

Ask the Experts

Q: I'm not sure who to call when I have questions or need help with the Health4Life medical plan. For example, what if I need an explanation about a certain aspect of the plan or have concerns about a particular claim?

A: When it comes to questions about the Health4Life Plan, your first point of contact should be RedBrick Health: 1-877-H4L-WELL (877-445-9355).

RedBrick Health Advocates are independent experts who provide unbiased information and confidential recommendations about your Health4Life benefits. These trained professionals can help you find a doctor, understand and use your Health Savings Account (HSA) and assist you with other benefits questions, service issues and more.

In addition, Advocates can help you resolve your claims and other administrative issues. They can stay on the phone line with you while you speak with Anthem Blue Cross Blue Shield, or, with your signed permission, they can act on your behalf and coordinate between you, Anthem and your doctor until an issue is resolved.

Advocates are available to answer your questions Monday - Friday, 8 a.m. - 9 p.m. ET at 1-877-H4L-WELL. You can also contact an Advocate online at www.redbrickhealth.com.

Have a question you'd like answered in a future Ask the Experts column? E-mail us at: HessHealth4Life@Hess.com.



How RedBrick Health Coaches Help Improve Your Health

Research from the National Institutes of Health and others shows that one-on-one coaching improves your chances of making permanent changes and realizing long-term success. This is the basis for RedBrick Health's phone coaching programs, which are designed to help you manage a disease, lose weight and more.

Expert Health Coaches include registered nurses, dietitians and pharmacists. They work one-on-one with you over the phone to set health goals and create a plan to help you achieve them. Interactions with Health Coaches are completely confidential – nothing is shared with family members or the company on an individual basis.

Through your Personal HealthMap, you may be identified as someone who would benefit from a phone coaching program. Log in to www.redbrickhealth.com to view your HealthMap and recommended programs. If you're invited to participate in a program, a Health Coach will contact you. Even if you aren't invited, you can choose one and register by calling RedBrick Health at 877-H4L-WELL.

HEALTH4LIFE

What's On The Agenda

Health4Life will focus on these topics in the months ahead:

September

Back to School/
Family Health

October

Breast Cancer
Awareness



November

Benefits
Open
Enrollment
Period



Have an Opinion?

Take the reader survey and let us know!

In 2008 we sent two 4Life newsletters to your home. This is our first in 2009. Tell us what you think of these publications and what you'd like to see in the future at www.HessHealth4Life.com.

RESPOND ONLINE AND BE ENTERED TO WIN A PRIZE!

Kudos! Bob Hart

Congratulations to Bob Hart for receiving the American Heart Association's Lifestyle Change Award on April 22, 2009. Bob is manager, Quality Control Coordination, Control Labs and Marine Loss Control, Hess Port Reading.

Darius Sweet, vice president, Hess Terminals and Refining, has worked with Hart for years and was there for the award presentation. "I'm very grateful for what Bob has done," says Sweet. "He didn't just improve his own health, he took time to talk with colleagues about what can happen if they don't pay attention to their health...and what can happen if they do. Bob's improved lifestyle sets a great example, but he also continually encourages others to do things that are good for us. He has a commitment to his colleagues on a personal level and we're all the better for it."

After suffering a heart attack in April 2008, Bob Hart adopted a healthier lifestyle and, in the last year, has:

- Walked/run/hiked more than 600 miles
- Done 212 hours of exercise
- Lost 45 pounds

From left: Darryl Harris, director, Hess Port Reading Refinery; Bob Hart; Ana Lopez, Central New Jersey Regional Director, American Heart Association; Jonathan Gelfand, director, Hess Health & Wellbeing.



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HOW WE'RE SUPPORTING YOU

As part of the ongoing effort to help employees and family members transition effectively to the Health4Life medical plan, we recently held educational meetings at several locations. More sessions are planned, including an online version. You'll hear about upcoming sessions by e-mail or in your Message Center at www.redbrickhealth.com. We'll also share answers to frequently asked questions and additional information via RedBrick Health's site.

My Story: Laurel Gandler

You recently completed your first marathon. How was it?
I ran the Nashville Country Music Marathon, which was great! It was warmer than expected that day, so that was hard. At the finish line I was tired and very happy.

Why did you decide to run a marathon?
I wanted to honor my brother who beat lymphoma after a 2008 diagnosis. I ran with the Leukemia & Lymphoma Society's Team in Training program to raise money for blood cancer research, education and services.

How much money did you raise?
\$6,869 – everyone was so generous. I was a top-10 fundraiser out of 620 Team in Training participants at this event.

Can you offer advice to other runners, including those just starting out?
I think anyone can run... even a marathon. I'm a normal person who sits at a desk every day. I've always been physically active, but I don't think that's a requirement. Talk to your doctor, put on some running shoes and go for it!

Years at Hess: 2
Location:
Houston, Texas

Favorite Work Out
Running and hiking outdoors.

Favorite Weekend Activity
Discovering new things to see and do around Houston with my husband and friends.

Best Tip for Staying Healthy
Get out and exercise – it will give you more energy, make you feel good about yourself and help you live longer.

To read Laurel Gandler's full story, go to www.HessHealth4Life.com



HESS
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JULY 2009

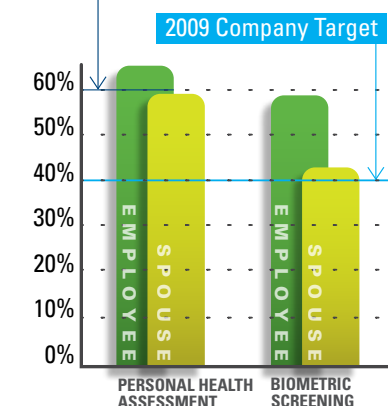
WE'RE BACK!

4Life helps you be your healthiest by highlighting the resources of the Health4Life wellness initiative and medical plan, and sharing success stories, expert advice and more. This is the first of several issues you'll receive in 2009.

GOOD PROGRESS

Many of you have completed your Health Screening and Health Assessment this year, making you better informed about your health. And, those of you in the Health4Life medical plan earned cash incentives for your Health Savings Account for doing those tasks. Haven't done your tasks yet? Contact RedBrick Health to get started. You have until Nov. 30, 2009 to earn this year's cash incentives.

Average annual employee completion of comparable incented task per 2009 PricewaterhouseCoopers LLP study of 694 companies.



As of June 15, completion by Hess and HETCO employees and spouses.

4LIFE

THE HEALTH AND WELLNESS NEWSLETTER FOR EMPLOYEES AND FAMILY MEMBERS

YOUR PERSONAL HEALTH

You are what you eat... And what you do!

Certain elements of our health are pre-determined – by genetics and personal health history. But did you know that 50 to 70 percent of an individual's health status is determined by his or her behaviors?

More than one-third of U.S. adults are obese, increasing their risk of developing serious health problems, such as heart disease and diabetes. Recent aggregate screening results reveal that Hess and HETCO employees and family members have similar risk factors. High level data* from RedBrick Health shows that within the Hess and HETCO population, 25 percent are obese and 36 percent have high blood pressure.



"Obesity has become an epidemic because behaviors and environments have changed," says Jonathan Gelfand, director, Hess Health & Wellbeing. "Our fast-paced world makes it hard to choose healthy behaviors so more people tend to be sedentary and eat poorly."

Gelfand admits that changing one's behaviors isn't easy. That's why the company launched the Health4Life initiative and offers help through partners like RedBrick Health, with

programs to help you eat healthier, exercise more or quit smoking – at no cost to you and any adult family members covered by the medical plan. Controlling these behaviors affects your health, say experts from the American Heart Association and American Cancer Society, and even simple changes can have a positive impact.

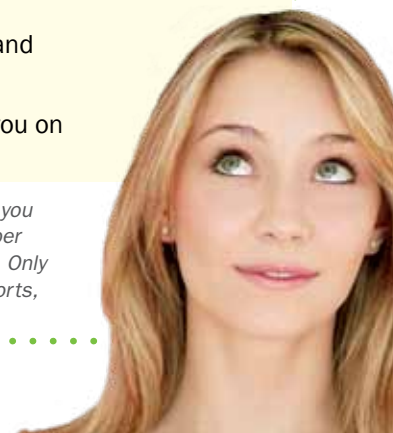
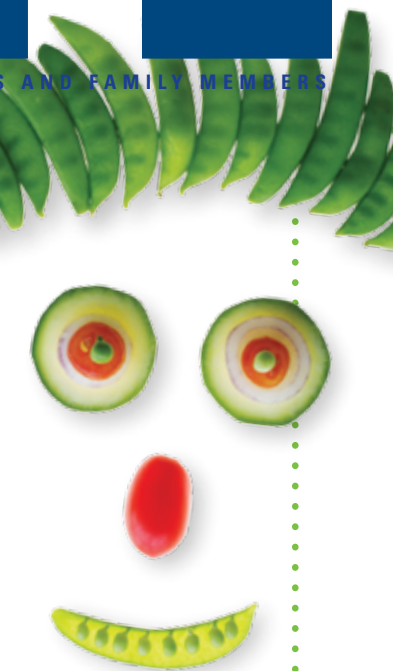
Health4Life recommends these steps to get on the path to better health:

- Talk to your doctor.** Find out your health status and what you can work to improve. Those enrolled in the Health4Life medical plan can get a physical with an in-network doctor at no cost.
- Talk to RedBrick Health.** Advocates can provide free information and resources. Call 1-877-H4L-WELL.
- Register for a free program.** RedBrick Health Coaches work with you on programs, such as nutrition or stress management.

*RedBrick Health is an independent company and Health4Life partner that helps you be your healthiest. Individual health information that an employee or family member shares with RedBrick Health is kept confidential and is never shared with anyone. Only aggregate data is shared with Hess and HETCO to assist with communication efforts, and environment and policy decisions.

www.HessHealth4Life.com

Even modest improvements can make a big difference in your health.



Move More

Form Good Exercise Habits Now!



Summer is a great time to start exercising more, as longer days and nicer weather bring better opportunities to take part in outdoor activities like bike riding, walking, gardening, swimming or playing with the family. And, because many find it easier to move more when the weather is warm, it's the perfect time to form good exercise habits. Making exercise part of your routine now can help keep you on track all year long.

Why Move More?

According to the Centers for Disease Control and Prevention (CDC), regular physical activity is one of the most important things you can do for your health. It can energize you better than coffee, control your weight, reduce stress and your risk for serious diseases like type 2 diabetes, help you feel good about yourself and improve your mental focus. Plus, it may help you live longer and be healthier for longer. Get more information at www.cdc.gov/physicalactivity.

Getting Started

The American Heart Association says all exercise adds up to a healthier heart and has these tips for exercise success:

- u **Call the Doc.** If you've been sedentary for a long time or have chronic health problems, consult your doctor before beginning a physical activity program.

- u **Have fun!** Find activities you enjoy so exercise isn't boring.
- u **Hang loose.** Wear comfortable, properly fitted footwear and clothing appropriate for the weather and activity.
- u **Turn up the music.** Use music to keep you entertained.
- u **Hang out with friends.** Surround yourself with supportive people.
- u **Don't overdo it.** Do low- to moderate-level activities, especially when you're first starting. Increase duration and intensity as you become more fit.
- u **Take cover!** Always wear sunscreen when exercising outside.
- u **Drink up!** Stay hydrated and bring water with you.
- u **Good for you!** Keep records of your activities and reward yourself at special milestones. Nothing motivates like success!

Need more structure? Sign up for a physical activity program through RedBrick Health.

Hitting Your Stride

According to the U.S. Department of Health & Human Services, an average adult needs to do two types of physical activity each week to improve health: aerobic and muscle-strengthening. The general recommendations for weekly activity are:

- u **Aerobic activity:** Do 150 minutes of moderate intensity aerobic activity (brisk walking) or 75 minutes of vigorous intensity aerobic activity (running) every week.
- u **Muscle-strengthening:** Do activities that work all major muscle groups on two or more days a week. This can be fulfilled with weight training or yoga.

GET MOVING There are 1,440 minutes in a day. Carve out at least 30 for exercise! Try following one of these sample plans from the CDC.

EXAMPLE ONE						
Moderate Intensity Activity and Muscle Strengthening						
Total: 150 minutes moderate-intensity aerobic activity + 2 days muscle-strengthening activity						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30 minute brisk walk	30 minute brisk walk	30 minute brisk walk	Weight Training	30 minute brisk walk	30 minute brisk walk	Weight Training
EXAMPLE TWO						
Vigorous Intensity Activity and Muscle Strengthening						
Total: 75 minutes vigorous-intensity aerobic activity + 2 days muscle-strengthening activity						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	25 minute jog		25 minute jog & Weight Training		Weight Training	25 minute jog

April - June 2009

HEALTHYLIFE

Recent Activities

THEY RUN THIS CITY!

Fifty Hess and HETCO employees ran and walked their way around the 3.5-mile course in Central Park during the 33rd annual J.P.Morgan Corporate Challenge in June. The team's efforts benefited their own health and the health of the park, with a donation for each entry going to the Central Park Conservancy. *"Running is one of my favorite ways to stay in shape and relieve stress," says Sarah Ebrahimi, Hess Middle Office Operations Analyst II. "The race was a fun team-building experience and a great way to meet people from other departments."*

New York

A Relay with Real Results

In May, three relay teams of Hess Information Systems employees and family members ran the Jersey Shore Marathon. Training for the race helped them overcome asthma, control their weight and raise their energy levels. Tom Lee, ERP specialist, Hess Center of Excellence, has asthma and used to cough all winter. "My doctor told me to keep my airways healthy," he says, "so I started running. Since I did, I no longer cough."



Woodbridge

Read more at www.HessHealth4Life.com/move_more.

Hess employees Scott Vincent (left) and Tom Lee trained near the Woodbridge office during their lunch hours.

THE RUBBER MET THE ROAD

Hess made a big showing for the fifth consecutive year at the BP MS 150, a 180-mile cycling event held each April in Texas. Hess' 2009 team of 54 raised \$60,185, part of the \$15.7 million total raised that weekend for the National Multiple Sclerosis Society. "The ride is a great way to motivate exercise and support social responsibility at Hess," says Tim Maloney, director, Hess Americas Operations, who participated alongside his daughter Lisa and with the support of his wife Janet, who served as a volunteer. Read more at www.HessHealth4Life.com/move_more.



From left are Hess employee riders Armand Zantman, Daniel Garstang, Marc Trimmer and Ben Treadgold.

Houston

They're Walking the Talk

The six-week Step it Up Challenge saw 21 representatives from Region 4 and Marketing lace up their sneakers and hook up their pedometers with one goal: 5,000 steps walked per day. Spearheaded by Kevin Johnson, Hess regional HR manager, and Joe Novack, Hess regional director, the pilot program with RedBrick Health highlighted the benefits of making healthy lifestyle choices. "Participating helped me become more aware of my health," says Mike Arsenault, Hess territory manager. "More importantly, I've seen that when I make better health decisions, my family follows. We now walk together in our neighborhood at least three nights a week." Read more at www.HessHealth4Life.com/move_more.



Retail

PEDALING WITH A PURPOSE

A team of 12 Port Reading and Woodbridge Hess employees rode 50 miles in the 18th annual Bike MS Coast the Coast Ride in New Jersey this May. In this, the team's third year participating, it raised \$7,000 - more than twice the amount raised in 2008, making it a top-20 fundraising team out of 116 total teams. Funds benefit the National Multiple Sclerosis Society, while miles biked benefit each cyclist's health. "Seeing the cyclists' efforts towards a common purpose was awe-inspiring," says team member Wayne Jacobs, terminal superintendent, Hess 2nd Reserve.



Members of the team included (from left) Hess employees Paul Bucknam, Lisa Stotz, John Evans, Maria Gargiulo, Pasquale Pope and Judi Giordano.

Port Reading

Employee Lisa Stotz

Working with RedBrick Health, Insurance Coverage Went from Denied to Applied

Lisa and Shawn Stotz agreed to share this story with 4Life to help others discover how RedBrick Health can help them. The services of RedBrick Health are available to all enrolled participants. They offer confidential advocacy services, including help from claims specialists like Thomas Squiers, and confidential health coaching services. To learn more call 877-H4L-WELL, Monday to Friday, 8 a.m. to 9 p.m. ET.

Port Reading employee Lisa Stotz and her husband Shawn started the year off right in 2009. They were taking care of themselves and got involved with the Health4Life medical plan. They completed items like the Health Assessment questionnaire to earn cash incentives for their Health Savings Account (HSA), and were using that money to pay for medical expenses, such as prescription drugs.

Then, in late February, Shawn was rushed to the emergency room. There were complications following a procedure he'd had in December. He was kept there to undergo a day and a half of tests.

"Thankfully, the immediate medical problem was resolved," says Lisa, "but we didn't expect the billing problems that followed."

A \$5,700 bill for Shawn's emergency room visit arrived in March. The Stotzes were stunned. They were enrolled in the Health4Life medical plan, but didn't see any coverage applied to the bill. Lisa called the hospital and found out they had not submitted the bill to the insurance company. "We figured that was it," Lisa says, "the hospital would submit it and all would be cleared up."

Unfortunately, that's not what happened. For the next two and a half months, the family called the hospital dozens of times, all with the same result: a \$5,700 bill. This activity caused added stress and took time away from their workdays, time they couldn't spare. "In my last direct exchange with the hospital," says Lisa, "they told me 'We'll fix it when we can,' so I feared this would drag on forever."

Then, in mid-May, Lisa remembered she could utilize health advocacy services from RedBrick Health, the independent company that partners with Health4Life.

"I spoke with Thomas Squiers, an Advocate at RedBrick," she recalls. "He sprung into action right away, contacting my husband to verify that I could act on his behalf in this matter. Next, Thomas identified the problem as a coding error from the hospital's billing department and quickly fixed the issue between the hospital, the doctor and the insurance company."

Within two weeks of getting RedBrick Health involved, everything was resolved. "My revised bill, with the insurance coverage applied, was \$750. We hadn't yet reached our deductible, so I paid the \$750 with money from my HSA," Lisa reports. "I was so relieved. My Advocate knew the right questions to ask and the right people to engage. I'm convinced that if I hadn't contacted RedBrick, this would still be unresolved today."

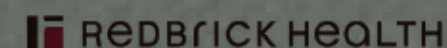
Lisa is hoping she won't have any more issues to fix, but says she won't waste any time if one comes up. "I'll call RedBrick Health at the first sign of a problem," she says.

Insurance coverage on Shawn Stotz's hospital bill was denied until his wife, Hess employee Lisa Stotz, brought in RedBrick Health Advocate Thomas Squiers (below) to provide claims advocacy service.



Contact RedBrick Health

RedBrick Health is available to employees eligible for corporate benefits and enrolled family members. Dial 877-H4L-WELL or 877-445-9355. Monday to Friday, 8 a.m. to 9 p.m. ET. Or visit www.redbrickhealth.com and register.



To read about more company activities go to www.HessHealth4Life.com