

## Notification of Conversion and Portability Options for Life Insurance and Accidental Death and Dismemberment Insurance Coverage

Now that your Marathon Petroleum group Life Insurance and/or Accidental Death and Dismemberment (“AD&D”) insurance has terminated, you may be eligible to continue your coverage through the MetLife Insurance Company (“MetLife”) conversion and portability options.

Continuation options are as follows:

- **Conversion:** The conversion option offers you and/or your eligible dependents an opportunity to convert your group term life insurance (Basic and Optional) to an individual life insurance policy with MetLife without furnishing medical evidence of insurability. (AD&D coverage cannot be converted.)
- **Portability:** The portability option enables you and/or your eligible dependents to continue group term life and AD&D coverage (Basic and Optional) that is similar to your current coverage after your coverage terminates. The maximum amount of insurance you can “port” is the current amount you are insured for under your group coverage, up to a maximum of \$2,000,000 for life insurance (Basic and Optional combined) and a maximum of \$2,000,000 for AD&D insurance (Basic and Optional combined).

The minimum amount of coverage that can be ported is as follows:

- \$10,000 for employee coverage;
- \$2,500 for spouse coverage (\$10,000 when spouse coverage is ported alone); and
- \$1,000 for child coverage.

Should you choose one of these options for continuation of insurance coverage, you will be purchasing your insurance coverage directly from MetLife. ***Coverage issued by MetLife for this purpose is not part of any MPC employee benefit plan or employment practice.***

MetLife has arranged for financial professionals at Barnum Financial Group to help explain your options. Once your employer coverage has ended, you will receive a packet which includes coverage amounts, eligibility dates, and who to contact to get started.

**If you are interested in the Conversion or Portability option for all or a portion of your lost coverage, you must contact MetLife Transition Solutions **within 31 days** following your retirement, separation, or loss of coverage. Once you receive your packet, you can call 1-877-275-6387, Monday through Friday, from 9 a.m. to 6 p.m. Eastern Standard Time to start the process.**