



Right from
day one

Good
morning

We understand that your first day at work can be both exciting and uncertain. Learning how to log into your computer, use the phone system and remember your colleagues' names is probably at the top of your mind. So, to take some of the pressure off, we've put together this guide.



Here you'll find information on how to enroll in your BP benefits:

1. What to expect from your BP benefits,
2. The resources available to you, and
3. The steps you'll need to take to enroll in your benefits.

Inside this guide

Resources for you	3
Medical program ID cards	6
Your BP benefits	7
Pre day-one enrollment	9

Get started



You've got questions – we've got the resources for you

BP provides information and education beginning with your decision to join and continuing through your career with BP. It's up to you to read the information, ask questions and choose the BP benefits that best suit your lifestyle.

Choose
your
benefits



LifeBenefits website

At any time, you can visit www.bp.com/lifebenefits and access BP benefits information. The **LifeBenefits** website is your reference site. It's a place where you can find all of the benefits information you need and where you can continue learning what BP offers throughout your employment. Because you don't need a User ID to view the information on the **LifeBenefits** website, you can begin investigating BP's benefits as soon as you're ready.



Benefits Handbook tab

Throughout this guide you'll find references to the **Benefits Handbook** – by clicking on this tab on the **LifeBenefits** website, you'll have access to detailed information on your BP benefits, including relevant terms and conditions. You can print the sections you need or request a printed copy of the entire Handbook by calling the BP Benefits Center at 1-800-890-4100. As the Handbook is updated throughout the year, we'll send you email reminders when we make changes so you're always kept up to date.

New Hires tab

By clicking on the New Hires tab on the **LifeBenefits** website, you'll find information about your BP benefit plans, specifically tailored for new hires and newly eligible employees. Here you'll find resources such as:

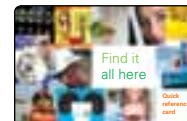
- U.S. Benefits video
- Reference materials

The information on the **LifeBenefits** website is continually updated, so be sure to check the website periodically.



Find flexibility

We hope you'll take the time to review all the benefit materials you receive as a new hire, but realize that an overview of your benefits may be what you need. This guide highlights key benefits and eligibility information along with important dates and how to enroll.



Quick reference card

This is a wallet card that shows you how to connect to BP's **LifeBenefits** website and lists various telephone contacts to help you find answers to your benefit questions.



Plan to participate

This checklist provides you with at-a-glance benefits information as well as the timeframes for when you have to enroll in your optional benefit plans. The final pages provide you with steps on how to enroll.

If you read nothing else, read through the *Plan to participate* checklist.

More to come – so keep a look out for this information

Now that you have officially started at BP, our benefit administrators will soon recognize you as a BP employee. This will happen as quickly as administratively possible although it can take a little time – even in this day and age of electronic communication.

In addition to the materials described here, information will be sent to your home directly from some of the plan administrators. Here's what you can expect to receive in the mail over the next few weeks. These materials will be mailed to your address on file with BP.

What to expect	When will I get it?	What does it offer?
BP Retirement Services at Fidelity savings information packet	As soon as administratively possible – two to six weeks from your first day of work	Includes BP's prospectus materials including your savings plan Investment Options Guide and Quarterly Investment Performance Statements
Long-Term Care postcard	One to two weeks after your first day of work	Provides you with instructions on how to obtain enrollment information from John Hancock for Long-Term Care coverage

Get Answers – call the *Ayco AnswerLine*® at 1-888-434-3264. Representatives are available Monday through Friday from 8:00 a.m. to 4:00 p.m. (Central time).

The *Ayco AnswerLine*® provides financial education as well as answers about your BP benefits. This service is confidential and provided at no cost to you. You can call the *Ayco AnswerLine*® for answers to questions such as:

- Can you explain the BP Medical program options?
- What investment options under the Employee Savings Plan are the best for my personal situation?

BP Medical program ID cards

When will I receive my medical and prescription drug identification cards?

Once you have selected your BP medical coverage, and as soon as administratively possible, you'll receive medical and prescription drug identification (ID) cards. They're mailed to your address on file with BP. Depending on your medical coverage, you may receive two separate cards in the mail; one for medical and another for prescription drug.

What if I need medical or prescription drug coverage before I receive my ID cards?

If you require access to your medical or prescription drug benefits prior to receiving your ID cards, you'll need to pay at the time of treatment or service. You'll then file a claim with your medical or prescription drug benefits administrator or prescription drug plan once you receive your ID cards. You can also call the benefits administrator to verify your coverage and print temporary ID cards (if available). Remember that you may need to satisfy a deductible, depending on your coverage, so any medical expenses may be out-of-pocket. Administrator information and claim forms are available on the **LifeBenefits** website.

What if I have a medical emergency?

If you or an eligible dependent have a true medical emergency (life- or limb-threatening) and go to an emergency room, and/or are hospitalized, call the BP Benefits Center within 48 hours of treatment or the next business day at 1-800-890-4100. A Benefits Center Representative will help verify your coverage with the health care provider. Benefits Center Representatives are available Monday through Friday, 8:00 a.m. to 8:00 p.m. (Central time).

Will I receive a dental card?

Depending on the option in which you enroll, you may receive a dental card. However, for the BP Dental program you don't need an ID card.



These are your benefits – and here are some tips on how to enroll

You're automatically enrolled in some benefits, while others require you to take action. **In most cases you must enroll within 45 days of your date of hire or eligibility.**

Benefit plan	Automatic or Optional	How to enroll
Medical program	Optional	Online through the BP Benefits Center Go to http://resources.hewitt.com/bpbenefits Via phone through the BP Benefits Center Call 1-800-890-4100
Dental program	Optional	
Vision plan	Optional	
Spending Accounts (health care and dependent care)	Optional	If you're enrolling during January, February or March, you'll need to call the BP Benefits Center at 1-800-890-4100 to make spending account election(s); otherwise, you can enroll online at http://resources.hewitt.com/bpbenefits .
BP Care – Employee Assistance Program	Automatic	Automatically provided by BP
Short-Term Disability (STD)	Automatic	Automatically provided by BP
Long-Term Disability (LTD) (basic coverage)	Automatic	Automatically provided by BP

BP benefits continued

Benefit plan	Automatic or Optional	How to enroll
Commuter benefit	Optional	Online through the BP Benefits Center. Go to http://resources.hewitt.com/bpbenefits . Via phone through the BP Benefits Center. Call 1-800-890-4100.
Long-Term Disability (LTD) (buy-up coverage)	Optional	Online through the BP Benefits Center. Go to http://resources.hewitt.com/bpbenefits . Via phone through the BP Benefits Center. Call 1-800-890-4100.
Long-Term Care (LTC) insurance	Optional	Plan enrollment kit will come from John Hancock. You don't need to wait to receive this by mail. If you're recognized as a BP employee, you may call John Hancock at 1-800-793-3694 or you can enroll online at www.bp.jhancock.com . Enter username "bp" and password "mybenefit" to begin the enrollment process. Complete the Employee Enrollment Card and return to John Hancock at address shown on the card.
Basic Life and Accidental Death & Dismemberment (AD&D) insurance	Automatic	Automatically provided by BP
Occupational Accidental Death (OAD) insurance	Automatic	Automatically provided by BP
Group Universal Life (GUL) insurance	Optional	Online through the BP Benefits Center. Go to http://resources.hewitt.com/bpbenefits . Via phone through the BP Benefits Center. Call 1-800-890-4100.
BP Employee Savings Plan (ESP)	Automatic	You will be automatically enrolled at 7% on a before-tax basis in your savings plan as soon as administratively possible starting with your first paycheck on or after your 30 th day of employment. If you do not want to participate, you can change your contribution rate to 0% within the first 30 days of your employment, or you can adjust your contribution rate to any whole percentage between 1% and 80%, as appropriate for you. If you do not log on to www.netbenefits.fidelity.com or call BP Retirement Services at Fidelity at 1-877-272-3334 and change your contribution rate, a 7% before-tax contribution will be deducted from your eligible compensation for each pay period. If within 90 days of being automatically enrolled you decide that you do not want to participate in the plan, you are allowed a one-time, penalty free permissible withdrawal.
BP Retirement Accumulation Plan (RAP)	Automatic	Go to www.netbenefits.fidelity.com

Pre day-one enrollment – that's right, you can enroll in some benefits before your first day

If you have not worked for BP previously* (including companies acquired by BP), you can enroll in your health and some protection benefits** immediately. To do this, follow these steps:

1. Go to <http://resources.hewitt.com/bpbenefits>, select Log On. From the Log On screen, select Register as a New User.
2. Enroll in your health and protection benefits. Don't forget to select Submit when you're done. Elections made during the new hire process are final and can't be changed until the next annual enrollment period or a family/job status change. However, you can update your beneficiary designations at any time.
3. Print your confirmation statement.
4. After you receive your first paycheck, go back online and make sure your benefit choices are recorded correctly. Don't forget that due to retroactive deductions, the amount deducted for your benefits may be higher on your first and second paychecks.

*If you have previously worked for BP, you'll need to wait until the BP Benefits Center recognizes you as a returning employee before you can enroll. This may occur one to two weeks after your date of hire/eligibility.

**Note for Long-Term Care, you'll need to enroll directly with John Hancock after they recognize you as a BP employee. This may occur one to two weeks after your date of hire/eligibility.



Where this document refers to a BP benefits program, the reference is generally to the BP program applicable to the majority of BP employees on U.S. dollar payrolls. In some cases, eligibility for a program may be limited based on employee classification (such as full- and part-time employees) or other criteria.

Right from Day One for full-time U.S. employees is presented as a matter of information and as an expression of management policy. It isn't intended to constitute a promise or contractual commitment by the company. The company reserves the right to unilaterally change or terminate any or all of its employee benefit plans and programs at any time and without prior notice. Also, modifications may be necessary to comply with applicable legal requirements. In the event of any inconsistency between a statement contained in *Right from Day One* for full-time U.S. employees and the relevant plan document, plan summary or prospectus, the plan document, plan summary or prospectus will control over the statement in *Right from Day One* for full-time U.S. employees. Employees covered by collective bargaining agreements will be subject to these benefit plan provisions to the extent consistent with the terms of BP's policy and benefit programs, the applicable collective bargaining agreement and any applicable legal guidelines.

Ayco Answerline® is a trademark of The Ayco Company, L.P., a Goldman Sachs Company. This service is provided exclusively by The Ayco Company, L.P. Used with permission. The Ayco Company, L.P., is a subsidiary of The Goldman Sachs Group, Inc. and an affiliate of Goldman, Sachs & Co., a worldwide, full-service investment banking, broker-dealer and asset management organization.



MADE IN THE USA



Printed with soy inks

APRIL11/CORE