



Employee Assistance Program

**Summary Plan Description
For Employees of:**

HF Sinclair Corporation

2023

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Summary of Benefits

The Employee Assistance Program ("EAP") Service offered by Carebridge Corporation to HF Sinclair Corporation (hereinafter "Client") will provide its Services to Client's eligible employees and their dependents (collectively "EAP Members"). The Carebridge EAP Service includes the following features at no cost to EAP Members:

1. The Carebridge EAP Service:

- a. Clinical services are available twenty-four (24) hours a day, seven (7) days a week, three-hundred sixty-five (365) days a year at 800.437.0911
- b. Unlimited Telephonic Critical Incident Stress Support
- c. Professional telephone evaluation for the nature and scope of employee personal problems, and referral, if needed, to appropriate professional counseling or other necessary care; this referral, which is offered by Carebridge, may or may not be utilized by the EAP Member.
- d. In-Person, Live Video, Telephonic, Chat or Messaging Consultations ("Consultations") including assessment and short-term problem resolution by our network of qualified EAP consultants. The number of Consultations is up to five (5) per issue depending upon the type and severity of the issue.
- e. Case management for in-patient and out-patient treatment
- f. Unlimited Telephonic Manager Consultations and mandatory referrals.

2. Access to Carebridge Telephonic and Web Based Support for Work/Life Services:

- a. Childcare: In-home Care, Childcare Centers, Family Childcare Homes, Nanny Agencies, Summer Care, Babysitter Tips, Before and After School Care, Care for Special Needs, Community Resources
- b. College Planning: Correct High School Program to Achieve College Admission, Effective Preparation for Tests Prerequisite to Admission, Selection of Right College, Writing Admissions Essay, Planning Strategy for Campus Visit and Admissions Interview, Coping with College Costs including all Possible Resources/Funding, Continuing Education or Graduate School Options
- c. Eldercare: Nursing Homes, Assisted-Living Facilities, Independent Living Helps, Home Healthcare, Dementia and Alzheimer's Disease, Hospice, Respite Care, Geriatric Care Managers, Senior Centers, Adult Day Care Centers, Medicare, Medicaid and Social Security, Community Services and Resources, Long Distance Caregiving
- d. Legal: Family Law Issues, Real Estate, Criminal Matters, Estate Planning, Motor Vehicle, Elder Law
- e. Financial: Debt Management, Budgeting, College Funding, Retirement Strategies, Life Insurance Needs
- f. Unlimited Telephonic and Web Based Consultation.

Summary Plan Purpose

This summary describes the provisions of the Employee Assistance Plan ("Plan" or "EAP" or "Employee Assistance Program") which has been adopted to benefit employees of HF Sinclair Corporation ("Company").

This summary generally describes the Plan as in effect on January 1, 2023, and every effort has been made to make this summary as correct and complete as possible. However, the Plan's legal documents govern the operation of the Plan and all rights to benefits. [The full Plan document is the authority for all decisions concerning benefits and other Plan matters. Accordingly, if questions arise, or if a provision of this summary is inconsistent with the formal text of the Plan, all decisions will be based on the formal text of the Plan, which will control in all instances.](#) As the Plan Administrator has the exclusive authority to interpret the Plan and make all determinations thereunder including determinations regarding eligibility, payment of benefits, and subsequent amendments to the Plan not included in this Summary Plan Description.

This summary is intended to provide information and to answer many of the questions you may have concerning your EAP. We urge you to read this summary carefully and keep it with your important personal papers.

If you have any questions concerning the Plan or would like to examine the Plan (which determines your rights), please contact your Human Resources Department.

How the Plan Works

The Company pays the full cost of providing benefits under the Plan. You do not have to pay anything to participate.

The purpose of the EAP is to give you and your immediate family members an opportunity to discuss your work, personal, or family problems with a professional counselor. The EAP offers assessment, short-term counseling, referral, and case management services. Benefits are provided through Carebridge Corporation. ("CB").

Your EAP counselor will help you assess your problem and develop a plan of action. Services may include short-term counseling with an EAP counselor. In some cases, you may need to be referred to an individual or organization in the community for longer-term or specialized treatment. Most people find that the services provided are helpful, but occasionally a person's situation may get worse. If you have concerns about the risks associated with short-term counseling, please discuss your concerns with your EAP counselor.

If a referral is made outside of CB, the financial responsibility for payment to the referral source will be yours. Your medical benefits may cover some of the cost of the services provided by the outside referral source. Your EAP counselor will have a broad outline of the Company's health plan.

1. The information that you give to your EAP counselor is private and confidential. CB generally will not release information to anyone outside CB (including the Plan and the Company) without your written permission.

If at any time you have concerns about the service or are dissatisfied with an outside referral, you are encouraged to discuss the matter immediately with any CB EAP counselor. If you believe that CB has not handled your information in accordance with privacy laws, please notify the CB privacy official at: Carebridge Corporation, 855 Springdale Drive, Suite 200, Exton, PA 19341 or by calling [800.437.0911](tel:800.437.0911) and asking to speak with the Carebridge privacy official.

Plan Participation

Employees are eligible to participate in the services provided through CB if they are listed as a covered employee on the census provided by their employer. Eligibility for this benefit is also extended to the employee's spouse/partner and dependents up to the age of twenty-six (26) years. Eldercare services are also extended to family members for whom the employee has a significant caregiving responsibility.

The CB service is effective for all covered employees on the first day of the contract between HF Sinclair Corporation and CB. For all subsequent new employees, the service becomes effective on the date of hire.

If employee is eligible for the CB service as described above, they are automatically enrolled in the Service Program. There are no enrollment forms to complete and the coverage is effective on the date the employee becomes eligible.

Benefits

The Company recognizes that a wide range of behavioral health problems can affect an employee's job performance. Examples of such behavioral/health problems include: alcoholism, other drug dependencies, marital or family distress, emotional instability, financial, or legal problems. These problems can result in deterioration of job performance.

In many instances, the employee will overcome such behavioral health problems independently, and the effect on job performance will be negligible. In other instances, normal supervisory assistance will serve either as motivation or guidance by which such problems can be resolved, so the employee's job performance will return to an acceptable level. In some cases, however, neither the efforts of the employer nor supervisor have the desired effect on resolving the employee's problems, and unsatisfactory performance persists over a period of time.

The purpose of the Plan is to help the employee to overcome their problem and to restore that employee to acceptable job performance. The program is designed to identify the problem at the earliest possible stage, motivate the employee to seek help, and to direct the employee to the appropriate assistance. The Company believes it is in the best interest of the employee, the employee's family, and the organization to provide an employee service that deals with such persistent problems.

You can request help for the following problems:

1. Behavioral health problems that affect work performance and attendance.
2. Behavioral health problems requiring assistance including alcoholism, other drug dependencies, marital and family distress, mental illness, emotional, financial, or legal problems.
3. The purpose of the EAP is to assure employees that if such behavioral/health problems are the cause of unsatisfactory job performance they will receive an offer of assistance to help resolve such problems in an effective and confidential manner.
4. Confidentiality of your information is essential and will be maintained by CB. Neither the Plan nor the Company will receive any information about you or your use of EAP benefits unless you sign a release of information or it is required by law.
5. Employees are encouraged to use the EAP voluntarily when they need professional help or guidance.
6. Since employee work performance can be affected by the problems of an employee's spouse or other dependents, the program is available to the families of our employees as well.
7. Implementation of this policy will not require, or result in, any special regulations, privileges, or exemptions from the standard administrative practices applicable to job performance.

Full-time and part-time employees are eligible to participate in the EAP. The Plan's benefits are also available to your spouse and your children who live with you or outside the household to age twenty-six. There is no cost to employees and dependent family members for the initial evaluation, counseling and referral services offered by the EAP.

Procedures

Any employee of the Company may use the EAP on a self-referral basis by contacting Carebridge Corporation at **800.437.0911**.

Situations Affecting Plan Benefits

Some situations could affect Plan benefits. Those situations are summarized here.

Notice of Address

If you or your beneficiary does not keep your most recent address on file with your Human Resources Department and the Human Resources Department cannot locate you, benefits may be delayed. Accordingly, you need to keep the Human Resources Department apprised of your current address.

Right to Employment

The Plan and this SPD will not be construed to give you any right to be retained in the Company's employ nor any right or claim to a benefit unless the right to such benefit is in accordance with the Plan's terms.

Basic Administrative Information

The EAP Plan's sponsor, administrator, trustee, and other administrative information is included in this section.

EAP Plan Sponsor

The plan sponsor is HF Sinclair Corporation.

The plan sponsor's address is:

2828 North Harwood
Suite 1300
Dallas, TX 75201

Plan Administrator

The Plan is administered by HF Sinclair Corporation.

Their address is:

2828 North Harwood
Suite 1300
Dallas, TX 75201

Agent for Service of Legal Process

Legal process for the Plan should be directed to:

2828 North Harwood
Suite 1300
Dallas, TX 75201

Legal Process can also be served on the Plan Administrator at the address shown above.

Bargaining Agreement

The Plan is not maintained pursuant to any collective bargaining agreement.

Plan Year

The Plan Year is the calendar year January 1 through December 31.

Plan Amendment and Termination

Coverage with CB ends as provided below.

- a. If the EAP terminates, coverage ends at the same time
- b. If (Name of Client) no longer provides coverage for the class of insured persons to which you belong, coverage ends on the effective date of that change. If the EAP is amended to delete coverage for family members, their coverage ends on the effective date of that change.
- c. Coverage for family members ends when employee's coverage ends.
- d. Coverage ends at the end of the period for which the premium has been paid to CB.
- e. If you no longer meet the requirements set forth in the "Eligible Status," your coverage ends as of the premium due date coinciding with or following the date you cease to meet such requirements.
- f. If included in Company census, services can be continued up to ninety (90) days after the last date of employment for all employees, whether employment is voluntarily severed or is terminated by the employer.
- g. If coverage ends, an employee, spouse or dependent may have the option to continue EAP benefit through COBRA. Client or their assigned TPA will notify CB of any COBRA election.

Administration

The Plan is administered by the Administrator. The administrative duties of the Administrator include interpreting the Plan, prescribing application procedures, determining right to and amount of benefits, authorizing benefit payments, and gathering of information necessary for administration of the Plan. Appropriate forms available for processing claims can be obtained from the Administrator.

COBRA Rights

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA"). In certain circumstances, COBRA continuation coverage may become available to you and to your Dependents who are covered under the Employee Assistance Program when you would otherwise lose your Employee Assistance Program coverage. For more information about your rights and obligations under COBRA, please contact your employer or your Plan Administrator.

ERISA Rights

As a Participant in the 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:

- I. Examine, without charge, at the Administrator's office, all Plan documents, insurance contracts and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and this SPD.
- II. Obtain copies of all Plan documents and other Plan information upon written request to the Administrator, who may make a reasonable charge for copies.
- III. Receive a summary of the Plan's annual financial report. The Administrator is required by law to annually furnish each Participant with a copy of this summary annual report.

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. These people, called "fiduciaries" of the Plan, have a duty to act prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including the Company or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

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 these 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 unless the materials could not be sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, 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.

If you have any questions about the 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.

Carebridge Service Chart

