

HF Sinclair Benefits Summary

HF Sinclair believes it's important to offer a range of benefits to support your physical, mental and financial well-being goals.

This guide outlines what we provide to our employees. To learn more about how our benefit offerings can make every day better, visit rewards.hfsinclair.com



Medical

Our comprehensive, flexible medical plans are designed with you and your family in mind. Preventive care is covered at 100% so you can identify potential health issues early before they become serious. You and your family can also benefit from both in-person and out-patient facilities.



Virtual Doctor

MDLIVE offers a low-cost alternative to urgent care centers that allows you to receive medical support from the comfort of your own home. MDLIVE doctors are available via video, email, or phone 24/7/365 to diagnose symptoms and prescribe medications for primary health concerns.



Free Health Programs

Health Advocacy Solutions' programs are available to you and your dependents at no extra cost if you are enrolled in the HDHP or PPO BCBSTX medical plan. With a range of solutions, these programs can help you take control and achieve your health goals, supporting weight management, diabetes prevention and management, hypertension, and mental health concerns.



Prescription

Included in our medical plans, our prescription drug coverage provides high-quality prescription services at reasonable rates. To help you save money, a variety of in-network pharmacies offer a discounted rate on covered services. Unable to get to the pharmacy? Have your prescriptions mailed straight to you with our mail order service.



Dental

Our dental coverage covers preventive and basic services as well as major procedures and orthodontics.



Vision

To ensure that you and your family have access to quality vision care, HF Sinclair's vision plan provides coverage for a range of routine services. VSP's provider network has more than 25,000 participating specialist doctors nationwide.



Employee Assistance Program (EAP)

Wherever you are and whatever you're facing, we're here to support you with our confidential and free EAP. Available 24/7, the program is designed to support you and your family members with services from professional counseling to work life support, accessible anytime online, in person or by phone.



Disability Insurance

Short-term Disability pays a percentage of your annual base pay for up to 51 weeks for your covered illness or injury after satisfying the plan's elimination period.

Long-term Disability, paid for by HF Sinclair, provides 60% of basic monthly income per month, subject to plan maximums, should you become partially or totally disabled for at least 365 days. You can buy additional coverage to replace 66.67% of income, up to a maximum of \$15,000 per month, depending on your current annual earnings.



Life and AD&D Insurance

We provide Basic Life and AD&D Insurance at 2 x base pay (up to plan maximum) at no cost to you. You may also purchase supplemental coverage for yourself, spouse and children.



401(k) Retirement Plans

It's easy to save for retirement with our 401(k) Retirement Savings Plan. When you join HF Sinclair, you are automatically enrolled with your contributions set at 6% of your eligible earnings, though you can choose to change this at any time to any amount between 1%-75% of your eligible earnings. You can contribute either pre-tax and/or Roth (after-tax) contributions to invest in a variety of investment options so your money can grow over time.



Flexible Spending Accounts (FSAs)

Our FSAs allows you to use tax-free earnings from your paycheck to help pay for eligible health care and dependent care expenses.



Health Savings Account (HSA)

Save pre-tax dollars to pay for medical expenses or invest in your retirement up to the yearly IRS maximum. Everything saved in your HSA is yours and you don't lose it if you don't spend it – the money rolls over to the next year.



Additional Benefits

We have many other benefits and perks for you to choose from including Pet Insurance, Identity Theft Protection, Hospital Indemnity, Critical Illness, Accident Insurance and more. So take the time to see how these can support your needs at rewards.hfsinclair.com



Useful Contacts

Benefit	Provider	Website	Phone Number
Medical and Pharmacy	Blue Cross Blue Shield of Texas (BCBSTX)	bcbstx.com	800-349-1874
Dental	Blue Cross Blue Shield of Texas (BCBSTX)	bcbstx.com	800-972-7565
Vision	Vision Service Plan (VSP)	vsp.com	800-877-7195
Health Savings Account (HSA)	Bank of America	healthaccounts.bankofamerica.com/hfsinclair	855-731-5220
Flexible Spending Account (FSA)	TaxSaver Plan	taxsaverplan.com	800-328-4337
Life & AD&D	Prudential	prudential.com/mybenefits	800-778-3827 (Portability department) 800-524-0542 (Claims department)
Additional AD&D	CHUBB	chubb.com	800-252-4670
Long Term Disability	Prudential	prudential.com/mybenefits	855-277-8061 (LTD Claims)
401(k) Retirement Plan	Principal	principal.com	800-547-7754
Employee Assistance Program (EAP)	Carebridge	myliferesource.com Access Code: C9AGJ	800-437-0911 415-360-0039 (Text Tess)
Business Travel Accident	CHUBB	chubb.com	800-252-4670
Virtual Doctor	MDLIVE	mdlive.com/bcbstx	888-680-8646
Identity Theft Protection	IdentityForce	support.identityforce.com	877-694-3367
Pet Insurance	Nationwide	benefits.petinsurance.com/hfsinclair	877-738-7874
Accidental Injury Insurance, Hospital Indemnity and Critical Illness Insurance	Cigna	cigna.com	800-754-3207



Questions?

Scan the QR Code below or visit **rewards.hfsinclair.com** for more information. You can also access expert support on all things benefits by emailing **benefits@hfsinclair.com**.

