

A large, solid green silhouette of a dinosaur, likely a T-Rex, is positioned on the left side of the slide, facing right. Its head is at the top right, and its body extends towards the bottom left.

2023 U.S. Annual Enrollment

Employee Overview
October 2022



Today's Agenda

- Your role in the annual enrollment process
- What's new and what's changing in 2023
- Complete benefits overview
- Resources, tools and next steps

Your role in the annual enrollment process

We're glad you're here

You are our greatest asset. Without you, there is no HF Sinclair.

As part of your total compensation package, HF Sinclair strives to create a health and welfare benefits offering that will make sure you're protected and supported in your HF journey and beyond.

Everyone's priorities and personal circumstances are unique and we've created a benefits program that offers you the choice and flexibility to decide what you need to support yourself and your families.

The cost of healthcare overall continues to rise, and HF Sinclair is making every effort to contain costs, while continuing to maintain a rich benefit plan.



Your role

Annual enrollment is October 10th – 28th

Review

- ☐ Watch this presentation
- ☐ Visit rewards.hfsinclair.com
- ☐ Ask questions - local HR or Benefits@hfsinclair.com

Compare

- ☐ Reflect on your personal circumstances, compare plans and choose the plans that best fit your situation

Enroll

- ☐ Complete enrollment online by visiting SuccessFactors → MyBenefits

- If you make no elections, all your plans will roll over into 2023, with the **exception** of *flexible spending accounts*
- Although no action is required, all employees are encouraged to go through the annual enrollment process online. This gives you a chance to review all your benefits and update your beneficiaries.



What's new and what's changing

What's changing in 2023

HDHP Plan changes

	2022 HDHP	2023 HDHP
Deductible single plan	\$1,400	\$1,500
Deductible family plan	\$2,800	\$3,000
Out of pocket maximum single plan	\$2,500	\$3,200
Out of pocket maximum family plan	\$5,000	\$6,400

Deductible changes are due to IRS change requirements to maintain Health Savings Account eligibility.

What's changing in 2023

PPO Plan changes

	2022 PPO	2023 PPO
Deductible single plan	\$500	\$900
Deductible family plan	\$1,000	\$1,800
Out of pocket maximum single plan	\$2,500	\$3,200
Out of pocket maximum family plan	\$5,000	\$6,400
Primary office visit	\$20	\$25
Specialist office visit	\$40	\$50

What's changing in 2023

Employee bi-weekly rates

	HDHP w/HSA 2022	HDHP w/HSA 2023	HDHP w/HSA 2023 w/ incentive
Employee only	73.28	78.56	74.23
Employee + spouse	146.55	157.10	148.45
Employee + child(ren)	131.90	141.40	133.62
Family	205.18	219.95	207.84

	PPO 2022	PPO 2023	PPO 2023 w/ incentive
Employee only	73.28	76.52	72.30
Employee + spouse	146.55	153.02	144.60
Employee + child(ren)	131.90	137.73	130.14
Family	205.18	214.24	202.44

2023 Go-to-Doctor health incentive

Be healthy and save money on your premiums

In 2023 we will continue to offer our Go-to-Doctor health incentive for HDHP and PPO plan participants. This incentive is intended to drive ownership in your personal health journey with guidance from your primary care physician. Complete the tasks specified below to receive an approximate 5.5% decrease in rates.

Incentive 1

**Complete a Health Risk
Assessment
on WellonTarget with
BCBS**

by 10/31/2022



**receive reduced
premiums from
1/1/2023 - 6/30/2023**

Incentive 2

**Complete physical with
a primary care
physician**



**Submit Go-to-Doctor
attestation on
myBenefits**

from 7/1/2022 - 6/30/2023

by 6/30/2023



**receive reduced
premiums from
7/1/2023 - 12/31/2023**

Sonneborn and PSR union representatives are not eligible for the 2023 health incentive.

Benefits overview

Who's eligible?

Who you can include on your benefits

- **Legal Spouse**
- **Children**
 - Up to age 26, regardless of marital status or residence
 - Natural child, legally adopted child, or stepchild of legally married spouse
 - Child for whom legal guardianship has been awarded
 - Any unmarried dependent child of any age who is medically certified as disabled and dependent upon you



2023 HDHP medical plan

Administered by BCBS TX

2023 High Deductible Health Plan (HDHP)	
Deductible single plan	\$1,500
Deductible family plan	\$3,000
Out of pocket maximum single plan	\$3,200
Out of pocket maximum family plan	\$6,400
Your share after deductible	20%
Preventive (100% paid by the plan)	0%
Office visits	20% after deductible
Emergency room	20% after deductible

Both plans offer the same quality benefits, and access to the same premier providers

The difference is the how the plan pay at the time of service, and this allows you to save differently too

Beginning in 2023, the PPO and High Deductible health plans premiums will no longer be the same, and will be priced differently

This plan is eligible for a Health Savings Account (HSA). HF Sinclair will make contributions to your Health Savings Account (HSA) if enrolled in this plan. You may contribute additional pre-tax money while enrolled.



2023 HDHP pharmacy benefits

Administered by BCBS TX – Prime Therapeutics

2023 High Deductible Health Plan Rx	
	Retail (30 days) or Mail Order (90 days)
Preventive generic	\$10
Preventive brand formulary	\$20
Preventive brand non-formulary	\$35
Non-Preventive generic	Deductible then 20%
Non-Preventive brand formulary	Deductible then 20%
Non-Preventive brand non-formulary	Deductible then 20%
Specialty	Deductible then 20%



2023 PPO medical plan

Administered by BCBS TX

2023 PPO plan	
Deductible single plan	\$900
Deductible family plan	\$1,800
Out of pocket maximum single plan	\$3,200
Out of pocket maximum family plan	\$6,400
Your share after deductible	10%
Preventive	0%
Primary office visit	\$25
Specialist office visit	\$50
Urgent care	\$50
Emergency room	\$500 waived if admitted

This plan is not eligible for a Health Savings Account (HSA), but is eligible for a Flexible Spending Account (FSA).



2023 PPO pharmacy benefits

Administered by BCBS TX – Prime Therapeutics

2023 PPO Rx		
	Retail (30 days)	Mail Order (90 days)
Generic	\$10	\$20
Brand formulary	\$40	\$80
Brand non-formulary	\$80	\$160
Specialty	\$100	\$100

The Rx copays on this plan go towards the out-of-pocket maximum, not the deductible.



Dental benefits

Administered by BCBS TX

	BlueCare Dental
Plan basics	
Annual deductible	\$50 per person \$150 max per family
Annual maximum benefit	\$2,000 per person
Covered services	
Preventative services Exams, cleanings and x-rays	100% covered
Basic services Fillings, root canals, extractions, oral surgery, endodontics, periodontics	You pay 20% after deductible
Major services Crowns, inlays/onlays, bridges and dentures	You pay 40% after deductible
Orthodontics	You pay 50% after deductible \$1,500 lifetime maximum



Dental contributions

BCBS PPO Dental

	Dental
	Your cost (Bi-weekly)
Employee only	\$3.60
Employee + spouse	\$7.34
Employee + child(ren)	\$6.91
Employee + family	\$11.64

- Your out-of-pocket costs at time of service will be lower if you choose to see a dental provider in the BCBS PPO Dental network
- For a list of in-network providers visit <https://www.bcbstx.com/find-care/providers-in-your-network/find-a-dentist>
- Select BlueCare Dental



Vision benefits

Administered by VSP – Signature Plan

	In-Network	Out-of-Network
Examinations		
Once per 12 months	\$15 copay	Up to \$50 reimbursement
Covered services		
Lenses	\$25 copay	Up to \$50 - \$125 reimbursement
Frames	\$25 copay Plan pays up to \$120 retail & 20% discount over \$120	Up to \$70 reimbursement
Contact lenses	\$120 toward exam and materials; 15% discount off exam	Up to \$105 reimbursement

HDHP Plan and PPO: routine in-network eye exams are covered at 100%.



Vision contributions

VSP Vision

	Vision plan
	Your cost (Bi-weekly)
Employee only	\$3.80
Employee + spouse	\$7.60
Employee + child(ren)	\$8.05
Employee + family	\$12.86

- Your out-of-pocket costs at time of service will be lower if you choose to see a vision provider in the VSP network.
- You do not get a vision ID card. Your provider will verify your eligibility with VSP, using first, last name and social security number.
- For a list of in-network providers visit VSP.com. We use the signature network.



Health Savings Account (HSA)

Administered by Bank of America

- HSAs offer a triple tax benefit. Money goes into the account, is spent out of the account, and grows interest tax free.
- An HSA is your individual account, the money rolls over year-after-year, and goes with you if you leave HF Sinclair.
- Use the funds to pay for out-of-pocket medical, dental, RX and vision expenses for yourself and/or your dependents.
- If you choose to contribute, you can change your contribution amount anytime.
- Funds are available for use as they are deposited in the account.

You must be enrolled in a HDHP and open an HSA to participate

You must not be enrolled in Medicare, Medicaid or Tricare



Health Savings Account limits

2023 Limits

- HF Sinclair also makes a contribution to your HSA! The contribution is \$1,000 for single plans and \$2,000 for family plans. Contributions are prorated for new hires.
- The IRS limits how much can be contributed into a HSA. In 2023, the single plan limit is \$3,850 and the family plan limit is \$7,750. Both your contributions and HF Sinclair's contributions count toward the annual limit.
- If you are 55 or over, you can contribute an additional \$1,000 catchup up contribution



Flexible Spending Account (FSA)

Administered by TaxSaver Plan

- FSAs allow you to use your pre-tax dollars to pay for out of pocket health or dependent care expenses.
- FSA funds must be used by the year end or they are forfeited back to the plan.
- Use the funds in this account to pay for out-of-pocket medical, dental, RX, vision or dependent care expenses for yourself and/or your dependents.
- You can only change your contribution rate if you experience a qualifying life event.
- Contributions to this account are made only by you and not HF Sinclair.

FSA funds must be used
by year end or they are
forfeited back to the plan



Flexible spending accounts

Three different accounts

Health Care FSA

- Set aside pre-tax dollars for medical, dental, vision and RX expenses
- You can participate if you are enrolled in the PPO medical plan, or no medical plan with HFS
- You can contribute up to the IRS limit of \$2,850
- Your entire annual elected amount is available for use at the beginning of the year

Dependent Care FSA

- Set aside pre-tax dollars for daycare of dependents age 13 or under
- You can participate if you are enrolled in the PPO medical plan, or no medical plan with HFS
- You can contribute up to the IRS limit of \$5,000
- Your funds are available for use as your contribute to the account

Limited Purpose FSA

- Set aside pre-tax dollars for dental and vision care expenses only
- You can participate if you are enrolled in the HDHP with HSA
- You can contribute up to the IRS limit of \$2,850



401K retirement plan

Administered by Principal

- Save for retirement by contributing pre-tax and/or Roth (after-tax) contributions into your 401(k) account
- HF Sinclair matches 100% up to 6% of your eligible earnings that you contribute up to IRS limits. Matching contributions are immediately vested
- Annual elective deferral limit for **2022 is \$20,500**
 - If you are age 50 or older during the calendar year, you may also make a \$6,500 catch-up contribution
- Visit principal.com to change your deferral percentage, add your beneficiaries and designate your investment selections
- HF Sinclair also makes Employer Retirement Contribution (ERC) based on years of service as shown to the right. These are subject to a three year vesting schedule

Employer Retirement Contribution (ERC)

Years of Service	Contribution
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%



Life & AD&D benefits

Administered by Prudential

Basic Life and AD&D Benefits

- HF Sinclair provides, at no cost to you, two times your base annual wage up to \$500,000

Additional Voluntary Life and AD&D Benefits

- 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 your life policy
- Elect child life up to \$10,000 per child
- New coverage or an increase in existing policies are subject to approval by Prudential. You will receive a evidence of insurability (EOI) to complete for the approval process.

Important: Update your beneficiaries on myBenefits when you complete Annual Enrollment



Additional AD&D

Administered by CHUBB

HF Sinclair provides, at no cost to you, additional Basic Accidental Death & Disbursement (AD&D) insurance coverage through CHUBB. You may also purchase additional AD&D coverage.

Basic AD&D (employer provided)	
Employee only	\$170,000
Employee + family	\$100,000
Additional Voluntary AD&D	
Employee only	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.



Voluntary insurance benefits

Administered by Cigna

Accidental Injury

Helps cover the costs of an injury. For example a fracture or concussion.

In the event of an injury, the insurance will pay out a cash benefit ranging from **\$50 to \$8,000**. You can use this money to help cover your deductible, copays, emergency medical transportation and more.

You can buy coverage for yourself, your spouse and/or your child(ren).

Critical Illness

Helps cover the costs of a major health event, For example, a heart attack, stroke or cancer.

The insurance will pay out a cash benefit of **\$10,000-\$30,000**, which you can use to help cover costs that your medical plan doesn't cover, like your deductible or out-of-pocket maximum.

You can buy coverage for yourself, your spouse and/or your child(ren).

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 out a cash benefit of **\$1,000**, plus an additional cash benefit of up to **\$200** per day you are hospitalized, depending on your condition (limited to 30 days in a 90-day period).

You can buy coverage for yourself, your spouse and/or your child(ren).

These benefits are paid through post-tax payroll deductions. For a complete review of benefit plan details, as well as a listing of covered health conditions or procedures, please review the benefit summary documents on <https://rewards.hfsinclair.com/>.

Short term disability (STD)

Administered by your HR Representative

HF Sinclair provides, at no cost to you, disability insurance to replace a portion of your income if you become partially or totally disabled through an 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 and utilization
- Base pay at 60% for remaining weeks (up to 51 weeks total)
- Subject to seven (7) day elimination period (must use in this order sick, vacation, and floating holiday. If not available, 7 day will be unpaid)

Long term disability (LTD)

Administered by Prudential

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

Core Plan (100% company paid)

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

Buy-Up Plan (100% employee paid)

- Monthly maximum benefit: 66.67% to \$15,000
- Premiums: \$.305 per \$100 of covered payroll
- If waived once first eligible and later elected or increased, Evidence of Insurability (EOI) may be required



Sick leave

Administered by your HR Representative

- Equivalent of 9 working days per calendar year, credited on January 1
- Can be used to care for:
 - 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

Employee Assistance Program (EAP)

Administered by Carebridge

The EAP is a free benefit, paid for by HF Sinclair, for employees and their household members. EAP services help participants find resources to solve personal problems

Services include up to **five free** confidential face-to-face counseling sessions per issue, with a licensed professional. The EAP is available 24/7 with unlimited telephonic consultations

Our EAP can support you with:

- Family/relationship issues
- Stress
- Substance abuse
- Adoption
- Child and elder care
- Education or work/life support
- Legal or financial questions
- And more!

How to get in touch with our EAP:

- Call: 800-437-0911
- Visit myliferesource.com and enter your username/password
 - If you are new to the site, register [here](#).
 - Use employer access code: C9AGJ
- Download the Carebridge app for easy access

Identity theft protection

Offered through Identityforce

Plan coverage

Keep your identity safe from cyber criminals. Elect identity theft protection insurance from IdentityForce anytime and pay for it through convenient payroll deductions

There are three tiers of coverage:

- *UltraSecure ID*
- *UltraSecure Plus*
- *UltraSecure Premium*

How do I enroll?

- Visit <https://rewards.hfsinclair.com/identity-theft> to enroll

What's covered?

- **Monitor** – innovative technology and ongoing monitoring keep your personal information and identity secure.
- **Alert** – this early warning system with prompt notification on your computer, phone or tablet allows you to take action before damage is done.
- **Control** – you are in control. Know and improve your credit score, protect your personal information online and keep your keystrokes, PIN numbers, and credit card information safe.
- **Recover** – 24/7 recovery services. Up to \$1 million.
- **Credit** – use the credit simulator tool to show you how various financial decisions could affect your credit score over time.

Pet insurance

Offered by Nationwide

- Cash back on eligible vet bills
- Preferential pricing through HF Sinclair
- Cost won't increase as your pet ages
- Use any vet, anywhere

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

How do I enroll?

Visit rewards.hfsinclair.com to enroll.

Resources, tools and next steps

Tools & Resources

Rewards.hfsinclair.com

Benefit details and additional resources

myBenefits

Your enrollment destination found on SuccessFactors

benefits@hfsinclair.com

For questions or additional support, please reach out to your Total Rewards team



Enrollment webinars and office hours

Pre-recorded webinar & registration links at rewards.hfsinclair.com

All times below are Mountain time:

OCTOBER				
Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6	7
10	11	12	13	14
Annual Enrollment				
Employee Meeting 9-10am		Employee Meeting 11am-12pm		
17	18	19	20	21
Annual Enrollment				
	Employee Meeting 12-1pm		Employee Meeting 7-8pm	
24	25	26	27	28
Annual Enrollment				
Employee Meeting 1-2pm		Employee Meeting 2-3pm		Employee Meeting 3-4pm



Thank you!

