



2025 Annual Enrollment

Employee Session

October 2024



Agenda

- How to complete annual enrollment
- What's new and what's changing
- Benefits overview
- Key takeaways

How to Complete Annual Enrollment

Annual Enrollment

October 17 - 31

Follow steps below

1. Understanding your benefits

- Visit AE page on our rewards site [link](#) to learn more about all benefits HF Sinclair has to offer

2. Review

- Review your current benefits on myBenefits through SuccessFactors and consider potential changes
- If you have questions, contact the Benefit Service Center (833) 443-7236 between 10am – 7pm CT.

3. There are three Different Ways to Submit Elections

- Complete enrollment by going to myBenefits on the intranet through SuccessFactors
- Log into www.hfsinclairbenefits.com
- Download the app for our Benefit Administrator Empyrean - **Empyrean App**

New Administrator for AE

Empyrean Benefit Administrator – new for AE 2025

Employees can contact

Empyrean service center
(833) 443-7236 (833 4 HFS BEN).
Monday – Friday, 10am – 7pm (CT).

Employees can access Empyrean the following website <https://hfsinclairbenefits.com/>

To register do the following steps if already registered use log that was set up.

1. Go to hfsinclairbenefits.com
2. Click 'register' and complete the registration form and press 'next'
3. Add a new User ID (this should be your work email address)
4. Create your password* (must be at least 8 characters long, contain a number, letter and special character such as &, !)
5. Set your security question (answer must have at least six characters)
6. Read the terms of use and select 'I agree'



What's New and What's Changing

What's changing

- Medical plan deductible increase
High Deductible Health Plan (HDHP) options due to IRS Health Savings Account guidelines. The deductibles, for both individual and family tiers, are increasing to \$1,650 / \$3,300 and \$3,300 / \$6,600 respectively.
- Medical Plan rates – No rate changes
- Medical Plan rates – Wellness incentive – increase (no rate increase)
 - Now a 10% savings option if Go-to-Doctor completed by 12/31/2024 for 2025
- New BCBS SelectNet Plan for Employees in Oklahoma
- Health Savings account employee contribution limits will increase
 - IRS maximums - Employee Only \$4,300 and Employee + \$8,550
- Dental Plan enhancement and rate increase
- New offering for specialty infusion solution through Quantify (potential outreach at the latter part of the year)
- New offering for best price for pharmacy support through Scripta (potential outreach at the latter part of the year)



Medical Bi-Weekly Premiums w/Incentive

Base Rate same as 2024 NEW 10% Wellness Incentive

| | HDHP w/HSA 2025 | HDHP w/HSA w/Incentive |
|-----------------------|-----------------|------------------------|
| Employee only | \$81.26 | \$73.14 |
| Employee + spouse | \$162.51 | \$146.46 |
| Employee + child(ren) | \$146.27 | \$131.64 |
| Family | \$227.52 | \$204.77 |

| | PPO 2025 | PPO w/Incentive |
|-----------------------|----------|-----------------|
| Employee only | \$79.15 | \$71.24 |
| Employee + spouse | \$158.29 | \$142.46 |
| Employee + child(ren) | \$142.47 | \$128.22 |
| Family | \$221.62 | \$199.46 |

| | 2024 HDHP | 2025 HDHP |
|------------------------|-----------|-----------|
| Deductible single plan | \$1,600 | \$1,650 |
| Deductible family plan | \$3,200 | \$3,300 |



Go-To-Doctor Incentive Changes

Save 10% on your medical premiums

- Have your annual exam anytime from 1/1/2024 - **12/31/2024 (Final DEADLINE)**
- Receive discount from 1/1/2025 - 12/31/2025

How to Submit your Attestation

- Log into myBenefits > select “Change Your Current Benefits” > select “Go-to-Doctor Update (Annual Physical) and enter current date



NEW! BCBS SelectNet

Only available to employees in OKLAHOMA

- Employees will have access to the Blue Cross Blue Shield SelectNet network
- Employees will receive a NEW ID card – remember to update your address
- To find a list of doctors in-network complete one of the following:
 - Register for Blue Access for Members online at www.bcbstx.com
 - Download the BCBSTX App

For questions or support contact the Health Advocate Team at (800) 349-1874.



IRS Maximum Limit Changes

2024 IRS limits – 2025 limits will increase waiting on IRS

401K

Contribution limit
\$24,000
Catchup not changing

Flexible Spending
Accounts

\$3200 is the current
annual limit for health
and limited purpose
FSAs

Health Savings
Accounts

Single plan limit
\$4,300
Family plan limit
\$8,550



2025 Dental Plan Changes

| | In-Network |
|------------------------|---|
| Deductible | \$50 per person \$150 max per family |
| Annual maximum benefit | \$2,500 per person |
| Preventive services | 0% |
| Basic services | 20% after deductible |
| Major services | 40% after deductible |
| Orthodontics | 50% after deductible \$2,000 lifetime maximum |

| | Bi-Weekly Premiums |
|-----------------------|--------------------|
| Employee only | \$3.95 |
| Employee + spouse | \$8.06 |
| Employee + child(ren) | \$7.59 |
| Family | \$12.78 |

BCBSTX.com

BlueCare Dental option

800-349-1874



NEW - Quantify

Specialty Infusion Solution

For employees with rare diseases and chronic conditions, Quantify's fully integrated specialty infusion solution specializes in delivering high touch therapies and biologics while ensuring the highest quality of care.

Their team will provide the support below –

- Home and In Clinic Infusion Service
- Condition Management
- Remote Physiologic Monitoring
- Treatment Optimization
- Provider Engagement
- Medication Accuracy
- Personal 24/7 Clinical Care Team



Visit rewards@hfsinclair.com for more information.

NEW - Scripta

The Right Meds at The Best Price



Scripta helps you identify prescription medicines that are the same or clinically equivalent to the ones you are taking but the cost is less on your insurance plan.

If you have an opportunity to save, you will receive a Personalized Savings Report.

Saving is EASY

1. Download the app or visit [Login or Register - Scripta Insights](#)
2. Get your in-app exclusive savings
3. Fill at your suggested pharmacy

LOOK FOR THE PURPLE DOT.

YOUR PERSONALIZED SAVINGS REPORT

Good afternoon, Phil. Welcome to your Personalized Savings Report for May. We have many ways to help you save on your meds.

Save up to **\$938** monthly

Discuss your report with your doctor. Ask to switch your script. Fill at your preferred pharmacy & SAVE!

| Recent Prescriptions | Current Price | Lower Priced Options | Savings Potential |
|--|-----------------------------|---|-----------------------------|
| Livello 4 MG Tablet (300) | \$102.00 MONTHLY | Simvastatin 40 MG 30 DAY SUPPLY | \$102.00 - \$102.00 MONTHLY |
| Vyvanse Capsule 75 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY | Amphetamine-dextroamphetamine 30 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY |
| DuoPac Capsule Delayed Release 40 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY | Dextroamphetamine Sulfate 20 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY |
| Valproic Acid Extended Release Tablet 500 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY | Levetiracetam 500 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY |
| Fluoxetine HCl Tablet 20 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY | Fluoxetine HCl 20 MG 30 DAY SUPPLY | \$122.00 - \$122.00 MONTHLY |

YOU COULD SAVE UP TO \$938 MONTHLY

Benefits Overview

Eligible Dependents and Verifications

Who is an eligible dependent?

- Legal spouse
- Children until age 26
 - natural children
 - legally adopted children
 - stepchildren of legally married spouse
 - children for whom you have legal guardianship
- All eligible dependents must have to go through a verification process
- Documentation for eligible dependents must be submitted during the Annual Enrollment timeframe October 17 – 31st



*Visit <https://rewards.hfsinclair.com/> to review required dependent verification documents.

Life Events

Making changes outside of annual enrollment

- Marriage / Divorce
- Death
- Birth, Adoption or Legal Guardianship
- Loss of outside coverage
- Gain of outside coverage



Important!

Let us know within 30 days if you experience a life event that affects your benefits

Medical Plans



BlueCross BlueShield
of Texas

| High-Deductible Health Plan (HDHP) with Health Savings Account (HSA) | | PPO Plan – Blue Choice PPO [BCA] | |
|--|--|---|---|
| | In-Network | | In-Network |
| Deductible Single Coverage With Dependents | \$1,600 \$3,200 | Deductible Single Coverage With Dependents | \$900 \$1,800 |
| Out-of-Pocket Maximum Single Coverage With Dependents | Includes deductible \$3,200 \$6,400 | Out-of-Pocket Maximum Single Coverage With Dependents | Includes deductible \$3,200 \$6,400 |
| Your share (after deductible) | You pay 20% | Your share (after deductible) | You pay 10% |
| Preventive Care Office Visit Emergency Room Care | Covered 100% Deductible then 20% Deductible then 20% | Preventive Care Primary Care Office Visit Specialist Office Visit Urgent Care Emergency Room Care | Covered 100% \$25 \$50 \$50 \$500 copay, waived if admitted |

| | HDHP with HSA | | PPO | |
|-----------------------|------------------------------|--------------------------|------------------------------|--------------------------|
| | Employer Cost (Bi-weekly) | Your cost (Bi-weekly) | Employer Cost (Bi-weekly) | Your cost (Bi-weekly) |
| Employee only | \$314.58 | \$81.26 | \$306.42 | \$79.15 |
| Employee + spouse | \$629.14 | \$162.51 | \$612.81 | \$158.29 |
| Employee + child(ren) | \$566.25 | \$146.27 | \$551.56 | \$142.47 |
| Employee + family | \$880.83 | \$227.52 | \$857.97 | \$221.62 |

BCBSTX.com

Blue Choice network

800-349-1874



Dental Plan



BlueCross BlueShield
of Texas

| | In-Network |
|------------------------|--|
| Deductible | \$50 per person \$150 max per family |
| Annual Maximum Benefit | \$2,500 per person |
| Preventive Services | 0% |
| Basic Services | 20% after deductible |
| Major Services | 40% after deductible |
| Orthodontics | 50% after deductible \$2,000 lifetime maximum |

| | Bi-Weekly Premiums |
|-----------------------|--------------------|
| Employee only | \$3.95 |
| Employee + spouse | \$8.06 |
| Employee + child(ren) | \$7.59 |
| Family | \$12.78 |



Vision Plan



| Choice Plan | In-Network | Out-of-Network |
|-----------------------|--|---------------------------|
| Eye Exam | \$15 | Up to \$45 |
| Lenses | \$25 | \$30 - \$65 reimbursement |
| Frames | \$150 allowance + 20% reimbursement | Up to \$105 |
| Contacts | \$150 allowance | Up to \$105 |
| Laser Vision Discount | 15% discount or 5% off promotional pricing | |

| | Bi-Weekly Cost |
|-----------------------|----------------|
| Employee only | \$3.80 |
| Employee + spouse | \$7.60 |
| Employee + child(ren) | \$8.05 |
| Family | \$12.86 |

For more information visit VSP.com or call 1-800-877-7195.



Health Savings Accounts (HSA)



- You must not be enrolled in Medicare, Medicaid or Tricare or a Non – HDHP Plan
- Contributions are pre-tax
- Funds are yours
- Use funds to pay for out-of-pocket medical, dental, RX and vision expenses for yourself and your dependents
- You can change your contribution at anytime
- Funds are available for use as they are deposited in the account

| HF Sinclair Employer Contributions | |
|--|---------------|
| Employee only | \$1,000 |
| Employee + Dependents | \$2,000 |
| Contributions are pro-rated by the month for new hires and eligible qualified life events. | |
| 2025 HSA Limits <i>(including HF Sinclair employer contribution)</i> | |
| Individual | \$4,300 |
| Families | \$8,550 |
| Individual age 55 or older –catch up | Up to \$1,000 |



Flexible Spending Accounts Types

Health Care FSA

- Use pre-tax dollars for medical, dental, vision and RX expenses
- Participate if you are enrolled in the PPO medical plan, or no medical plan
- Contribute up to the IRS limit of \$3,200
- Elected amount is available for use at the beginning of the year

Limited Purpose FSA

- Use pre-tax dollars for dental and vision care expenses (no medical)
- Participate if you are enrolled in the HDHP plan
- Contribute up to the current IRS limit of \$3,200
- Elected amount is available for use at the beginning of the year

Dependent Care FSA

- Use pre-tax dollars for daycare of dependents age 13 or under
- Participate if you are enrolled in the PPO medical plan, or no medical plan
- Contribute up to the plan limit of \$5,000
- Funds are available for use as they are contributed to the account



FSA funds not used by year end are forfeited.

401(k) Retirement Plan



- HF Sinclair matches 100% up to 6% of your eligible earnings
- You may contribution pre-tax and/or after-tax dollars
- The 401(k) match is immediately vested
- Annual deferral limit for 2025 is \$24,000
- 50 years of age or over during the calendar year, you can make an additional catch-up contribution of \$7,500
- HF Sinclair also makes Employer Retirement Contribution (ERC) based on years of service
- The ERC has a three-year vesting schedule

| Years of Service | ERC |
|---------------------|-------|
| Less than 5 | 3% |
| 5 but less than 10 | 4% |
| 10 but less than 15 | 5.25% |
| 15 but less than 20 | 6.5% |
| 20 or more | 8% |



To update your deferral percentage, update your beneficiaries or for more information visit www.principal.com.

Life and AD&D Insurance



Basic Life and AD&D Insurance

- HF Sinclair provides at no cost to you two life insurance policies equal to 2X your base annual wage (maximum of \$500,000)

Additional Life and AD&D Insurance

- Purchase additional coverage beyond the basic life insurance with post-tax dollars
- Elect employee life in increments of \$25,000 up to \$500,000
- Elect spouse life up to the value of the employee's life policy
- Elect child life up to \$10,000 per child
- New coverage or an increase in existing policies is subject to approval by Prudential
- You will receive an evidence of insurability (EOI) online form to complete the approval process



Additional AD&D

CHUBB®

| Basic AD&D | |
|-------------------|--|
| Employee only | \$170,000 |
| Employee + family | \$100,000 (see below for dependent amounts) |
| Additional AD&D | |
| Employee | Increments of \$10,000 up to a maximum of \$1,000,000. The benefit amount cannot exceed 10 times your annual salary |
| Spouse | 60% of the employee's benefit amount if there are no dependent children, or 50% of the employee's benefit amount if there are dependent children |
| Child(ren) | Each dependent child's benefit amount is equal to 20% of the employee's benefit amount if there is no spouse, or 15% of the employee's benefit amount if there is a spouse, to a maximum of \$50,000 |



Short Term Disability (STD)

HF Sinclair provides at no cost to you, disability insurance to replace a portion of your income if you become disabled through a illness or injury.

- Up to 51 weeks of base pay continuation
- Up to 9 months at 100% of base pay. Based on years of service
- Base pay at 60% for the remaining weeks (up to 51 weeks total)
- Subject to a seven (7) day elimination period (use sick, vacation or floating holiday's during this period, if available)
- Contact your local HR for more information



Long Term Disability (LTD)

Long Term Disability insurance can replace a portion of your income if you are unable to work. All full-time employees are eligible. There is a 365-day elimination period.

Core Plan (100% company paid)

- Monthly maximum benefit: 60% salary continuation up to \$8,000 per month
- Benefit taxation treatment options available:
 - Pay taxes on imputed value of the benefit on bi-weekly paychecks, or
 - Pay taxes when you receive LTD benefits

Buy-Up Plan (100% employee paid)

- Monthly maximum benefit: 66.67% salary continuation up to \$15,000 per month
- Premiums: \$.305 per \$100 of covered payroll
- If waived once first eligible and later elected, evidence of Insurability (EOI) is required



Sick Leave

- Equivalent of 9 working days/72 hours (108 for employees assigned to a 2,184-work schedule) per calendar year
- Credited on January 1
- Can be used to care for:
 - Personal illness
 - Illness of immediate family members (includes spouse, domestic partner, children, parents, and parent-in-laws)
 - Family emergencies
 - Other reasons as specified by state law
- Notify supervisor as soon as possible when using sick time
- Management may request evidence to support sick leave requests
- Contact your local HR for questions or more information



Voluntary Benefits



Accidental Injury

- Helps with the costs of an injury such as a fracture or concussion
- In the event of an covered injury, the insurance will pay a cash benefit ranging from **\$50 to \$8,000**

Critical Illness

- Helps cover the costs of a major health event like a heart attack, stroke or cancer
- The insurance will pay a cash benefit of **\$10,000-\$30,000** - depending on the plan you selected

Hospital Indemnity

- Helps cover the costs of being admitted to hospital
- If you are admitted to hospital for a covered illness or injury, the insurance will pay a cash benefit of **\$1,000**, plus an additional cash benefit of up to **\$200** per day that you are hospitalized



Employee Assistance Program



Lyra can help with:

- Anxiety and depression
- Work stress and burnout
- Relationship challenges
- Parent and caregiver stress
- Grief or loss
- Excessive alcohol use
- Whatever else life brings
- Guided self-care
- Mental health coaching
- Therapy
- Medication management
- In person and online care
- High quality providers
- Financial and legal support

Contact Lyra

- Call: (844)623-0328
- If new to the site, register at hfsinclair.lyrahealth.com
- Use employer access code: #dino



Visit rewards@hfsinclair.com for tools, resources and information.

Norton LifeLock



LifeLock protects your:

- Identity
- Devices
- Bank accounts
- Credit
- 401(k) and investments
- Online privacy
- And much more!
- Parental controls
- 24/7 live member support
- Full-service identity restoration
- Stolen wallet protection
- Password manager
- And much more!



Nationwide - Pet Insurance



Coverage includes the following

- Annual exams
- Vaccines
- Flea, tick and heartworm protection
- Spay/neuter costs
- More to come on this option

| Level 1 | Level 2 |
|---------------------|---------------------|
| 50% reimbursement | 70% reimbursement |
| \$20-\$38 per month | \$26-\$51 per month |

Benefits of enrolling

- Cash back on eligible vet bill
- Preferential pricing through HF Sinclair
- Cost wont increase as your pet ages
- Use Vet anywhere



Visit rewards@hfsinclair.com for more plan information and how to enroll

Key Takeaways

Key Points

- Annual Enrollment is from 10/17 – 10/31
- Passive enrollment - benefits roll over except FSAs
- Visit rewards@hfsinclair.com for tools, resources and information
- Three different ways to enroll – In-Network myBenefits, link, or app
- Beneficiaries – update all life insurance and 401K
- Print and save your confirmation



For any benefit questions contact the Benefit Service Center at 888-816-5686 between 10am – 7pm CT.

Thank You!

