize
your needs**

Doctors,
hospitals,
lifestyle,
medications,
premiums,
etc.



**Budget
maximization**

Get the most
out of your
healthcare
budget



**Enroll in
your new
plan**

Help with
applications
and
submission



**Ongoing
management**

You'll have
questions;
we'll have
answers ...
or at least
know where
to get them!

INSURANCE CARRIERS: CHOICE MATTERS



COMMUNICATION: CLEAR EXPLANATIONS


Welcome Kit

Who is involved?


What to expect?

When to act?

How do I succeed?



Welcome Kit for Medicare-eligible Individuals

aramco 

Look inside to learn more about:

- Connecting with a benefits counselor.
- Exploring your new healthcare coverage options.
- Enrolling in a plan that meets your needs and budget.

This Welcome Kit contains important information on your retiree healthcare benefit options and how to enroll in new coverage. It is important that you read through all pages carefully.

You must take action by enrolling in your new healthcare plan with a benefits counselor no later than June 15, 2018. If you delay your enrollment, there is the potential that you will face a gap in coverage.

MERCER MARKETPLACE 365™ RETIREE

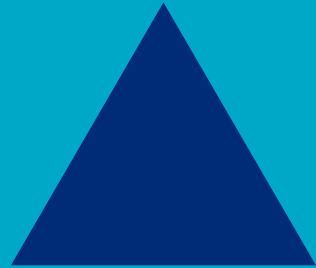
Mercer Marketplace 365SM
P.O. Box 14401, Des Moines, IA 50306-3401
1-855-230-2064 (toll-free)
1-800-695-1317 (TTY)
1-857-362-2999 (tax)
retiree_exchange@mercer.com
<http://retiree.mercermarketplace.com/>
sau@aramco

* Services provided by Mercer Health & Benefits Administration LLC.

Our Promise

With our support and guidance, you will successfully transition to your new healthcare plan

INTRODUCTION TO MEDICARE PLANS



COMMON QUESTIONS AND ANSWERS ABOUT MEDICARE EXCHANGES



Will I have to change doctors, hospitals and pharmacies?



I have a pre-existing condition — can I be turned down or restricted?



Is group insurance always less expensive than individual?



Do my spouse and I need to be on the same plan?

ANSWER: NO

YOUR SAUDI ARAMCO STIPEND AMOUNT

AGE RANGE	SUBSIDY AMOUNTS PRORATED FOR SIX MONTHS OF 2018	ANNUAL SUBSIDY AMOUNTS STARTING 1/1/2019
Age 65–79	\$878	\$1,756
Age 80 and older	\$1,128	\$2,256

- Health Reimbursement Arrangement (HRA) amount is based on age obtained during the calendar year. For example, if you turn 80 in August, you will receive age 80 amount for entire year, starting in January.
- Amounts above are per person. If Medicare eligible, both retiree and dependent will receive specified amount according to their own age.

MEDICARE OVERVIEW

THE FOUR PARTS OF MEDICARE



PART A

Inpatient/
Hospital
Insurance



PART B

Medical/Doctor
Insurance



PART C

Medicare Advantage Plans
(HMOs and PPOs and may
include Rx coverage)



PART D

Medicare
Prescription
Drug Coverage

MEDICARE BASICS

Federally subsidized health insurance for:

Age 65 and older

Any age with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant)

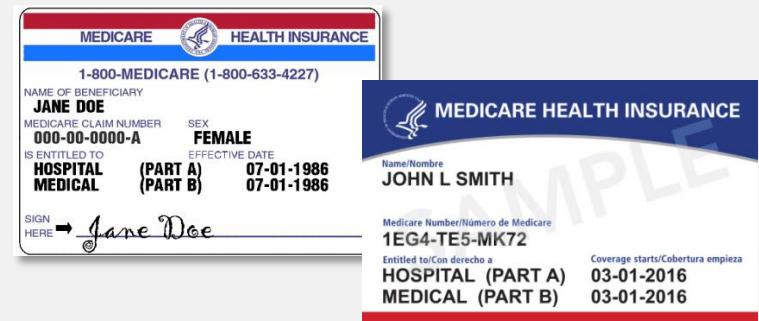
Under age 65 with certain disabilities

Medicare Parts A, B, C and D, as well as Medicare Supplemental policies

IT IS NOT THE SAME AS MEDICAID

- Health insurance for low-income, low-asset individuals
- Combination of Federal and State subsidies

Medicare cards:



WHAT IS A MEDICARE ADVANTAGE PLAN?

Medicare Advantage/Part C Plans:

- Plans that **replace** original Medicare coverage with a plan from a private insurance carrier
- Plan benefits must be at least equal to original Medicare. Many offer extra benefits and prescription drug coverage
- “Pay as you go” plans with premiums, deductibles, copayments and coinsurance. Plans have out-of-pocket maximums (capped at \$6,700 for 2018)

Various Plan Designs:

- Network plans include HMO, PPO, POS and more
- Coverages, costs, premiums and networks vary

WHAT IS A MEDICARE SUPPLEMENT PLAN?

Medicare Supplement Plans/Medigap Plans

- Provide medical insurance *in addition to* Medicare Parts A and B (original Medicare)
- May pay both the Medicare A and B deductibles and coinsurance (your 20%)

Standardized plan designs: A, F, N, etc.

- Example: Plan “F” is Plan “F” regardless of the carrier
- Premiums will differ by carrier

Does not include prescription drug coverage

- You need to select and enroll in a separate Part D plan

WHAT'S THE DIFFERENCE?

MEDICARE ADVANTAGE

Lower monthly premiums

Copays for services

Can enroll/change annually

Guaranteed issue

Single rate

Higher fees outside of network

Most include Part D (Rx)

May include some Dental/Vision

MEDICARE SUPPLEMENT

Higher premium; more predictable out-of-pocket expenses

One-time enrollment

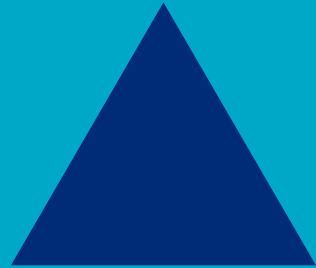
Guaranteed issue in certain cases (i.e., turning 65 or group plan terminating)

Rates may be based on age, tobacco use, ZIP Code, gender

No network restrictions/cost differences

Enroll in separate Part D

HOW DO I CHOOSE A NEW INSURANCE PLAN FOR 2018?



NARROWING YOUR PLAN CHOICES

YOUR CONSULTATION WITH A BENEFITS COUNSELOR WILL HELP WITH YOUR DECISIONS

LIFESTYLE

- Travel
- Plan networks (HMO vs. PPO)

RISK SENSITIVITY

- Higher monthly premiums for lower out-of-pocket costs

OR

- Lower premiums for higher out-of-pocket costs



COVERAGE PREFERENCES

- Provider network strength and availability
 - Prescription drug formularies
















BUDGET

- Monthly premium
- Prescription drug costs
- Out-of-pocket expenses

SAMPLE PRESCRIPTION DRUG PLAN ANALYSIS

Example:

- One brand medication and two generic medications
- For the exact same three medications, the range of estimated annual cost was \$870 to \$1,494

<input type="checkbox"/> Check to compare HUMANA PREFERRED RX PLAN (PDP)			
	Premium (Monthly Price) \$22.80	Total Estimated Costs  \$870	Plan Rating  ★★★★☆
ENROLL IN THIS PLAN VIEW PLAN DETAILS			
<input type="checkbox"/> Check to compare HUMANA WALMART RX PLAN (PDP)			
	Premium (Monthly Price) \$12.60	Total Estimated Costs  \$902	Plan Rating  ★★★★☆
ENROLL IN THIS PLAN VIEW PLAN DETAILS			
<input type="checkbox"/> Check to compare CIGNA MEDICARE RX SECURE (PDP)			
	Premium (Monthly Price) \$31.70	Total Estimated Costs  \$1,255	Plan Rating  ☆☆☆☆
ENROLL IN THIS PLAN VIEW PLAN DETAILS			
<input type="checkbox"/> Check to compare BLUE MEDICARE RX STANDARD (PDP)			
 Health. Join In.™	Premium (Monthly Price) \$30.50	Total Estimated Costs  \$1,328	Plan Rating  Not available
ENROLL IN THIS PLAN VIEW PLAN DETAILS			
<input type="checkbox"/> Check to compare HUMANA ENHANCED (PDP)			
	Premium (Monthly Price) \$45.90	Total Estimated Costs  \$1,494	Plan Rating  ★★★★☆

OTHER PLANS AVAILABLE

YOU MAY ALSO CONSIDER ENROLLING IN



—
DENTAL
—



—
VISION
—

**IF I RECEIVE A SAUDI ARAMCO HRA, HOW
DO I GET REIMBURSED?**



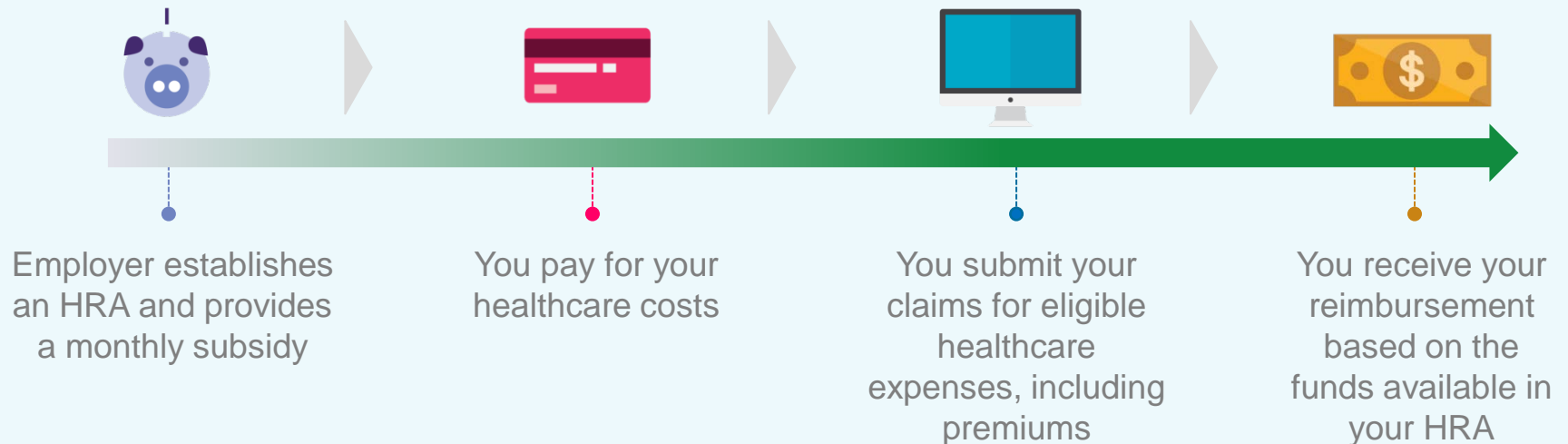
WHAT IS AN HRA?

- Your welcome kit will notify you of your eligibility for the Saudi Aramco HRA
- This HRA may be used for reimbursement of premiums for Medicare Advantage, Medicare Supplement, Prescription Drug Part D plan(s) that you purchase through Mercer Marketplace 365, and for out-of-pocket expenses such as copays
- If you are eligible, Mercer Marketplace 365 will handle the reimbursement of your eligible expenses through a HRA account
- Because Mercer Marketplace 365 is administering the HRA reimbursements for eligible participants, you have one point of contact to call for all of your insurance and reimbursement needs

UNDERSTANDING THE HRA PROCESS

Once an HRA-eligible participant selects their plan(s), they will first pay their premium or out-of-pocket expenses directly to the insurance carrier or providers.

The eligible participant will then be reimbursed by Mercer Marketplace 365 with available funds from the participant's HRA account.

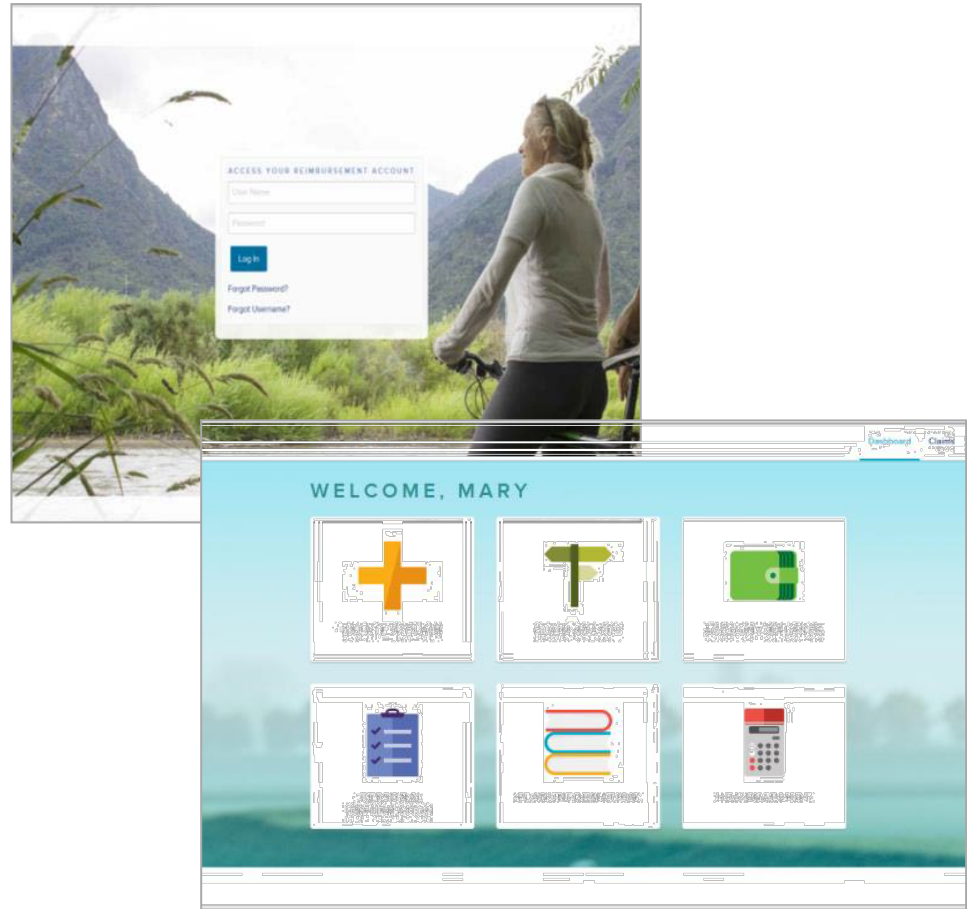


REIMBURSEMENT RESOURCES FOR ELIGIBLE PARTICIPANTS

- Mercer Marketplace 365 has prepared several resources to help guide those eligible participants through the HRA process
- Saudi Aramco participants that are eligible for an HRA will receive a Retiree HRA Instructional Guide with their welcome kit which offers a thorough explanation of the HRA process and includes the following resources:
 - An HRA checklist which provides step-by-step instructions on how to file a claim and receive your reimbursement
 - An explanation of payment options
 - An explanation of eligible expenses
 - An explanation of reimbursement options
 - Instructions on how to submit a claim
 - Instructions on how to access the HRA portal
- Your benefits counselor is available to assist you if you have questions about your HRA during your consultation

HRA PORTAL

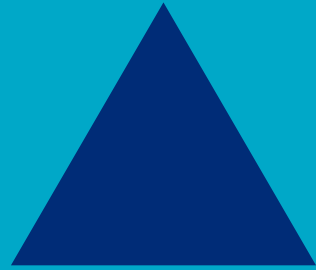
- The HRA portal provides easy, online options to assist eligible participants through the reimbursement process
- Participants receiving an HRA subsidy can file claims online, check the status of reimbursements or review account balances
- There are also many easy to use videos to assist eligible participants through the reimbursement process



HIGH-COST PRESCRIPTION DRUG PROTECTION

- Saudi Aramco will establish a separate funding pool reserved for retirees who reach the catastrophic phase of prescription drug coverage
- Retirees who reach catastrophic phase of coverage will apply for reimbursement under the program
- In addition to the standard HRA, this program will provide extra reimbursement for those retirees who reach the catastrophic phase of drug coverage
- Reimbursement for expenses incurred while retirees are in the catastrophic phase of Part D

WHAT DO I DO NEXT?



WHAT ABOUT MY CURRENT PLAN?

Keep using your current retiree plan through June 30, 2018.

Effective July 1, 2018, you will no longer remit premium payment for coverage to Alight/Aramco Benefits Center.

- If you are currently making premium payments via direct debit, Alight/Aramco Benefits Center will make the last deduction from your bank account on June 1, 2018.
- If you currently make premium payments to Alight/Aramco Benefits Center via mail, the last premium payment you will make will be for your June 2018 premium. You will receive the last billing statement around May 10, which will include June 2018 coverage.
- If you have paid your medical premium in advance, you will receive a refund for any amount remaining after the June premium payment is applied. Refund checks will be mailed by the end of July 2018.
- If you still have a balance due, a bill will be generated in June 2018 and you will continue to receive a bill until you are paid in full.
- Submission of premium payments will differ for those families with both Medicare-eligible and non-Medicare eligible family members. Please contact Alight/Aramco Benefits Center for additional information.

Alight/Aramco Benefits Center at 855-604-6220

WHAT ABOUT MY NEW PLAN?

- Your new medical and prescription drug plan(s) will start on July 1, 2018
 - You will receive a monthly invoice and payment for your chosen plans should be remitted to the carrier providing your coverage
- Let your doctors and pharmacist know that you are switching to an individual plan.

PREPARING FOR YOUR CONSULTATION



TOLL-FREE: 855 230 2064

TTY: 800 695 1317

FAX: 857 362 2999



WEBSITE: <http://retiree.mercermarketplace.com/saudiaramco>



EMAIL: retiree.exchange@mercer.com



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