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M-1 This handbook is the Summary Plan Description (SPD) for the ConocoPhillips health and welfare plans. Additionally if you are enrolled in a plan that's insured and provides you an insurance contract and Certificate of Coverage, that insurance contract and the Certificate of Coverage will be considered a part of the SPD for that insured plan.

**Employee Benefits HANDBOOK - ConocoPhillips**

Please keep this handbook for reference. We hope that this handbook will bring to you a better understanding of the program. If you have any specific problems not covered in this handbook, please contact our staff by writing to: Unemployment Insurance Division 830 Punchbowl Street Room 325 Honolulu, HI 96813. Linda Y. Uesato, Administrator

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