



**FULLY INSURED
MEDICAL PLAN
SUPPLEMENT**

**SUMMARY PLAN
DESCRIPTION**

As of January 1, 2018

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This document applies to Andeavor’s fully insured medical plans (Plans) as of January 1, 2018.

This document, in conjunction with the applicable insurance carrier’s benefit booklet (Benefit Booklet), comprises the summary plan description (SPD) for the applicable Plan as required by the Employee Retirement Income Security Act of 1974 (ERISA).

This description doesn’t cover every provision of the Plan. Some complex concepts may have been simplified or omitted in order to present a more understandable plan description. If this plan description is incomplete, or if there’s any inconsistency between the information provided here and the official plan texts, the provisions of the official plan texts will prevail.

OVERVIEW

If you elect a fully insured, local health plan through a health maintenance organization (HMO) or preferred provider organization (PPO) as your Andeavor medical coverage, you should review this document for general information regarding how the Plan works.

For information on all other aspects of your coverage, you should review the Benefit Booklet (sometimes called a “certificate of coverage”) provided by the applicable insurance carrier. The Benefit Booklet explains dependent eligibility, covered services, and covered prescription drugs, supplies and treatments. The Benefit Booklet also lists providers currently associated with your coverage, or provides instruction on how to access that information. The Benefit Booklet includes details on how to obtain care, file a claim (if necessary) and appeal a claim. You may be able to obtain this information from the insurance carrier’s website as well, or you can obtain a copy by contacting the insurance carrier directly. If you have questions regarding your Andeavor Health Plans, contact the Benefits Department.

WHO IS ELIGIBLE

Employee Eligibility¹

You are eligible to participate in the Plan as of your employment commencement date if you:

- are an employee of Andeavor or one of its participating subsidiaries who is scheduled to work at least 30 hours per week (regular full-time employee);
- are not classified as a Retail Store, Hourly Bakery Production or Bakery Driver employee;
- are on a U.S. payroll;
- live and/or work in the insurance carrier’s service area; and
- meet the insurance carrier’s eligibility requirements.

You are **not** eligible to participate in the Plan if you:

- are not a regular full-time employee (e.g., are a part-time, temporary or seasonal employee);
- are covered by a collective bargaining agreement unless it provides, or is deemed to provide, for participation in the Plan;
- are not on a U.S. payroll;
- are a leased employee, non-employee director, or independent contractor; or
- are employed by a company that is not a participating subsidiary.

Dependent Eligibility

If you enroll for Plan coverage, you may also enroll your eligible Dependents, which are defined as follows:

- your spouse (if you are not legally separated);
- your Child under age 26. For these purposes, a Child includes the following:
 - biological child,
 - stepchild, and
 - foster child or legally adopted child, including a child placed with you for adoption for whom legal adoption proceedings have started even if not final;
 - child for which there is a court order establishing your legal guardianship or conservatorship, which has not been terminated by the parties or operation of law;
- your mentally or physically disabled Child of any age (see special rules below); and
- your Domestic Partner and your Domestic Partner’s Child(ren) (see special rules below).

¹ Legacy Western subsidiary employees are not eligible to participate in Andeavor’s fully-insured medical plans..

Certain fully-insured plans may have eligibility provisions that differ from the general description above. Please refer to your Benefit Booklet for detailed eligibility information.

Eligibility Rules for a Disabled Child

Generally, coverage for a Child who is Disabled at age 26 will not terminate merely because such Child has attained age 26. Such coverage may continue during the period the Child is both:

1. Disabled, and
2. Dependent upon you for more than one-half of his support as defined by the Internal Revenue Code of the United States.

Disabled means the Child suffers from any medically determinable physical or mental condition that prevents the Child from engaging in self-sustaining employment. The disability must begin before the Child attains age 26. You must submit satisfactory proof of the disability and dependency through your Plan Administrator to the Claim Administrator within 31 days following the Child's attainment of age 26. For new employees, such proof must be submitted in connection with your initial enrollment.

As a condition to the continued coverage of a Child as a Disabled Dependent beyond age 26, the Claim Administrator may require periodic certification of the Child's physical or mental condition after the two-year period following the Child's attainment of age 26. Any such certification shall not be requested more frequently than once each plan year. Please refer to your Benefit Booklet for detailed eligibility information.

Eligibility Rules for Domestic Partner Coverage

An individual is eligible for domestic partner coverage if he or she meets the eligibility criteria listed on Andeavor's Affidavit of Domestic Partnership. To qualify for domestic partner coverage, you must register your domestic partnership with Andeavor's Benefits Administrator by submitting an executed Affidavit of Domestic Partnership and completing the Dependent verification process (see **Proof of Dependent Status**). Andeavor's Affidavit of Domestic Partnership is available through your benefits administrator or may be downloaded from Andeavor's intranet site (see **Contacts**). In event your Domestic Partnership ends, you must submit a signed Benefits Change Form to your benefits administrator. The insurance carrier may have additional documentation requirements. Please refer to your Benefit Booklet for detailed eligibility and documentation requirements.

Proof of Dependent Status

When you add any Dependent, you may be required to submit the appropriate documents (marriage certificate, birth certificate, etc.) to provide proof of Dependent status. This process will apply whether the Dependent is being added during your initial eligibility period, annual open enrollment or due to a life event.

Enrollment of your Dependents in the Plan will be pended until proof of Dependent status has been received by your benefits administrator. Such documentation generally must be received within 31 days of enrollment; otherwise, your Dependents will *not* be added to the Plan. Please contact your benefits administrator with any questions.

Ineligible Dependents

The following persons are **not** eligible for Dependent coverage under the Plan

- your legally separated spouse;
- a Child who is employed by Andeavor or an affiliate,
- an individual who no longer qualifies as a Dependent Child.
- an individual who no longer qualifies as a Domestic Partner or a Dependent Child of a Domestic Partner

If Your Spouse is Also an Eligible Employee

If both you and your spouse are eligible to enroll in the Plan, you may elect Plan coverage as an employee and as a Dependent spouse. Your coverage as a Dependent spouse will be Secondary to your coverage as an employee. See Coordination of Benefits (COB) section for more information on Primary coverage and Secondary coverage. However, you may not receive coverage as both an employee and Dependent Child. Rather, your Dependent Child can only enroll in his or her capacity as an employee.

ENROLLING IN THE PLAN

You must enroll yourself and your eligible Dependents in the Plan (or waive coverage) within 31 days of your employment date, or within 31 days of the date you or, as applicable, your Dependent(s) first become eligible for the Plan (if later). If you enroll within such 31-day period, your coverage will be effective as of your employment date or, if applicable, your subsequent eligibility date.

To complete your Plan election, you'll need to:

- choose the Andeavor Fully Insured Medical Plan; and
- decide which of your eligible Dependents you wish to cover, if any.
- submit verification documents for enrolled Dependents, if any.

Generally, the coverage levels available under the Plan are:

- Employee Only;
- Employee + Child(ren);
- Employee + Spouse/Domestic Partner;
- Employee + Family (including Domestic Partner plus Child(ren) &/or Domestic Partner Child(ren)); or
- Waive Coverage.

If you do not wish to participate, you may affirmatively decline coverage by selecting the "Waive" option. If you do not enroll within 31 days after you first become eligible, you will be treated as if you had waived coverage. If you decline (waive) coverage, or do not enroll within 31 days after you were first eligible, you must wait until the next open enrollment period to change your elections, unless you become eligible to make an election change under the Plan as a result of a qualifying status change.

Coverage for your Dependents will not be completed until you submit required documentation verifying eligibility (see **Proof of Dependent Status**).

After you have completed your enrollment, you should print a Confirmation Form verifying your elections. It is important for you to keep a copy of your enrollment elections to show proof of your elections should an issue later arise. Your medical coverage will begin as of your eligibility date and any payroll deductions covering your elections will be made retroactively.

Annual Enrollment Period

During an annual open enrollment period designated by the Company (normally in October/November of each year for coverage beginning the following January 1), you may make an election to enroll, re-enroll or decline (waive) participation for the coming year. You may change your Plan coverage levels and add/re-add Dependents to your coverage. If you waive coverage, you will not have coverage under the Plan for the following year. If you do not make an election at annual enrollment, your current coverage will continue into the next year.

You will not be allowed to change your election before the next open enrollment period, unless you experience a qualifying status change during the year. Coverage elections (and deemed elections) made during open enrollment become effective on January 1 of the immediately following year.

After you have completed your enrollment, you should print a Confirmation Form verifying your elections. It is important for you to keep a copy of your enrollment elections to show proof of your elections should an issue later arise. Your medical coverage will begin as of the first payroll period of the immediately following year.

Special Enrollment

Certain events may occur which allow for mid-year enrollment as a Special Enrollee. If you are applying for coverage as a Special Enrollee, you must do so within 31 days of the applicable event. A person will be considered to be a Special Enrollee if all of the following apply:

- you did not elect medical coverage for that person within 31 days of the date the person first became eligible (or during an open enrollment period), because the person had medical coverage from another source; and
- the person loses such coverage because:
 - of the person's termination of employment,

- of reduction in hours of employment,
- your spouse dies,
- you and your spouse divorce or become legally separated,
- your Dependent ceases to be eligible for coverage under such plan,
- the medical coverage was COBRA continuation and the continuation is exhausted, or
- the other plan terminates due to the employer’s failure to pay the premium or any other reason; and
- you elect coverage under this Plan within 31 days of the date the person loses coverage for one of the above reasons.

In addition, you will be a Special Enrollee if you obtain a new Dependent through birth, adoption or marriage, and you elect coverage for that person within 31 days of the date you obtain the new Dependent.

WHEN COVERAGE BEGINS

If you enroll ...	Coverage for you and your enrolled Dependents begins ...
Within 31 days of your eligibility date	On your eligibility date
During the open enrollment period	On January 1 of the following year
Within 31 days of an eligible status change (see Changing Your Coverage)	On the effective date of the status change (unless otherwise prohibited by applicable law)

*Note, however, claims for Dependents will be pended until adequate documentation is submitted.

CHANGING YOUR COVERAGE

After your initial enrollment, you can make changes to your coverage only during the open enrollment period or as the result of a qualifying status change or other permissible event.

A qualifying status change includes a change during the Plan Year in the following:

- your family status; or
- your or your spouse’s employment status.

A qualifying status change allows you to:

- change your level of coverage (for example, from “Employee Only” to “Employee + Spouse” coverage);
- elect coverage if you previously waived coverage; or
- terminate coverage.

You must request any changes to your coverage within 31 days of the qualifying status change or other permissible event. You may complete the change event online via the respective legacy Tesoro or legacy Western benefits enrollment websites or by calling the benefits administrator.

Changes in your Plan coverage must be consistent with the status change. For example, you may change your level of coverage from “Employee + Spouse” to “Employee” if your status changes as a result of your divorce during the Plan Year.

Changes to your coverage and any change in your required contributions will take effect as of the date of the event (unless otherwise prohibited by applicable law.)

Changes in Family Status

An eligible change in family status includes:

- marriage;
- divorce or legal separation from your spouse;
- completion of six months in a Domestic Partnership;
- termination of a Domestic Partnership;
- birth, adoption or placement for adoption of a Dependent Child;
- establishment or termination of Dependent Child status during the Plan Year; and
- death of a spouse, Domestic Partner, or a Dependent Child.

Changes in Employment Status

An eligible change in employment status includes the following for you, your spouse or your Dependent Child if the change affects the person's eligibility for coverage under the Plan:

- a Company-authorized transfer or relocation requiring a change in work location and relocation of your residence;
- employment or unemployment (i.e., new job or loss of a job); or
- a change in work schedule (i.e., a reduction or increase in hours, a switch between part-time and full-time, strike or lockout, commencement or return from unpaid leave of absence).

Other Permissible Events

You may make certain changes to your coverage during the Plan Year upon the occurrence of the following additional events:

- the receipt of a qualified medical child support order (QMCSO) with respect to your Child;
- a significant increase in the cost of the benefit option;
- a significant curtailment of coverage under the benefit option; or
- loss of coverage under another employer plan or coverage sponsored by a governmental or educational institution

Qualified Medical Child Support Orders (QMCSOs)

The Plan will provide coverage for your eligible Child pursuant to the terms of a Qualified Medical Child Support Order (QMCSO), even if:

- you do not have legal custody of the Child; or
- the Child is not dependent on you for support (where applicable).

A QMCSO is an order from a state court or other state agency, usually issued as a part of a settlement agreement or divorce decree that provides for health care coverage for the Child of a group health plan participant. A QMCSO must meet certain legal requirements to be considered "qualified."

You are required to be enrolled in the Plan in order to enroll your eligible Child pursuant to the terms of a QMCSO.

If the Plan receives a valid QMCSO and you do not enroll the Dependent Child, the custodial parent or state agency may enroll the affected Child. Andeavor may withhold the contributions required for the Child's coverage from your pay.

A copy of the Plan's QMCSO procedures is available, free of charge, upon request to your benefits administrator.

COST OF COVERAGE

You and the Company share the cost of coverage for you and your eligible Dependents. Your cost is based on the level of coverage you choose. The contribution amount for each coverage option and level of coverage is subject to change and is announced in advance.

You generally pay for coverage on a pre-tax basis. However, Dependent coverage for eligible Domestic Partners (and their Children) generally requires that the value of that coverage be reported as taxable income to you and that the cost of such coverage be remitted on an after-tax basis.

SELECTING YOUR PROVIDER

Refer to your Benefit Booklet for more information regarding covered providers of medical services.

BENEFITS

Refer to your Benefit Booklet for more information regarding covered medical services, supplies and treatments, benefit levels and patient responsibility levels, such as the deductible, coinsurance and copay amounts.

EXCLUSIONS AND LIMITATIONS

Refer to your Benefit Booklet for more information regarding exclusions and limitations of coverage under the Plan.

COORDINATION OF BENEFITS

Refer to your Benefit Booklet for more information regarding coordination of benefits under the Plan.

GENERAL CLAIMS PROCEDURE

Filing Claims for Benefits

You are required to pay all applicable co-pays and/or coinsurance at the time you receive covered services, supplies and treatments. You may be entitled to payment or reimbursement under the Plan of other expenses incurred in connection with covered services, supplies and treatments.

In order to receive benefits under the Plan, a claim must be submitted. If you use an in-network provider, the provider will submit the claim directly to the Plan. If you use an out-of-network provider (and your Plan covers out-of-network providers), you must pay for services and supplies received and file a claim for benefits.

To constitute a claim for purposes of this Plan, the claim must identify: (1) the claimant, (2) a specific medical condition or treatment to which the claim relates, and (3) a specific treatment, service, or product for which approval is requested and must be received by a person or organizational unit that customarily is responsible for handling benefit matters. Please see your Benefit Booklet for your Plan's detailed claims procedures.

When to Submit Claims

All claims for benefits under the Plan must be properly submitted to the Claim Administrator within three hundred sixty-five (365) days of the date you receive the services or supplies. Claims submitted and received by the Claim Administrator after that date will not be considered for payment of benefits under the Plan, unless required by state or federal law.

Authorized Representative

A claim may be filed by you or your authorized representative (the "claimant"). Such authorization must be provided in the form and manner prescribed under the Plan; provided, however, a health care professional with knowledge of the Participant's medical condition shall be permitted to act as the Participant's authorized representative hereunder without submitting evidence of his or her authority to act as such.

Payment and Assignment of Benefits

Please see your Benefit Booklet for limitations on assignments of benefits.

Overpayment of Benefits

Please see your Benefit Booklet regarding the insurance carrier's rights with respect to overpayment of benefits.

Notice of Decision

Depending on the type of claim (pre-service, post-service, concurrent service or urgent care), different rules may apply. Please see your Benefit Booklet regarding the time periods applicable to notices under the Plan's claim procedures.

Internal Appeals

A participant who feels he or she is being denied any benefit or right provided under the Plan shall have the right to file an appeal with the insurance carrier within 180 days after receipt of notice of an adverse benefit determination as provided above. Such claim may be filed directly by you or your authorized representative. All such appeals shall be submitted in the form and manner prescribed by the insurance carrier, and shall be considered filed on the date the claim is received by the insurance carrier.

Appeal Standards

The insurance carrier shall provide the claimant the opportunity to submit written comments, documents, records, and other information related to the claim. The insurance carrier will give the claimant and/or authorized representative reasonable access to all pertinent documents necessary for the preparation of the appeal. In conducting its review, the insurance carrier shall consider any written statement or other evidence presented by the claimant in support of the claim, without regard to whether such information was submitted or considered in the initial benefit determination. The insurance carrier will not afford deference to the initial adverse benefit determination and will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination or a subordinate of such individual. Where applicable, the insurance carrier shall consult with a health care professional who has the appropriate training and experience in the field of medicine involved in the claim, and shall provide for the claimant the identification of any such professional, without regard to whether the advice was relied upon in making the benefit determination.

Notice on Appeal

Within a reasonable period of time after receipt of a request for appeal, the insurance carrier shall notify the claimant of its decision by delivery or by certified or registered mail to the claimant's last known address. However, such notices must be provided prior to deadlines prescribed by ERISA. The applicable deadline depends on the type of claim (pre-service, post-service, concurrent service or urgent care) that is the subject of the appeal. Please see your Benefit Booklet regarding the time periods applicable to notices under the Plan's claim procedures.

Written notice of the adverse benefit determination shall be delivered or mailed to the claimant by certified or registered mail to the claimant's last known address. The notice of the decision on appeal shall include the specific reasons for the decision, references to all relevant Plan provisions on which the decision was based, your right to file a claim under ERISA, and any other information as may be required by law.

Exhaustion of Claims Procedures

The decision of the insurance carrier shall be final and conclusive.

You must exhaust the internal claims procedures provided hereunder prior to pursuing any other legal or equitable remedy. No legal action may be brought after three (3) years from the date the claimant's participation in the Plan ends or, if earlier, the date the claim is denied following exhaustion of the appeal procedures outlined above.

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION

The Plan may use and disclose protected health information without an authorization from the individual only to the extent of and in accordance with the uses and disclosures permitted by HIPAA and the HIPAA Regulations, including for payment, treatment and health care operations of the Plan. You will be provided with a notice describing the Plan's privacy practices and other information regarding your privacy rights with respect to protected health information. This notice is provided at the time of enrollment to new Plan enrollees. In addition, an updated notice will be provided to all Plan participants within 60 days of any material revision of the notice. Copies of the notice are available at all times through the Andeavor Benefit Center.

EVENTS AFFECTING COVERAGE

Leave of Absence

Your Plan coverage will continue, and contributions will be deducted from your paycheck, during any Company-approved absences with full or adequate partial pay. Your coverage will also continue during the following leaves of absence, subject to the conditions described below:

Types of Leave

Disability Leave

If you are disabled and receiving Long-Term Disability (LTD) income benefits from a program to which the Company contributes, the Plan coverage that was in effect at the time your disability began will continue for up to twenty-four (24) months from the initial date of your receipt of LTD benefits. During the disability period, you are responsible for the payment of any required premiums.

Coverage will end upon the earlier of:

- the date any required contributions are not made,
- the date you stop receiving disability benefits under the Company’s LTD program,
- the date you retire, or
- the expiration of the applicable twenty-four (24) month period described above.

Note, if, prior to January 1, 2018, you became disabled and were receiving LTD income benefits from a program to which the Company contributes, your benefit continuation period for this purpose will be governed by the terms of the Plan in effect on December 31, 2017.

Personal Leave of Absence

You may remain eligible for coverage under the Plan during an approved personal leave of absence. During the leave, you are responsible for arranging for the payment of premiums due.

Coverage will end upon the earlier of:

- the date any required contributions are not made, or
- the expiration of the leave or, if earlier, twenty-four months (unless you return to regular, full-time employment prior to such dates).

Family and Medical Leave

Regardless of the established leave policies mentioned above, this Plan shall at all times comply with the Family and Medical Leave Act of 1993, as amended. During any leave taken under the Family and Medical Leave Act, your coverage will continue under the same conditions as coverage would have been provided if you had been continuously employed during the entire leave period.

Military Leave

USERRA (Uniformed Services Employment and Reemployment Rights Act of 1994, as amended) provides a way for you and your eligible Dependents who would otherwise lose group health plan coverage as a result of a leave of absence for your duty in the uniformed services, to continue coverage for a period of time. If you are on a military leave of absence, the maximum period of coverage for you and your Dependents would extend from the date on which your leave of absence begins to the earlier of:

- twenty-four (24) months after that date, or
- the day after the date on which you fail to apply for or return to a position of employment with Andeavor, or as determined under Section 4312(3) of the Act.

If you elect to continue coverage, you may be required to pay the full cost of coverage (employer and employee portions) plus a 2% administration fee. Plan exclusions and waiting periods may be imposed for any illness or injury determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, military service.

Under circumstances in which both COBRA and USERRA apply, an election for continuation coverage under USERRA will be an election to take concurrent COBRA and USERRA coverage for the employee and any covered Dependents who elect USERRA, unless the employee specifically elects COBRA-only or USERRA-only.

Terms of Coverage

Continued coverage during your leave of absence is subject to the same rules that would apply if you were an active employee. If benefits change under the Plan, such changes will apply equally to you. If coverage terminates during your leave of absence, you may be able to elect to continue coverage under COBRA (see **Continuation of Coverage**, below).

Payment of Contributions While on Leave

If you are not receiving a paycheck, you must make the required contributions at the time prescribed by the Plan Administrator. Contact your benefits administrator to set up payment arrangements.

If payments are not made at the time prescribed (or within the 30-day grace period), coverage may be terminated provide you have received written notice of such termination of coverage.

However, if coverage is terminated during your FMLA leave due to non-payment of contributions, all previously owed contributions for the period of active coverage will be deducted from your paycheck and you will not be eligible to enroll in the Plan until the next annual enrollment period.

TERMINATION OF COVERAGE

Unless you are eligible for COBRA continuation coverage, your coverage under the Plan will end upon the earliest to occur of the following:

- The date your employment is terminated (including as a result of a layoff or your failure to return to regular, full-time employment following expiration of a FMLA or USERRA leave of absence),
- The date your regularly scheduled hours are reduced to less than 30 hours per week,
- With respect to eligibility for coverage based on your receipt of LTD benefits, the date you stop receiving disability benefits under the Company's LTD program or, if earlier, the expiration of the applicable twenty-four (24) month period described above,
- Your death,
- The date you no longer meet the eligibility requirements under the Plan,
- The date you fail to pay the required premiums/contributions toward coverage under the Plan, and
- The date the Company discontinues the Plan.

Unless your Dependent is eligible to continue coverage as explained under **Continuation of Coverage**, see below, coverage for your Dependent(s) ends if:

- you fail to make required contributions for your Dependent's coverage;
- your own coverage ends for any of the reasons above;
- your Dependent no longer meets the eligibility requirements for coverage under the Plan; or
- your Dependent becomes an employee eligible for benefits under the Plan.

If you are covering a Domestic Partner and your Domestic Partner's Children under the Plan, they will no longer be considered eligible Dependents and coverage will end on the earlier of:

- the date the Plan no longer provides for such coverage; or
- the date your Domestic Partnership ends.; or
- For the Domestic Partner's Child, the date such Child no longer meets the Plan's definition of "Dependent" with respect to the Domestic Partner.

However, your Domestic Partner and your Domestic Partner's Children may be eligible to elect continuation coverage.

COBRA COVERAGE CONTINUATION

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (known as “COBRA”), you and your eligible Dependents that lose group health plan coverage may continue coverage under the Plan for a period of time. COBRA continuation rights are available only if coverage is lost due to certain “qualifying events” (see **COBRA Qualifying Events** below). Your covered Domestic Partner and their covered Children will be eligible for a continuation of benefit provision similar to COBRA if they lose coverage under the Plan due to a qualifying event.

COBRA continuation coverage with respect to the Plan is the same coverage that the Plan gives to other participants or Dependents who are covered under the same option under the Plan and who are not receiving continuation coverage. Each person who elects COBRA continuation coverage will have the same rights under the Plan as other participants or Dependents covered under the Plan, including special enrollment rights and the right to add or change coverage during the open enrollment period.

COBRA Qualifying Events

Employees

As an employee, you will be eligible for COBRA continuation coverage if you lose coverage due to:

- termination of employment, for reasons other than gross misconduct; or
- a reduction in hours of employment that results in loss of coverage (including upon expiration of an applicable disability leave continuation period).

Covered Dependents

Your covered Dependents will be eligible for COBRA continuation coverage if they lose coverage due to:

- your death;
- your termination of employment, for reasons other than gross misconduct;
- a reduction in your hours of employment;
- your divorce or legal separation; or
- your Dependent Child no longer meeting the definition of a Dependent Child.

It is you or your covered Dependent’s responsibility to notify your benefits administrator (see **Contacts**) within 60 days of a qualifying event if your covered spouse or Dependent Child(ren) lose coverage under this Plan due to:

- divorce or legal separation; or
- your Dependent’s loss of eligibility under the Plan.

*Additional notifications are required in connection with extensions of COBRA continuation due to disability. See below for details.

If you notify your benefits administrator more than 60 days after the qualifying event, your covered Dependents may not be entitled to elect COBRA continuation coverage. Please note that you must provide notification in writing within 31 days (not 60) to comply with rules for changing your coverage elections during the Plan Year (see Changing Your Coverage).

Length of COBRA Coverage

COBRA is a temporary continuation of coverage. Depending on the qualifying event, coverage may be continued from the date coverage would otherwise end, as follows:

COBRA Qualifying Event	Maximum Amount of Time Coverage May Continue Under COBRA	
	For You	For Your Qualified Beneficiary
You terminate employment (other than for gross misconduct) OR Your hours of employment are reduced, resulting in a loss of coverage	18 months (may be extended due to disability — see below)	18 months (may be extended due to disability or for a second qualifying event — see below)
You die	N/A	36 months
You become entitled to Medicare	N/A	36 months (special rules apply)
You divorce or legally separate	N/A	36 months
Your Child no longer meets the definition of a Dependent Child	N/A	36 months

Concurrent USERRA Coverage

Under circumstances in which both COBRA and USERRA apply, an election for continuation coverage under COBRA will be an election to take concurrent COBRA and USERRA coverage for the employee and any covered Dependents who elect COBRA, unless the employee specifically elects COBRA-only or USERRA-only.

Extension of COBRA Coverage Due to Disability

You and each qualified beneficiary may be eligible to extend your 18-month COBRA period to a total of 29 months if a qualified beneficiary is determined to be disabled under Title II or Title XVI of the Social Security Act at any time during the first 60 days of continuation coverage.

- To receive the extension, you must provide notice of the disability determination to your benefit administrator (see **Contacts**) within 60 days of the date of the Social Security Administration’s determination and before the end of the initial 18-month continuation period.
- If the qualified beneficiary is later determined to not be disabled, you must notify your benefit administrator within 30 days of the Social Security Administration’s determination. If the date of the determination is after the original 18-month COBRA period, your COBRA benefits will cease effective as of the date of determination.

Extension of Continuation Coverage Due to a Second Qualifying Event

If you are receiving COBRA continuation coverage as a result of your termination of employment or reduction in hours of employment, up to an 18-month extension of coverage may be available to your qualified beneficiaries if a second qualifying event occurs during the first 18 months of COBRA coverage (or within the first 29 months in the case of a disability).

A second qualifying event includes:

- your death;
- your divorce or legal separation;
- your entitlement to Medicare; or
- your Dependent Child’s eligibility for coverage ends.

The maximum amount of continuation coverage available when a second qualifying event occurs is 36 months from the date of the first qualifying event. Note, however, if your first qualifying event was your entitlement to Medicare, the maximum amount of continuation coverage available for your spouse and Dependents when a second qualifying event occurs is 36 months from the date on which you became entitled to Medicare.

You must provide written notification to your benefit administrator within 60 days after the second qualifying event occurs (see **Contacts**).

Electing COBRA Coverage

Upon notification to your benefit administrator of a COBRA qualifying event, COBRA election notices are prepared and mailed to your home address. You and/or your covered Dependent(s) will have 60 days from the date coverage would be lost due to a qualifying event (or the date you are notified of your right to continue coverage, if later) to elect COBRA continuation coverage.

You and each of your covered Dependents may independently elect COBRA coverage. You or your spouse, however, may elect COBRA coverage on behalf of all the covered Children who are under age 18.

If you choose to waive coverage during the 60-day election period, you may revoke the waiver in writing at any time before the 60-day period ends, and you will be entitled to COBRA continuation coverage as long as you and/or your covered Dependent(s) meet all of the other conditions for continuation of coverage and the required contributions are paid on a timely basis.

If you do not elect continuation coverage, your benefits will terminate in accordance with the terms of the Plan.

Paying for COBRA Coverage

In order to continue your coverage under COBRA, you will be required to pay the **full** cost of coverage (your premium and the Company’s contribution), plus a 2% COBRA administration fee. If you or your qualified beneficiaries is receiving the additional 11 months of COBRA coverage because of disability (**see Extension of COBRA Coverage Due to Disability**), the cost for each of those additional 11 months is 150% of the full monthly cost.

- The first payment of premiums will be due within 45 days of the date you elect to continue coverage.
- Premiums for coverage will be retroactive to the date you and/or your qualified beneficiaries lost eligibility due to the qualifying event.
- Claims for reimbursement will not be processed and paid until you have elected COBRA continuation coverage and the first contribution payment has been timely paid and received.

To continue COBRA coverage, you will need to make ongoing contribution payments. Each contribution payment is due on the first day of the month for which COBRA coverage is to be provided. If payment is not received by the 30th day following such due date, your COBRA coverage may be terminated.

If you do not make the full payment for any coverage period, COBRA coverage will be terminated retroactively to the end of the month for which the last full payment was made, and you will lose all rights to further COBRA continuation coverage under the applicable COBRA plan, except as otherwise prohibited by applicable law. Once coverage is terminated, it cannot be reinstated.

Adding Dependents During a COBRA Continuation Period

If through birth, adoption, marriage or completion of six months in a new domestic partnership, you acquire a new Dependent during the continuation period, your Dependent can be added to your coverage for the remainder of the continuation period if:

- he or she meets the definition of an eligible Dependent (see **Dependent Eligibility**);
- you notify your benefit administrator of your new Dependent within 31 days of eligibility (see **Contacts**); and
- you pay any additional contributions for continuation coverage on a timely basis.

You must notify your benefit administrator if, at any time during your continuation period, any of your qualified beneficiaries cease to meet the eligibility requirements for coverage.

Termination of COBRA Coverage

COBRA continuation coverage will end when the first of the following occurs:

- the Company no longer provides group health plan coverage to its employees;
- you or your qualified beneficiaries do not pay the premium on or before its due date;
- you and/or your qualified beneficiaries' applicable COBRA continuation period ends;
- you become entitled to Medicare following an election of COBRA coverage;
- you or your qualified beneficiaries becomes covered under another group health plan following an election of COBRA coverage. However, if the other plan contains an exclusion or limitation with respect to any preexisting conditions, you or your qualified beneficiaries to whom such an exclusion or limitation applies may continue COBRA coverage under the Plan; or
- in the case of extended coverage due to disability (see **Extension of COBRA Coverage Due to Disability**), the disabled individual is no longer determined to be disabled under the Social Security Act.

You and/or your qualified beneficiaries must notify your benefit administrator if, after electing COBRA, you become entitled to Medicare, become covered under other group health plan coverage or are determined by the Social Security Administration to no longer be disabled.

OTHER CONTINUATION OPTIONS

In addition to the option to continue benefits under the provisions of COBRA, certain continuation benefits are available to your enrolled dependents if you die as an active employee. There is no option to convert coverage to an individual policy.

Continuing Dependent Coverage After Your Death

If you die while enrolled in the Plan, your covered dependents may continue coverage under retirement provisions as long as:

- you were eligible for post-retirement benefits, as defined by the Company (hired before January 1, 2016 with age plus years of service equal to or greater than 80, or age 55 with 5 years of service) at the time of death; and
- required payments are made for the coverage.

Note: Post-retirement medical coverage is not available to employees hired or rehired on or after January 1, 2016. Post-retirement coverage for surviving dependent spouses ends at age 65. Post-retirement coverage for surviving dependent children ends at age 26.

ADDITIONAL INFORMATION

As a participant or beneficiary under this Plan, you have certain rights and protections as more fully described in **Your Rights Under ERISA**. Other important information about the Plan is provided below:

Plan Name	The Andeavor Fully Insured Medical Plans are constituent benefit programs of the Andeavor Omnibus Group Welfare Benefits Plan
Type of Plan	Welfare benefit plan
Plan Sponsor	Andeavor, 19100 Ridgewood Parkway San Antonio, TX 78259 (210) 828-8484
Plan Sponsor's Employer Identification Number	95-0862768
Plan Administrator	Andeavor Employee Benefits Committee, 19100 Ridgewood Parkway San Antonio, TX 78259; (866) 688-5465, press options 3, then option 5
Plan Number	501
Plan Year	January 1 – December 31
Plan Funding	The Plan is funded by employee and employer contributions.
Type of Administration	Insurance contract
Plan Insurer	BlueCross BlueShield of North Dakota, 4510 13 th Avenue S.W. Fargo, ND 58121 Kaiser Foundation Health Plan, Inc., 1350 Treat Blvd. Suite 380 Walnut Creek, CA 94597 UnitedHealthcare, 185 Asylum Street, Hartford, CT 06103-0450
Agent for Service of Legal Process	Andeavor, c/o General Counsel 19100 Ridgewood Parkway, San Antonio, TX 78259 In addition, service of legal process may be made upon the Plan Administrator.

CONTACTS

The following contacts are available to answer questions and provide information about the Plan.

Andeavor Benefits Center

P.O. Box 3129
Bellaire, TX 77402
www.tsocorp.com/benefits
(866) 787-6314

Andeavor Corporate Benefits Department

19100 Ridgewood Parkway
San Antonio, TX 78259
Email: SAT – Benefits Department (satbenefits@andeavor.com)
(866) 688-5465

Fully Insured Health Plans

Location	Plan Name	Web Site	Customer Service #	Group #
CA	Kaiser Health Plan - Northern California	www.kp.org	(800) 464-4000	48446-0000
CA	Kaiser Health Plan - Southern California	www.kp.org	(800) 464-4000	228845-00
ND	Blue Cross Blue Shield of North Dakota	www.bcbsnd.com	(800) 342-4718	28032-01
Global/International	UnitedHealthcare – Expatriate Health Plan	www.myuhc.com	(877) 844-0280	912685
CA International Commuters	UnitedHealthcare – Business Travel Medical Plan	www.members.uhcglobal.com	(866) 870-3475	914162

ERISA

As a participant in this Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator’s office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plans. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a State or Federal court if you have exhausted the Plan’s claims procedures. In addition, if you disagree with a Plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, as applicable, you may file suit in Federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

FUTURE OF THE PLAN

Andeavor expects to continue the Plan indefinitely, but reserves the right to amend or discontinue any or all parts of the Plan at any time and for any reason. In no event will you become entitled to any vested rights under this Plan.

INTERPRETATION OF THE PLAN

Only the Plan Administrator, or its delegate, is authorized to make administrative interpretations of the Plan and will do so only in writing. You should not rely on any representation, whether oral or in writing, which another person may make concerning provisions of the Plan and your entitlements under them. The Plan Insurer has authority to administer claims and to manage and interpret the Group Policy, consistent with the provisions of the Plan.