



## 2014 Retiree Preferred Provider Organization (PPO)

	Network	Non-Network
<b>Cost Sharing</b>		
Annual deductible	\$700 You Only coverage \$1,400 Other coverage levels	\$1,400 You Only coverage \$2,800 Other coverage levels
Out-of-pocket maximum	\$4,000 You Only coverage \$8,000 Other coverage levels; includes deductible and copays	\$7,000 You Only coverage \$12,000 Other coverage levels; includes deductible and copays
Lifetime coverage limit	No limit	No limit
<b>Medical Services</b>		
Preventive Care	100% covered	Covered at 100% up to \$1,500; 60% thereafter
Office visits	\$25 PCP/ \$50 Specialist	60% covered after deductible
Inpatient and Outpatient Services	80% covered after deductible	60% covered after deductible
Emergency room	80% covered after deductible; 50% after deductible for non-emergency use	80% covered after deductible; 50% after deductible for non-emergency use
Mental Health and Substance Abuse Services	80% covered after deductible; must be authorized by ValueOptions	60% covered after deductible; must be authorized by ValueOptions
Chiropractic	80% covered after deductible; limited to 20 visits per year	60% covered after deductible; limited to 20 visits per year

<b>Prescription Drugs</b>		
Drug Category	Your cost for a 30 day retail supply	Your cost for a 90 day mail order supply
Generic	\$10 copay	\$20 copay
Preferred Brand	40% coinsurance \$25 min/ \$150 max	40% coinsurance \$60 min/ \$375 max
Non-Preferred Brand	50% coinsurance \$50 min/ \$300 max	50% coinsurance \$125 min/ \$750 max

Note: Your costs are not limited by an annual out-of-pocket maximum.

Pricing Factor	Option Description	Monthly Retiree Cost				
		You Only or Spouse Only	You + Spouse	You, Spouse & Child(ren)	You + Child(ren) or Spouse + Child(ren)	Child(ren)
90	hC Retirees only (Full Max Heritage Subsidy)	\$417.00	\$834.00	\$959.00	\$542.00	\$125.00
85	85 to 89 Points (100% Subsidy)	\$483.00	\$966.00	\$1,111.00	\$628.00	\$145.00
80	80 to 84 Points (90% Subsidy)	\$547.00	\$1,094.00	\$1,260.00	\$713.00	\$166.00
75	75 to 79 Points (80% Subsidy)	\$612.00	\$1,224.00	\$1,409.00	\$797.00	\$185.00
70	70 to 74 Points (70% Subsidy)	\$677.00	\$1,354.00	\$1,558.00	\$881.00	\$204.00
65	65 to 69 Points (60% Subsidy)	\$742.00	\$1,484.00	\$1,707.00	\$965.00	\$223.00

These comparisons provide an overview of certain terms and conditions of the health and welfare benefits and are for information purposes only. Benefits and eligibility for coverage are determined under the specific provisions of the official plan documents and any underlying insurance contracts. If there is any discrepancy or conflict between these highlights and the terms of the official plan documents and any underlying insurance contracts, as applicable, the official plan documents and insurance contracts, as applicable, will control. ConocoPhillips reserves the right to amend, change or terminate the health and welfare benefit plans, any underlying contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans or programs.