2024 Annual Election:
Employee Self Service Portal (ESS) Tutorial
Enrollment via the Employee Self-Service Portal (ESS)

- Enrollment Timeframe
- Accessing the Employee Self Service Portal (ESS)
- Enrollment Process
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When to Utilize ESS?

2024 Annual Benefits Election

- October 23, 2023 through November 03, 2023
- Benefits are effective January 1, 2024
How to Utilize ESS for Annual Benefits Election

- Go to the CITGO Intranet Home Page.
- Click on the Employee Self-Service Portal tile on the right side of the Home Page.

OR

- From the top menu, click on Employee Resources and select Employee Self Service Portal.
Accessing the ESS System for Annual Benefits Election

• To begin the Annual Benefits Election process:
  − Click on “Open Enrollment” under Benefits.

NOTE: You may receive a “locked” error message on the following days:

• October 24
• October 25
• November 1
• November 2

This is due to payroll processing. *Please try to enroll at a later time.*
Navigating the Employee Self-Service Portal (ESS)
Step 1 – Personal Profile

• After accepting the Terms and Conditions, you will be at the first Open Enrollment screen.
• Here you may review your Personal Profile.
• Select “Next” to proceed to Step 2.
Step 2 – Dependents and Beneficiaries

- Your current dependents will appear. **If your dependents are not listed on this screen, you will need to call the Benefits HelpLine at 1-888-443-5707 or email Benefits@citgo.com.**

- Although there is an option to “Edit Dependents and Beneficiaries,” **you are unable to change, add or delete dependents in ESS and must email or call the Benefits HelpLine.**

- Click “Next” to go to Step 3.
Step 3 – Benefit Summary

- Here you can review your current benefit elections, along with the additional plans that you are not enrolled in.
- Click “Next” to go to Step 4.
Step 4 – Health Plans

• In this step you can review your current Health plans and edit your current elections.

• To change a plan selection, click on the “Edit” icon next to the Plan you wish to change.
Step 4 – Health Plans – Changing Plans

- After clicking on the “Edit” icon, the following screen will appear which will allow you to change your plan.

- To change or add a plan, simply select the new plan desired to highlight it and click “Add.” Remember to check the box by each dependent you want on the plan.

- Your new selection will now show in the enrollment summary with the status of “New.”
Step 4 – Health Plans – Changing Plans

• To remove a plan, click on the trash can icon under Actions.

• A dialogue box will appear asking you to confirm deletion of your plan. Click “Yes” to confirm or “No“ to cancel.

• If you delete a plan, the status will change to Waived.

• Changes to your dental and vision plans will follow the same steps.

• After completing your changes, press “Next” to go to the next step.
Step 5 – Insurance Plans

- In this Step you can review your life and accident insurance plans and edit your current elections.
- Similar to the Health Plans, to change a plan selection, click on the “Edit” icon next to the Plan you wish to change.

![Insurance Plans Table]

<table>
<thead>
<tr>
<th>Action</th>
<th>Plan Type</th>
<th>Starts On</th>
<th>Status</th>
<th>Plan Name</th>
<th>Option</th>
<th>Coverage</th>
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<tr>
<td></td>
<td>Optional Life</td>
<td>01/01/2024</td>
<td></td>
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<tr>
<td></td>
<td>Dependent Life</td>
<td>01/01/2024</td>
<td></td>
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<tr>
<td></td>
<td>Dep Life Child</td>
<td>01/01/2024</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Personal Acc</td>
<td>01/01/2024</td>
<td>Current</td>
<td>Salaried Personal Accident</td>
<td>Employee only Coverage</td>
<td>750,000.00 USD</td>
</tr>
</tbody>
</table>
Step 5 – Insurance Plans – *Salaried Optional Life*

- If you are not currently enrolled in Salaried Optional Life, salaried employees may elect up to 8 times their annual salary and you will be subject to complete a Statement of Health – also known as Evidence of Insurability (EOI).

- If you are increasing your coverage *more than* 1 time you will be subject to complete an EOI.

- If you currently are enrolled in Optional Life 5X you are subject to complete EOI for any increase up to a maximum of 8X.

- Your new coverage will not begin until the EOI is approved by Securian Financial.
Step 5 – Insurance Plans – *Salaried Dependent Spouse Life*

- To elect or make changes to your Dependent Spouse Life plan:
  - Click on the “Edit” or “Add” icon
  - Enter a number (0 - 24) in the highlighted “Additional Unit” space
  - Select “Add”

- EOI will be required if you previously did not have Dependent Spouse Life insurance or increase the coverage amount.

- Further, your spousal insurance cannot exceed more than 50% of the combined amount of your Basic & Optional life insurance.

- **New coverage will not begin until the SOH is approved by Securian Financial.**
Step 5 – Insurance Plans – *Salaried Dependent Child Life*

- You may elect to cover your eligible child(ren) at either:
  - $5,000 or
  - $10,000

- EOI may be required. You will receive additional information via email if your changes in coverage are subject to EOI.

- New coverage will not begin until the EOI is approved by Securian Financial.
Step 5 – Insurance Plans – *Hourly Pre- and Post-Retirement Life*

- **Hourly** employees may elect a combined total of 3Xs their annual base pay under Pre- and Post-Retirement Life Insurance.
- You may only elect a maximum of 2Xs your annual base pay for the Post-Retirement Life.
- The system will allow you to choose more; however, once you click on “Review Enrollment,” you will receive an error message at the top of the screen “Condition for combined coverage limit 3SAL for plan LH21 not fulfilled.”
- Please adjust your elections to reflect the **3Xs** maximum coverage:
Step 5 – Insurance Plans – **Hourly Dependent Life**

- If you are **not currently enrolled** in this plan, then you may elect it during Open Enrollment if you have pre- or post-retirement life insurance as well.

- EOI may be required. You will receive additional information via email if your changes in coverage are subject to EOI.

- **New coverage will not begin** until the SOH is approved by Securian Financial.
Step 5 – Insurance Plans – *Personal Accident*

- Choose an option:
  - Employee Only Coverage
  - Family Coverage
- Next, you will need to enter a number (0 – 148) in the highlighted “Additional Unit” space.
- Click “Add.”
- Minimum coverage is $10,000 and maximum coverage is $750,000 (Salaried) and $500,000 (Hourly).
Step 6 – Savings Plans

• You must elect the amount to be deducted for payroll every year for your HSA. Changes to your current payroll deductions can be made at any time through the Employee Self-Service Portal (ESS).

• Health Savings Account (HSA) annual contribution maximums for 2024 are:
  - $4,150 Employee Only
  - $8,300 Employee + One or more
  - If you are 55 or older, “catch-up” contributions of $1,000 per year are available above these limits.

• When calculating your HSA contributions, it is important to include the amount of the Healthy Rewards Incentives you plan to earn in your calculations.

For example:

Annual Max: $4,150 Employee Only

$  500 SDHP Annual Enrollment Incentive
$  500 CITGO Healthy Rewards Incentive

$3,150 Individual Annual Payroll Contribution

The “pre-tax amount” you will enter will be $131.25 ($3,150 divided by 24 pay periods).

Hourly employees need to divide by 26 (Lemont and Lake Charles) or 24 (Corpus only) pay periods depending on your work location.
Step 7 – Flexible Spending Accounts

• Your last enrollment choices will be for the Flexible Spending Accounts (FSA). You **must** elect your FSA amounts **annually**:
  - For the Dependent Day Care elect a minimum of $120 to a maximum of $5,000 per year
  - For the Health Care Flexible Spending Account elect a minimum of $120 to a maximum of $3,050 per year
  - For the Limited Health Care Flexible Spending Account elect a minimum of $120 to a maximum of $3,050 per year

• Select the spending account and then enter your “Annual Contribution Amount” in the box and click “Calculate” to determine your contribution per pay period. Then click on “Add” to confirm.

• Select “Next” after completing your selections.
Step 8 – Review and Save

• Once you have completed making all of your 2024 benefit elections, proceed to Step 8, **Review and Save**.

• This step will allow you to **review your elections** to ensure that you have completed all your desired changes for 2024.
Step 8 – Review and Save

• It is very important that you thoroughly review your 2024 benefit elections.

• Your plan selections can only be saved at this time.

• You will need to:
  – Click the “Save” button located at the bottom right of the screen.
• After saving your elections, you will have an opportunity to print a confirmation statement.

• Review it for accuracy and retain it for your records.

• Click on the link: “Print Benefit Elections Summary” under “What do you want to do next?” to print your Confirmation Statement.
Confirmation Statement

• It is important for you to review your final Confirmation Statement for any administrative errors.

• CITGO administrative errors must be reported within 31 days of the first payroll deduction or invoice issued by contacting the Benefits Helpline at 1-888-443-5707 or by email at Benefits@CITGO.com.

• It is highly encouraged that all employees retain a copy of the final Confirmation Statement for your records and review your first 2024 payroll benefit deductions for accuracy.
Voluntary Benefits

- CITGO employees may enroll in the following voluntary benefits which become effective January 1, 2024 with premiums to be paid in full by the employee through payroll deductions.
  - Critical Illness insurance offered by TransAmerica and managed by Mercer
  - Accident insurance offered by TransAmerica and managed by Mercer
  - Pre-paid Legal Services offered by MetLife Legal and managed by Mercer

- To enroll, visit [https://citgo.e.paylogix.com](https://citgo.e.paylogix.com) or call 1-877-649-6624 for more details.

- **CITGO does not maintain or endorse these voluntary benefit programs.** Additional information regarding enrollment in these voluntary benefits will be sent directly from the providers and will be available at [www.hr.citgo.com](http://www.hr.citgo.com).

- If you are already enrolled in these voluntary benefits, your coverage will continue to 2024 and until you cancel the coverage.
Annual Benefits Election Process

Congratulations! You have now completed the 2024 Annual Benefits Election process.

You are welcome to make additional changes to your elections during the Annual Benefits Election period of:

**October 23, 2023 through November 03, 2023**

All changes must be made by 11:59 pm on Friday, Nov 03, 2023.

If you have any questions regarding your benefit elections, contact:

**Benefits**
1-888-443-5707 **Helpline**

Benefits@CITGO.com **Email**