

# Exploring Your Health Coverage

Finding health coverage for you and your family is an important decision. Here are three potential options for coverage:

COVERAGE THROUGH A NEW EMPLOYER	COBRA COVERAGE	INDIVIDUAL HEALTH MARKETPLACE COVERAGE
<p><b>Considerations:</b></p> <ul style="list-style-type: none"><li>• If coverage is provided for you or dependents (e.g., usually only for full-time employees)</li><li>• When coverage begins</li><li>• Number of plan choices</li><li>• Potential spouse surcharge</li><li>• Costs for coverage</li></ul>	<p><b>Considerations:</b></p> <ul style="list-style-type: none"><li>• Same plan as you had with Hess</li><li>• Coverage typically lasts no more than 18 months</li><li>• Likely to be expensive because Hess does not share in the cost of coverage</li></ul>	<p><b>Considerations:</b></p> <ul style="list-style-type: none"><li>• Wide variety of plan options—medical, dental and vision</li><li>• Potential to use federal premium tax credits to lower premiums<sup>1</sup></li><li>• Variety of cost tiers, depending on your budget</li><li>• 1:1 help selecting the right plan</li></ul>

EXPERT  
HELP

<sup>1</sup>There are income requirements to be eligible for federal tax credits



Use Via Benefits to help you find valuable, affordable coverage in the individual health marketplace.

You pay **no fees** to use Via Benefits' online tools or talk to their representatives.

Web: [discover.viabenefits.com/hess](https://discover.viabenefits.com/hess)

Phone: **833-858-1001**

Via Benefits can help you find the right coverage, including through the marketplace, if you are:

- Pre-65 and retiring
- Retiring and needing a Medicare Supplement (Medigap) or Medicare Advantage plan
- Planning on working part-time
- Going to work as an independent contractor or consultant
- Unable to cover your dependents on your plan due to them turning 26
- Looking for affordable coverage

Hess Corporation has partnered with Via Benefits to provide a service for former employees and dependents aging out of the health care plans.

