Chevron

dependent day care spending account

flexible spending account plan
summary plan description

effective january 1, 2020

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This document describes the Dependent Day Care Spending Account (DCSA) as of January 1, 2020, that Chevron sponsors for eligible employees on the U.S. payroll of Chevron or a participating company. The information presented here is a description of the Dependent Day Care Spending Account (DCSA), which is not covered by ERISA. While the term summary plan description (SPD) is used throughout this document for convenience, it does not mean that the description is an SPD as defined in ERISA where the particular plan, policy or program is not subject to ERISA. These descriptions don't cover every provision of the plan. Many complex concepts have been simplified or omitted to present more understandable plan descriptions. If these descriptions are incomplete or if there's any inconsistency between the information provided here and the official plan texts, the provisions of the official plan texts will prevail to the extent permitted by law.

Chevron Corporation reserves the right to change or terminate a plan or program at any time and for any reason. A change also can be made to premiums and future eligibility for coverage and can apply to those who retired in the past, as well as to those who retire in the future. Once approved, plan changes are incorporated into the plan texts, SPDs and vendor administration at the effective date.

To find general benefit summaries and information about other plans that Chevron offers, visit the U.S. Benefits website at **hr2.chevron.com**.

update to addresses

for benefits correspondence

effective June 1, 2020

human energy. yours.™

Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective June 1, 2020.

The enclosed information serves as an official summary of material modification (SMM). Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247 (1-832-854-5800 outside the U.S.)**.

The **new address** for correspondence with the Chevron Human Resources Service Center is as follows:

- **For health and welfare correspondence**
  Chevron Human Resources Service Center | PO Box 981901 | El Paso, TX 79998

- **For pension and QDRO correspondence**
  Chevron Human Resources Service Center | PO BOX 981909 | El Paso, TX 79998

- **For COBRA correspondence**
  Use the address included on your payment coupons

The addresses below may be referenced in this summary plan description and should be considered **no longer active and valid**. Please use the appropriate new address above in place of these addresses below:

P.O. Box 18012
Norfolk, VA 23501

P.O. Box 199708
Dallas, TX 75219-9708

COBRA/Conduent HR Services
P.O. Box 382064
Pittsburgh, PA 15251-8064

The QDRO Service Center
1434 Crossways
Chesapeake, VA 23320

The QDRO Processing Group
2828 N. Haskell Ave. Bldg 5
Mail Stop 516
Dallas, TX 75204-2909

carryover of 2021 amounts

dependent day care spending account plan
effective january 1, 2022 through december 31, 2022

Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective as of the dates specified below.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

introduction

This document describes the following changes to the Chevron Dependent Day Care Spending Account (DCSA) Plan as permitted by the 2021 Consolidated Appropriation Act:

- Carryover opportunity for unused 2021 dependent day care flexible spending account funds into 2022.
- Deadline to submit claims for eligible expenses incurred January 1, 2021, through December 31, 2021, is temporarily extended.

This document applies to eligible, active U.S.-payroll employees.

who to contact

- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or carryover questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

Legacy Noble employees: As a reminder, the carryover and other plan updates described in this document apply only to the Chevron DCSA; they do not apply to your Noble FSA. In addition, if you enroll in the Chevron 2021 DCSA, remember that eligible expenses incurred **October 1, 2021,** through **December 31, 2021,** apply to your Chevron 2021 DCSA. Outstanding claims for reimbursement of eligible Noble FSA expenses incurred January 1, 2021, through September 30, 2021, should be filed directly with Smart-Choice by March 31, 2022.

claims deadline extended

Due to the current global pandemic, the deadline to submit claims for eligible expenses incurred **January 1, 2021,** through **December 31, 2021,** has been extended. The deadline for 2021 claims is **60 days** after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak *or* **June 30, 2022**, whichever occurs *later*. **After the applicable claims deadline, you can no longer submit a claim for expenses incurred in 2021.**

While you have extra time to submit claims if you need it, we *strongly* encourage you to submit as many of these claims as possible prior to the normal claims deadline of June 30, 2022, to assist with processing the carryover of your 2021 DCSA (if any).

temporary carryover opportunity

active employee coverage

Typically, the money in your DCSA can be used only for eligible expenses incurred between January 1 and December 31 in the year you are enrolled. Any remaining balance left in your account after the final claim filing deadline will be forfeited.

Due to the COVID-19 public health emergency, DCSA participants may have more unused DCSA amounts at the end of the plan year than in previous years. To address this issue, Congress and the IRS temporarily adjusted standard flexible spending account rules and requirements. **Chevron has adopted this increased flexibility for January 1, 2022, through December 31, 2022, and Chevron DCSA Plan participants now have access to carryover balances as described in this document.**

who is eligible for the carryover

To be eligible for the special, carryover opportunity, you must satisfy **all** of the following requirements:

- You were a U.S.-payroll employee **enrolled in the DCSA** for all or part of the 2021 plan year.
- You have **at least $25** in **unused funds** in your 2021 DCSA. There is *no* maximum limit to the amount you're permitted to carry over.
- You **do not have to be enrolled in or contribute to the DCSA in 2022** to receive your carryover, if any.

how the carryover works

Step 1: Submit your outstanding 2021 claims.

While the claims deadline has been extended for eligible expenses incurred January 1, 2021, through December 31, 2021, you're strongly encouraged to submit claims as soon as they happen. Claims for eligible expenses submitted by June 30, 2022, will be paid from your 2021 DCSA account balance.

example

You elect to contribute $1,000 to your 2021 DCSA account.

Prior to adopting the carryover, the money in your 2021 DCSA can be used for eligible expenses incurred January 1, 2021, through December 31, 2021.

Expense	2021 Account balance is now …
$100 on July 8, 2021.	$900
$50 on September 12, 2021.	$850
You submit a claim form on June 10, 2022, for a $100 eligible expense incurred on March 10, 2021, that you forgot about.	$750

Step 2: Anthem determines your carryover, if any

Carryover amounts will not be available in your account until *after* June 30, 2022. Anthem will process all 2021 claims submitted by June 30, 2022, and then review the remaining 2021 DCSA account balances for employees who are eligible to receive a carryover. Anthem will automatically apply your eligible carryover amount to your account *after* June 30, 2022, as follows:

- If your 2021 DCSA account balance is **under $25**, you will not receive a carryover.
- If your 2021 DCSA account balance is **at least $25**, your remaining account balance will carry over.

example

You elected to contribute $1,000 to your 2021 DCSA account.

Expense	2021 Final account balance
You incurred **$250** in total expenses incurred between January 1 and December 31, 2021. You submitted all outstanding 2021 claims prior to June 30, 2022.	$750
Amount that will carryover to 2022. As a reminder your carryover amount will appear in your account *after* June 30, 2022:	**$750**
Amount from your 2021 DCSA that will be forfeited:	$0

Step 3: How to use your carryover

If you are enrolled in the DCSA for 2022 …

If you are enrolled in the DCSA for 2022 and you're eligible for carryover, your carryover amount will be determined after June 30, 2022, and *added to* the amount you elect to contribute to the DCSA for 2022. Your *new*, total 2022 DCSA balance must be used according to normal plan rules. This means:

- The **2021 carryover amount,** now included in your 2022 DCSA account, can be used for:
  - Eligible expenses incurred **January 1** through **December 31, 2022**, as long as the deadline to claim 2022 expenses has not passed. The normal claims deadline for 2022 eligible expenses is June 30, 2023.
  - Eligible expenses incurred **January 1** through **December 31, 2021**, as long as the deadline to claim 2021 expenses has not passed. The claims deadline for 2021 eligible expenses is 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak **or** June 30, 2022, whichever occurs *later.*
- Your new **2022 contributions** to your 2022 DCSA account can be used for:
  - Eligible expenses incurred **January 1** through **December 31, 2022**, as long as the deadline to claim 2022 expenses has not passed. The normal claims deadline for 2022 eligible expenses is June 30, 2023.
  - You *cannot* use new 2022 contributions to pay for eligible expenses incurred **January 1** through **December 31, 2021,** even if the claims deadline has not passed.
- Remember, if you're eligible for the carryover of your 2021 DCSA, your carryover amount *does not* count toward the 2022 annual contribution maximum limit of $5,000/$2,500.

example	
During open enrollment, you elected to contribute **$5,000** (married filing jointly) to your 2022 DCSA account, the maximum amount allowed.	$5,000 2022 DCSA contribution election
You submit any outstanding 2021 claims by June 30, 2022. After 2021 claims are processed, Anthem determines the carryover from your 2021 DCSA to your 2022 DCSA is $750:	$750 Carryover from your 2021 DCSA to your 2022 DCSA.
You have $5,750 in your 2022 DCSA account, which now includes any carryover.	**$5,750** Total DCSA balance in July 2022, after carryover. • Your **$750 carryover** can be applied to eligible expenses incurred in 2021 *or* 2022. • Your **$5,000 in new 2022 contributions** can be applied to eligible expenses incurred in 2022 only.

If you are *not* enrolled in the DCSA for 2022 …

If you are *not* enrolled in the DCSA for 2022 and you're eligible for carryover, your carryover amount will be applied to your existing DCSA account after June 30, 2022. Your account will remain available for you to use the carryover amount according to normal plan rules. You can continue to submit claims and access your account online just as you did in 2021.

- The money in your 2022 DCSA account, which now includes any carryover, can be used for:
  - Eligible expenses incurred **January 1** through **December 31, 2022**, as long as the deadline to claim 2022 expenses has not passed. The normal claims deadline for 2022 eligible expenses is June 30, 2023.
  - Eligible expenses incurred **January 1** through **December 31, 2021**, as long as the deadline to claim 2021 expenses has not passed. The claims deadline for 2021 eligible expenses is 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak **or** June 30, 2022, whichever occurs *later.*

annual contribution limit updates

dependent day care spending account plan

effective january 1, 2022 through december 31, 2022

Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective as of the dates specified below.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

2022 maximum annual contribution limit

Effective January 1, 2022, the maximum amount you're allowed to contribute to the Chevron Dependent Day Care Spending Account (DCSA) is as follows:

- **$5,000** (reduced from $10,500) for single taxpayers and married couples filing jointly
- **$2,500** (reduced from $5,250) for married individuals filing separately.

If you're eligible for the carryover of your 2021 DCSA, your carryover amount does *not* count toward the 2022 annual maximum; your carryover amount will be added to the amount you elect (if any) to contribute to the DCSA for 2022. See the carryover section in this document for additional details.

For example, if you're married, filing jointly, and you elect to contribute the maximum of $5,000 in 2022 and you're eligible for a 2021 DCSA carryover of $750, you will be eligible to spend a total of $5,750 from January 1, 2022, through December 31, 2022, under the 2022 DCSA.

who to contact

- Contact **Anthem** directly at **1-844-627-1632**.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

new carryover opportunity

dependent day care spending account plan
for active employees
effective january 1, 2021 through december 31, 2021

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Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective January 1, 2021 through December 31, 2021.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

This document applies to eligible, active U.S.-payroll employees.

introduction

Typically, the money in your DCSA can be used only for eligible expenses incurred between January 1 and December 31 in the year you are enrolled. Any remaining balance left in your account after the final claim filing deadline will be forfeited.

Due to the COVID-19 public health emergency, DCSA participants may have more unused DCSA amounts at the end of the 2020 plan year than in previous years. To address this issue, the CAA temporarily allows participants to carry over unspent DCSA funds from the 2020 plan year into the 2021 plan year. **Chevron has adopted these new rules effective January 1, 2021 through December 31, 2021 and Chevron Dependent Day Care Spending Account (DCSA) Plan participants now have access to carryover balances as described in this document.**

who is eligible for the carryover

To be eligible for the special, carryover opportunity, you must satisfy **all** of the following requirements:

- You were a U.S.-payroll employee **enrolled in the DCSA** for all or part of the 2020 plan year.
- You have **at least $25** in **unused funds** in your 2020 DCSA. There is *no* maximum limit to the amount you're permitted to carry over.

carryover and the maximum annual contribution limit

If you're eligible for the carryover of your 2020 DCSA, your carryover amount does *not* count toward the 2021 annual maximum; your carryover amount will be added to the amount you elect (if any) to contribute to the DCSA for 2021.

For example, if you're married, filing jointly, and you elect to contribute the maximum of $10,500 in 2021 and you're eligible for a 2020 DCSA carryover of $750, you will be eligible to spend a total of $11,250 from January 1, 2021 through December 31, 2021 under the 2021 DCSA.

claims deadline extended

As a reminder, due to the current global pandemic, the deadline to submit claims for eligible expenses incurred **January 1, 2020** through **December 31, 2020** has been extended. The deadline for 2020 claims is now **60 days** after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak *or* **June 30, 2022**, whichever occurs first. **After the applicable claims deadline, you can no longer submit a claim for expenses incurred in 2020.**

While you have extra time to submit claims if you need it, we *strongly* encourage you to submit as many of these claims as possible prior to the normal claims deadline of June 30, 2021 to assist with processing the carryover of your 2020 DCSA (if any).

how the new carryover works

Step 1: Submit your outstanding 2020 claims.

While the claims deadline has been extended for eligible expenses incurred January 1, 2020 through December 31, 2020, you're strongly encouraged to submit claims as soon as they happen. Claims for eligible expenses submitted by June 30, 2021 will be paid from your 2020 DCSA account balance.

example

You elect to contribute $1,000 to your 2020 DCSA account.

Prior to adopting the carryover, the money in your 2020 DCSA can be used for eligible expenses incurred January 1, 2020 through December 31, 2020.

Expense	2020 Account balance is now …
$100 on July 8, 2020.	$900
$50 on September 12, 2020.	$850
You submit a claim form on June 10, 2021 for a $100 eligible expense incurred on March 10, 2020 that you forgot about.	$750

Step 2: Anthem determines your carryover, if any

Anthem will process all 2020 claims submitted by June 30, 2021 and then review the remaining 2020 DCSA account balances for employees who are eligible to receive a carryover. Anthem will automatically apply your eligible carryover amount, as follows:

- If your 2020 DCSA account balance is **under $25**, you will not receive a carryover.
- If your 2020 DCSA account balance is **at least $25**, your remaining account balance will carry over.

step two example

You elected to contribute $1,000 to your 2020 DCSA account.

Expense	2020 Final account balance
You incurred **$250** in total expenses incurred between January 1 and December 31, 2020. You submitted all outstanding 2020 claims prior to June 30, 2021.	$750
Amount that will carryover to 2021:	**$750**
Amount from your 2020 DCSA that will be forfeited:	$0

Step 3: How to use your carryover

If you are enrolled in the DCSA for 2021 …

If you are enrolled in the DCSA for 2021 and you're eligible for carryover, your carryover amount will be *added to* the amount you elect to contribute to the DCSA for 2021. Your *new*, total 2021 DCSA balance must be used according to normal plan rules. This means:

- The **2020 carryover amount,** now included in your 2021 DCSA account, can be used for:
  - Eligible expenses incurred **January 1** through **December 31, 2021**, as long as the deadline to claim 2021 expenses has not passed. The normal claims deadline for 2021 eligible expenses is June 30, 2022.
  - Eligible expenses incurred **January 1** through **December 31, 2020**, as long as the deadline to claim 2020 expenses has not passed. The claims deadline for 2020 eligible expenses is 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak **or** June 30, 2022, whichever occurs *first.*
- Your new **2021 contributions** to your 2021 DCSA account can be used for:
  - Eligible expenses incurred **January 1** through **December 31, 2021**, as long as the deadline to claim 2021 expenses has not passed. The normal claims deadline for 2021 eligible expenses is June 30, 2022.
  - You *cannot* use new 2021 contributions to pay for eligible expenses incurred **January 1** through **December 31, 2020,** even if the claims deadline has not passed.
- Remember, if you're eligible for the carryover of your 2020 DCSA, your carryover amount *does not* count toward the 2021 annual contribution maximum limit of $10,500/$5,250.

step three example

During open enrollment, you elected to contribute **$5,000** (married filing jointly) to your 2021 DCSA account, the maximum amount allowed at the time.	$5,000 2021 DCSA contribution election
You decide to take advantage of the increased maximum contribution limit in 2021 and increase your contribution election to **$10,500**.	$10,500 2021 DCSA contribution election increased
You submit any outstanding 2020 claims by June 30, 2021. After 2020 claims are processed, Anthem determines the carryover from your 2020 DCSA to your 2021 DCSA is $750:	$750 Carryover from your 2020 DCSA to your 2021 DCSA.
You have $11,250 in your 2021 DCSA account, which now includes any carryover.	**$11,250** Total DCSA balance in July 2021, after carryover. • Your **$750 carryover** can be applied to eligible expenses incurred in 2020 *or* 2021. • Your **$10,500 in new 2021 contributions** can be applied to eligible expenses incurred in 2021 only.

If you are *not* enrolled in the DCSA for 2021 …

If you are *not* enrolled in the DCSA for 2021 and you're eligible for carryover, your carryover amount will be applied to your existing DCSA account. Your account will remain available for you to use the carryover amount according to normal plan rules. You can continue to submit claims and access your account online just as you did in 2020.

- The money in your 2021 DCSA account, which now includes any carryover, can be used for:
  - Eligible expenses incurred **January 1** through **December 31, 2021**, as long as the deadline to claim 2021 expenses has not passed. The normal claims deadline for 2021 eligible expenses is June 30, 2022.
  - Eligible expenses incurred **January 1** through **December 31, 2020**, as long as the deadline to claim 2020 expenses has not passed. The claims deadline for 2020 eligible expenses is 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak **or** June 30, 2022, whichever occurs *first.*

who to contact

- To make mid-year DCSA enrollment or election changes, call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or carryover questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

increased maximum 2021 contribution limit

dependent day care spending account plan

active employee coverage

effective january 1, 2021 through december 31, 2021

human energy. yours.™

Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective January 1, 2021 through December 31, 2021

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

This document applies to eligible, active U.S.-payroll employees.

new 2021 maximum annual contribution limit

The American Rescue Plan Act (ARPA), signed into law on March 11, 2021, raises the pretax contribution limit for dependent care flexible spending accounts – like the Dependent Day Care Spending Account (DCSA) Plan – for the 2021 calendar year.

- **$10,500** (up from $5,000) for single taxpayers and married couples filing jointly
- **$5,250** (up from $2,500) for married individuals filing separately.
- The higher limits apply *only* to the 2021 plan year, **January 1, 2021** through **December 31, 2021**.

carryover and the maximum annual contribution limit

If you're eligible for the carryover of your 2020 DCSA, your carryover amount does *not* count toward the 2021 annual maximum; your carryover amount will be added to the amount you elect (if any) to contribute to the DCSA for 2021. See the carryover section in this document for additional details.

how to change your DCSA contributions

As a reminder, plan rules have temporarily changed, and you are currently permitted to change your DCSA contribution at any time and for any reason. Learn more about this change here. Call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.) to change your DCSA contributions.

who to contact

- To make mid-year DCSA enrollment or election changes, call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or carryover questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

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extended claims deadline for 2020 expenses

dependent day care spending account plan

effective january 1, 2021 through december 31, 2021

human energy. yours.™

Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective January 1, 2021 through December 31, 2021.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

how it works

Under normal Dependent Day Care Spending Account (DCSA) plan rules, June 30, 2021, is your last chance to submit claims for reimbursement of eligible expenses incurred January 1, 2020 through December 31, 2020.

As a reminder, due to the current global pandemic, the deadline to submit claims for eligible expenses incurred **January 1, 2020** through **December 31, 2020** has been extended. The deadline for 2020 claims is now **60 days** after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak *or* **June 30, 2022**, whichever occurs first. **After the applicable claims deadline, you can no longer submit a claim for expenses incurred in 2020.**

While you have extra time to submit claims if you need it, we *strongly* encourage you to submit as many of these claims as possible prior to the normal claims deadline of June 30, 2021 to assist with processing the carryover of your 2020 DCSA (if any).

who to contact

- To make mid-year DCSA enrollment or election changes, call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, the DCSA debit card, or other carryover questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

new mid-year enrollment rules

dependent day care spending account plan

for active employees

effective january 1, 2021 through december 31, 2021

human energy. yours.™

Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective January 1, 2021 through December 31, 2021.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

This document applies to eligible, active U.S.-payroll employees.

how it works

Typically, if you want to participate in the DCSA, you must enroll during open enrollment or within 31-days of certain qualifying life events. In addition, you cannot change your contribution election mid-year or stop participating unless you experience certain qualifying life events that allow these kinds of changes. Under the DCSA, qualifying life events also include changing your day care provider, if your day care costs change, or you experience an employment status change that affects your eligibility for the plan.

For the 2021 plan year, eligible employees are permitted to **change contribution elections** and **stop or start** participating in the DCSA at any time during the plan year, for *any* reason, without regard to qualifying life events or the open enrollment period.

- You must be an active employee **eligible to participate in the DCSA** to enroll. There are no changes to the current DCSA eligibility rules.
- These enrollment and contribution changes are **prospective only** and therefore cannot be applied prior to the date you actually make the election change.
- You can change your annual goal amount by **increasing**, **decreasing** or **stopping** your contributions, with the following limitations:
  - Changes to your annual goal amount **cannot be less** that what you've already contributed.
  - The **annual DCSA maximum** (as increased for 2021) and minimum contribution limits continue to apply.

- To change your enrollment mid-year, **call the HR Service Center** for assistance; this change generally cannot be made on the BenefitConnect website.
- This temporary expansion of mid-year election rules apply to the **2021** plan year, **January 1, 2021** through **December 31, 2021**.

who to contact

- To make mid-year DCSA enrollment or election changes, call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or carryover questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

temporary age limit increase to 14

dependent day care spending account plan
for active employees
effective january 1, 2020 through december 31, 2021

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Update to the summary plan descriptions (SPD)
Changes described in this SMM are effective January 1, 2020 through December 31, 2021.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

This document applies to eligible, active U.S.-payroll employees.

introduction

The DCSA can reimburse qualifying expenses if you have to pay someone to take care of a **qualified dependent** so you (or you and your spouse, if you're married) can work, look for work, or go to school full-time. Under normal plan rules, qualified dependents include **children under age 13**, a disabled child, or for an adult who lives with you and depends on you financially.

The 2021 Consolidated Appropriations Act (CAA) temporarily increased the age limit for a qualifying dependent from age 13 to **age 14** during January 1, 2020 through December 31, 2021, subject to the additional rules outlined below.

additional rules

- **If submitting claims for eligible expenses** due to this temporary age limit change, be aware that reimbursement can only be made from unspent 2020 contributions. This means:
  - If you don't have enough available unspent 2020 contributions, your claim will be denied.
  - If you're eligible for carryover of unspent 2020 contributions to your 2021 DCSA, you may only use the 2020 carryover amount for reimbursement of these claims. (See the **Carryover** section to learn more about how the carryover works.)
  - In addition, if you're participating in 2021, you cannot use *new* 2021 contributions to your 2021 DCSA to reimburse these claims.

- **If your qualified dependent turned age 13 during 2020,** under *previous* plan rules, claims for your 13 year-old were no longer eligible for reimbursement for services that occurred *on or after* your dependent's 13th birthday. Under this *new* rule, you can now submit claims for reimbursement for this dependent:
  - For eligible services that occurred during 2020, including *after* your dependent's 13th birthday.
  - For eligible services that occurred during 2021, *prior to* your dependent's 14th birthday.
  - Remember, reimbursement of services for this dependent can only made from unspent funds in your 2020 DCSA account, regardless if those services occurred in 2020 or 2021.

- **If your qualified dependent turned age 14 during 2020,** under *previous* plan rules, services for this dependent were not eligible for reimbursement at *any time* during 2020. Under this *new* rule, you can now submit claims for reimbursement for this dependent for services that occurred during 2020, *prior to* your dependent's 14th birthday. Remember, reimbursement of services for this dependent can only made from unspent funds in your 2020 DCSA account.

- **If your qualified dependent turned age 13 during 2021,** under *previous* plan rules, claims for your 13 year-old were no longer eligible for reimbursement for services that occurred *on or after* your dependent's 13th birthday. Under this *new* rule, you can now submit claims for reimbursement for this dependent:
  - For eligible services that occur January 1, 2021 through December 31, 2021.
  - Remember, reimbursement of services for this dependent can only made from unspent funds in your 2020 DCSA account, regardless if those services occurred in 2020 or 2021.

- **Amounts remaining in your DCSA account at end of 2021** – whether from 2020 carryover or 2021 contributions – cannot be used to reimburse eligible expenses for any child over age 13 in 2022.
- As a reminder, due to the current global pandemic, **the deadline to submit claims for expenses** that occur **January 1, 2020** through **December 31, 2020** has been extended. The deadline for 2020 claims is 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak *or* June 30, 2022, whichever occurs first.

who to contact

- To make mid-year DCSA enrollment or election changes, call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or other questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

deadline extended to submit claims for 2019 flexible spending account expenses

Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective July 1, 2020.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

Under normal Dependent Day Care Spending Account (DCSA) plan rules, June 30, 2020, is your last chance to submit claims for reimbursement of eligible expenses incurred on or before December 31, 2019.

Due to the current global pandemic, the deadline to submit claims has been extended to 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak.

While you have the extra time if you need it, we strongly encourage you to submit your 2019 claims as soon as possible, if you haven't already done so.

Please keep in mind that your Chevron flexible spending account plans do not have a *grace period* or *carryover* feature, so this means you can only submit a claim for reimbursement of eligible expenses you incurred by December 31, 2019.

how to submit a claim

If you miss the extended claims deadline, you will not be reimbursed, and any remaining funds in your 2019 account will be forfeited. As a reminder, **HealthEquity** was the claims administrator for your 2019 account(s).

- **Paper claim forms** | Access the **Forms Library** on **hr2.chevron.com/document-library/forms**
- **Online claims |** Access your HealthEquity account at **my.healthequity.com**

have questions?

If you have any questions about your 2019 account or need help filing a claim, contact HealthEquity:

- **Phone** 1-866-346-5800
- **Email** memberservices@healthequity.com

Chevron U.S. Benefits

new fee for insufficient funds

effective January 1, 2019

human energy. yours.TM

Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective January 1, 2019 unless otherwise indicated.

The enclosed information serves as an official summary of material modification (SMM) for this plan. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com / hr2.chevron.com/retiree** or by calling the HR Service Center at **1-888-825-5247**.

new fee for insufficient funds

Effective January 1, 2019, Chevron will adopt a new standard process regarding the payment of benefit premiums. This policy applies if you are being billed directly for your Chevron benefit premiums. If your payment is rejected due to insufficient funds in your bank account, a fee will be assessed to your account. You'll be required to ensure timely payment of the outstanding balance, including the fee, is received by the Chevron HR Service Center prior to the deadline to continue your benefit coverage.

This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

new qualifying life event

health plans

effective January 1, 2019

human energy. yours.TM

Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective January 1, 2019 unless otherwise indicated.

The enclosed information serves as an official summary of material modification (SMM) for all Chevron medical plans including the **Medical PPO Plan, High Deductible Health Plan, High Deductible Health Plan Basic,** all **Medical HMO Plans,** and the **Global Choice Plan (U.S.-Payroll Expatriate)**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at **hr2.chevron.com / hr2.chevron.com/retiree** or by calling the HR Service Center at **1-888-825-5247**.

new qualifying life event

A qualifying life event is an event that allows eligible benefit plan participants to make certain changes to benefit coverage, such as starting or stopping coverage, adding or dropping dependents, and increasing or decreasing coverage. Examples of current qualifying life events for Chevron employee health benefits include getting married or divorced, having or adopting a dependent child, or moving outside the service area of your health coverage.

Effective January 1, 2019, a new event has been added as an eligible qualifying life event for Chevron health benefits:

- You, your spouse or domestic partner, or your dependent child enroll in the federally-facilitated Health Insurance Marketplace or a state-based Marketplace.

If you or your enrolled dependents encounter this qualifying life event, you will have 31 days from the date of the event to report the qualifying life event to the HR Service Center and drop your current Chevron health coverage.

This qualifying life event doesn't apply to the private health exchange offered to Chevron post-65 eligible retirees through ViaBenefits. Go to **HealthCare.gov** for more information about the Health Insurance Marketplace.

This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

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benefit contact information

This summary plan description refers you to contact the administrators listed below.
Please refer to this section for phone numbers, website and other key contact information.

Anthem Blue Cross

Claims administrator for the Dependent Day Care Spending Account Plan.

Why contact this administrator

- Ask questions about your plan coverage.
- Ask about qualifying expenses that are eligible for reimbursement.
- Get account balance information.
- Submit claims for reimbursement of a qualifying expense.

Phone information

- Phone (Inside U.S.) 1-844-627-1632
- Phone (Outside U.S.) 1-844-627-1632

Website information

- Check your account, review or manage claims.
- **anthem.com/ca**

Other contact information

- **Sydney Health app** mobile app available on the Apple App Store or Google Play.

Chevron Benefits HR2 Website

Why access this website

- Access summary plan descriptions (SPDs).
- Access benefit information and documents.
- Get benefit phone numbers and access websites referenced in this summary plan description.

Website information

- You don't need a password to access the information posted on this website.
- **hr2.chevron.com** as an employee.

Human Resources Service Center (HR Service Center) *and* Benefits Connection Website

Why contact this administrator

- Enroll in this plan.
- Enroll in Chevron health and welfare employee benefits.
- Enroll in or learn about COBRA continuation coverage for health plans.
- Make open enrollment elections for this plan.
- Ask about your or your dependents' eligibility to participate in this plan.
- Report qualifying life events – such as a marriage, divorce, birth or death.
- Request a printed copy of summary plan descriptions (SPD).

Phone information

- **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- 5 a.m. - 6 p.m. Pacific time (7 a.m. - 8 p.m. Central time)

Mailing Address
Department: CVXH
P.O. Box 981901
El Paso, TX 79998

Website information

- **BenefitConnect** website for personal benefit information and conduct certain transactions, such as updating your beneficiaries, view your current enrollments and costs, enroll in Chevron benefits, make benefit changes or make open enrollment elections, choose your communication preferences.
- As an employee, go to **hr2.chevron.com** and click the **BenefitConnect** link.
- If you have access to a Chevron workstation connected to the GIL computing network, you can use the automatic login feature; you don't need a password to access the BenefitConnect website.
- If you don't have access to a Chevron workstation connected to the GIL computing network, you will need to enter your BenefitConnect user ID and passcode; automatic login is not available. Follow the instructions on the BenefitConnect login screen if you need to register to use the website or if you don't remember your user ID and passcode.

Summary Plan Descriptions

Summary Plan Descriptions (SPDs) provide detailed information about your Chevron benefit plans such as eligibility, claims and participation.

- Go to **hr2.chevron.com** as an employee.
- You can also call the HR Service Center to request that a copy be mailed to you, free of charge.

description of the plan

overview

- **Anthem Blue Cross (Anthem)** is the claims administrator for this benefit effective January 1, 2020.
- The plan makes it possible for you to pay qualified dependent care expenses with before-tax dollars, which means you can save money.
- Qualified expenses include charges for day care provided for your dependent children under age 13 or for a disabled child or adult who lives with you and depends on you financially.
- If you enroll, the amount of before-tax contributions you authorize is deducted from your pay in equal amounts throughout the year and credited to your Dependent Day Care Spending Account.
- Depending on your circumstances, you can put up to $5,000 into your account each calendar year.
- After you pay qualified dependent care expenses, you file a claim form for reimbursement of your expenses.
- This plan has been set up according to provisions of the Internal Revenue Code, which include very strict rules. For example, if you don't have enough qualified expenses to use all of the money you put into your plan account, you'll forfeit money that's left over after the end of the year.
- Federal tax law also includes provisions for a tax credit for people who have eligible dependent care expenses. You may be qualified to take advantage of the tax credit, depending on your tax filing status and taxable income.

eligibility

Additional Eligibility Requirements

This section of this summary plan description provides important information about who's generally eligible to participate in Chevron's health benefits. To be eligible to participate in this benefit, you must meet all the requirements of an eligible employee as described in this section, **and** you must *also* satisfy these additional eligibility requirements or restrictions:

- If you provide day care for a qualified dependent so you can work, *and* **one** of the following also applies to you:
  - You're single or legally separated.
  - You're married and your spouse also works.
  - You're married and your spouse attends school full-time outside the home at least five months during the year.
  - You're married and your spouse is mentally or physically incapable of caring for himself or herself because of a disability.
- If you're on a leave of absence without pay that's scheduled to last more than 31 days, your participation continues, but contributions end with your last paycheck.
- Non-U.S.-payroll expatriates working in the United States are not eligible for this benefit.
- If you're eligible to receive benefits from the Chevron International Healthcare Assistance Plan (IHAP), you're not eligible for this benefit.

Eligible Employee

Except as described below, you're generally eligible for this plan if you're considered by Chevron to be a common-law employee of Chevron Corporation or one of its subsidiaries that it has designated to participate in the Omnibus Health Care Plan and you meet all of the following qualifications:

- You're paid on the U.S. payroll of Chevron Corporation or a participating company.
- You're assigned to a regular work schedule (unless you're on a family leave, disability leave, short union business leave, furlough leave, military service leave or leave with pay) of at least 40 hours a week, or at least 20 hours a week if such schedule is an approved part-time work schedule under the Corporation's part-time employment guidelines.
- If you're a casual employee, you've worked (or are expected to work) a regular work schedule for more than four consecutive months.
- If you're designated by Chevron as a seasonal employee, you're not on a leave of absence.
- You're in a class of employees designated by Chevron as eligible for participation in the plan.

However, you're still not eligible if any of the following applies to you:

- You're not on the Chevron U.S. payroll, or you're compensated for services to Chevron by an entity other than Chevron — even if, at any time and for any reason, you're deemed to be a Chevron employee.
- You're a leased employee or would be a leased employee if you had provided services to Chevron for a longer period of time.
- You enter into a written agreement that provides that you won't be eligible.
- You're not regarded by Chevron as its common-law employee and for that reason it doesn't withhold employment taxes with respect to you — even if you are later determined to have been Chevron's common-law employee.
- You're a member of a collective bargaining unit (unless eligibility to participate has been negotiated with Chevron).
- You're a professional intern.

You may become eligible for different benefits at different times. Participation and coverage do not always begin when eligibility begins. Chevron Corporation, in its sole discretion, determines your status as an eligible employee and whether you're eligible for the plan. Subject to the plan's administrative review procedures, Chevron Corporation's determination is conclusive and binding.

If you have questions about your eligibility for this plan, you should contact the Chevron Human Resources Service Center.

Eligible Spouse

Your spouse is considered eligible if you're legally married under the law of a state or other jurisdiction where the marriage took place. Before your spouse can participate, you may be required to provide proof that you're legally married.

Eligible Domestic Partner

Domestic partners cannot be covered by this benefit.

Qualified Dependent

You can take advantage of the tax savings offered by this plan if you're an eligible employee and you have to pay someone to take care of a qualified dependent so you, and your spouse if you're married, can go to work. A **qualified dependent** must share your principal place of residence for more than six months of the calendar year *and* must also satisfy **one** of the following:

- Your child (or his or her descendant) or sibling (or his or her descendant) under age 13, if the child does not provide over half of his or her own support during the calendar year.
- Your mentally or physically disabled spouse, if he or she is incapable of caring for himself or herself.
- Your mentally or physically disabled child, grandchild, sibling, parent, grandparent, aunt, uncle, niece or nephew, if he or she depends on you for at least half of his or her financial support and is incapable of caring for himself or herself.
- A mentally or physically disabled individual, if he or she depends on you for at least half of his or her financial support, shares your principal place of abode and is a member of your household for the entire taxable year, and is incapable of caring for himself or herself.

participation

When You Can Enroll

If you're eligible, you can enroll in the Dependent Day Care Spending Account at any of the following times:

- During open enrollment.
- During the first 31 days after you become an eligible employee.
- During the first 31 days after a qualifying life event.

You enroll in this plan for one calendar year at a time. To continue your participation, you must re-enroll in this plan every year.

How to Enroll

To enroll in the Dependent Day Care Spending Account, you must contact the HR Service Center or enroll on the BenefitConnect website. When you enroll, you authorize the company to deduct contributions from your before-tax pay. Before you enroll, you should carefully review the Dependent Day Care Spending Account description. In addition, it may be a good idea to consult with your personal tax adviser to make sure this plan is a good option for you. **If you are hired after December 1, then the Chevron HR Service Center will not process your enrollment for the calendar year of your hire date.**

Making Changes

During open enrollment, held in the fall, you can enroll or re-enroll for the upcoming plan year and change your Dependent Day Care Spending Account elections. Otherwise, you can't change your plan elections, unless you experience a qualifying life event. See the **Changing Your Contributions** section of this summary plan description for more information.

When Participation Begins

If you enroll in the Dependent Day Care Spending Account during open enrollment, your participation begins the following January 1. If you enroll within your first 31 days of work at Chevron, your participation begins on your date of hire.

If you experience a qualifying life event, you must contact the HR Service Center within 31 days of your life event.

Your contributions are withheld from your pay starting with the first pay period after your enrollment effective date.

The amount you elect will be divided among the remaining paychecks in the year. For example, assume you are paid twice a month, you elect an annual amount of $3,000 and participation begins August 1. The $3,000 is divided among the remaining 10 paychecks in the year. In other words, $300 will be deducted from each paycheck.

When Participation Ends

Your Dependent Day Care Spending Account will end on the last day of the payroll period during which the earliest of the following dates occurs:

- You cease to be an eligible employee.
- You elect to terminate participation in the plan upon experiencing a qualifying life event.
- The last day of the plan year for which an election was made (unless an election for the subsequent plan year was made).
- The date of discontinuation of salary reduction necessitated by salary reduction limitations.
- The date the plan is terminated.

If you're on a **leave of absence without pay** for more than 31 days, your participation continues, but your contributions end with your last paycheck. If you want to resume contributions to the plan after your leave ends, you must to contact the HR Service Center.

If you go on **leave without pay**, **leave the company**, or **die**, you or your survivors can continue to request reimbursements of qualified expenses incurred in the calendar year the event occurs, as long as there's money left in your account. You must file your claim for reimbursement no later than June 30 of the year after the year in which you incur the expense. Any balance remaining after June 30 will be forfeited.

COBRA or Continuation Coverage is not available under this plan.

how the plan works

Enrollment and Other Plan Changes

If you want to participate in the Dependent Day Care Spending Account Plan, you have to meet the plan's eligibility requirements. To continue participation in this plan, you must re-enroll during the open enrollment period each year; your enrollment during any plan year ends after December 31 of that year. You can't enroll or make changes at any other time, unless you experience a qualifying life event that allows for enrollment or a plan change in your participation in this plan.

Your Contributions

When you enroll, you authorize Chevron to deduct money from your pay in equal amounts throughout the year and credit it to a Dependent Day Care Spending Account set up in your name. The money you put into your account is tax-exempt.

Before you enroll, it's very important that you determine how much money you want deducted from your pay. This is because federal law states that you can't change or stop your deductions after they begin, unless you experience a qualifying life event during the year.

Reimbursement of Eligible Expenses

- Pay your dependent care expense(s) as usual.
- Next, to reimburse your expense(s), you submit a claim to the plan's claims administrator.
- Submit a copy of your bill for the eligible expense along with your claim.
- The bill must show when the care was provided, the day care provider's name and the amount paid. If you don't have a bill or receipt, the claims administrator will accept a copy of the check you wrote to pay for the care.
- You can submit a claim by using the paper form, on the claims administrator's website, or by using the mobile app.

Each time you file a claim, you'll be reimbursed for your qualified expenses, up to the amount of money in your account. If your expenses are greater than the amount in your account, you'll be reimbursed for the remaining amount after additional before-tax contributions are credited to your account.

Reimbursement requests must be sent in no later than June 30 of the year after the year in which you incur the expense. Any balance remaining after June 30 will be forfeited. This money is not available for future expenses or a refund.

Administrative Fees

If you participate in the Dependent Day Care Spending Account (DCSA), you may be charged a reasonable administrative fee – deducted directly from your DCSA – for the situations below. Contact the claims administrator for information about these fees.

- Reimbursement by a **paper check** mailed to your address of record. Direct deposit of reimbursements is, however, free.
- For a **hard-copy monthly statement** showing your account balance mailed to your address of record. There is no charge to access monthly statements electronically.
- For a **stop-check request**.

qualified expenses

Expenses Covered

You can take advantage of the tax savings offered by this plan if you're eligible and you have to pay someone to take care of a qualified dependent so you, and your spouse if you're married, can work.

Following are examples of covered expenses approved by the IRS. For a more complete list of items that may be considered qualified expenses under the plan, call or access the claims administrator's website.

- Care provided in your home by a baby-sitter or nurse. *Note: If a nurse is providing medical services, those expenses would not qualify under the Dependent Day Care Spending Account, but might qualify under the Health Care Spending Account.*
- Care (such as bathing and preparing meals) provided in your home for a disabled person or an elderly dependent living with you.
- Day care given outside your home by a licensed day care provider or a provider that's exempt from licensing requirements.
- Before-school and after-school care.
- School tuition, up to kindergarten.
- Dependent day care expenses incurred while your spouse either is disabled or is a full-time student, even though your spouse does not work.

Expenses Not Covered

The following items are examples of expenses that are not eligible for reimbursement under the Dependent Day Care Spending Account. For a complete list of items that may be considered qualified expenses under the plan, call or access the claims administrator's website.

- Charges for nursing-home care.
- Charges for care provided by your child under age 19 or by someone you claim as a dependent for federal income tax purposes.
- Expenses you claim for reimbursement under another Dependent Day Care Spending Account.
- Medical charges, whether or not the care is covered by a Chevron medical plan or another plan to which Chevron contributes, such as a health maintenance organization (HMO).
- Tuition for school from kindergarten through twelfth grade.
- Fees charged by an overnight camp.

your contributions

When you enroll in the Dependent Day Care Spending Account, you authorize the company to deduct part of your pay (in equal amounts throughout the year) and put it into an account for you. Chevron does not prefund this account. You can't change your contribution amount after you enroll, unless you experience a qualifying life event during the year.

The minimum annual contribution to the DCSA is **$120**.

Federal tax laws limit the amount of money you can contribute each year to plans like this one. The limitations vary depending on your marital status, how you file your income tax return and other factors:

- **If you're single:** You can contribute up to $5,000 a year.
- **If you're married and you and your spouse file a joint tax return:** You can contribute up to $5,000 a year.
- **If you're married and you and your spouse file separate tax returns:** You can each contribute up to $2,500 a year to plans like this.
- **If your spouse earns less than $5,000 a year:** Your combined contributions to plans like this are limited to an amount equal to your spouse's annual income. For example, if your spouse earns $4,000 a year, your contributions can't be more than $4,000.
- **If your spouse doesn't work and is disabled or is a full-time student for at least five months during the year:** If you pay for day care for one qualified dependent, you can contribute up to $250 for each month your spouse doesn't work. If you pay for day care for two or more qualified dependents, you can contribute up to $500 for each month your spouse doesn't work. This is because the law considers your spouse's income for that period to be $250 a month if one dependent is receiving care and $500 a month if two or more dependents are receiving care.
- When you enroll in the plan, you must indicate how much you want to direct to the account. The choices you make when you enroll are generally irrevocable for the plan year, unless you experience a qualifying life event.
- The amount designated on your enrollment for the Dependent Day Care Spending Account cannot be redirected to the Health Care Spending Account, and vice versa, for any reason during the year. In addition, funds in your Dependent Day Care Spending Account can't be used to pay for health care expenses and funds in your Health Care Spending Account can't be used to pay for dependent care expenses. If you have excess funds in either account at any time, you can't transfer those funds from one account to the other.

Federal tax law also includes provisions for a tax credit for people who have eligible dependent care expenses. You may be qualified to take advantage of the tax credit, depending on your tax filing status and taxable income.

It's very important for you to carefully estimate your qualified day care expenses before deciding how much to contribute to the Dependent Day Care Spending Account. Reimbursement requests must be sent in no later than June 30 of the year after the year in which you incur the expense. Any balance remaining after June 30 will be forfeited.

If your hire date is after December 1, the HR Service Center won't process enrollments or changes for the current calendar year. This is because requests to raise or lower contribution amounts become effective on the first day of the month after you notify the HR Service Center that you want to change your contribution amount. If you notify the HR Service Center after December 1, the first day of the following month would be the first day of a new calendar year.

Note: Except as provided above, if you're a new employee, you can have the maximum amount deducted from your pay during the year in which you join the company, no matter when you're hired. You should keep in mind that contribution limits apply to *all* of the contributions you make to plans like this during the calendar year. If you contributed to a similar plan sponsored by your former employer, those contributions will count toward your yearly limit under federal tax laws.

claims for reimbursement

You have until June 30 of the year after the year in which you incur the expense (reimbursements are based on the dates of service). Any balance remaining after June 30 will be forfeited.

How to Submit Claims

There are three ways to file Dependent Day Care Spending Account claims.

- Complete an online claim.
- Complete a paper claim.
- Complete a claim on the mobile app.

A Dependent Day Care Spending Account claim form is available from the **Forms Library** on **hr2.chevron.com** or by calling or accessing the claims administrator's website.

You can turn in a claim form as often as you like. Instructions for returning the claim is included on the form. Each time you file a claim form, you'll be reimbursed up to the amount in your account and will continue to reimburse as deposits are made until claim paid in full.

When you file a claim, you must include the bills or receipts for your qualified day care expenses and show when the care was provided, and the amount paid.

You don't need to provide your provider's address and Social Security number, or other taxpayer identification number, on your claim form, or indicate that your provider is exempt from paying federal taxes; however, you should keep this information with your records in the event you are audited by the Internal Revenue Service (IRS).

The claims administrator processes reimbursement requests within three business days of receipt.

Direct Deposit/Electronic Funds Transfer (EFT)

You can arrange to have your Dependent Day Care Spending Account reimbursements deposited directly into your bank account. Contact your **claims administrator** or access your **DCSA account** for direct deposit setup instructions.

While the plan's claims administrator can put money into your bank account, it can't take money out under any circumstances. And, no information pertaining to your account will be released for any purpose. Financial confidentiality will be maintained

taxes

You can save income taxes on dependent care costs in two ways: through the Chevron Dependent Day Care Spending Account or by claiming a federal tax credit.

- The Dependent Day Care Spending Account is made possible by provisions of the Internal Revenue Code that allow you to pay qualified day care expenses with money that's exempt from federal income tax, including Social Security taxes. Most states allow similar tax exemptions. However, your plan contributions won't be exempt from state income tax if you live in New Jersey or Pennsylvania.
- Federal tax law also includes provisions for a tax credit for people who have eligible dependent care expenses. You may be qualified to take advantage of the tax credit, depending on your tax filing status and taxable income bracket.

You have to decide which tax advantage is best for you — the Dependent Day Care Spending Account, the tax credit or a combination of both. It's a good idea to consult with a tax adviser before making that decision. Contributions you make to the Dependent Day Care Spending Account reduce, dollar for dollar, the dollar limit on expenses eligible for the dependent care tax credit. You can't take the tax credit and be reimbursed under Chevron's Dependent Day Care Spending Account for the same expense.

To review possible tax credit percentages at various income levels, see the **Tax Credit** chart located in this section. If you'd like to compare the tax advantages offered by the Dependent Day Care Spending Account and the federal child care tax credit, see **Worksheet 1** under **Estimating Your Tax Savings** in this section.

Estimating Your Tax Savings

As an alternative to the tax savings made possible through the Dependent Day Care Spending Account, federal law provides tax credits for dependent care expenses. Here are the details:

- If you have one dependent, the maximum yearly tax credit is 20 percent to 35 percent of dependent care expenses up to $3,000. This means that you may be eligible to claim a maximum tax credit of between $600 and $1,050 when you file your federal income tax return.
- If you have two or more dependents, the maximum yearly tax credit is 20 percent to 35 percent of dependent care expenses up to $6,000. This means that you may be eligible to claim a maximum tax credit of between $1,200 and $2,100 when you file your federal income tax return.

To review possible tax credit percentages at various income levels, see the **Tax Credit** chart located in this section. In some cases, you can participate in the Dependent Day Care Spending Account and take the tax credit when you file your federal income tax return. However, reimbursements from the Dependent Day Care Spending Account will reduce, dollar for dollar, the maximum amount of expenses you can count toward the tax credit. For example, if you have one child and are reimbursed for $1,000 under the plan, only $2,000 in additional dependent care expenses would be used to determine your tax credit.

Whether you save more money on your taxes by participating in the Dependent Day Care Spending Account or taking the tax credit depends on both of the following:

- Your tax filing status: married (filing separately), married (filing jointly) or head of household.
- Your taxable income.

If you'd like to compare the tax advantages offered by the Dependent Day Care Spending Account and the federal child care tax credit, see Worksheet 1 to compare potential tax savings. Please note that Worksheet 1 provides estimates only, and that the tax rules may have changed. **You should consult your tax advisor for information about your situation.**

Worksheet 1

Use this worksheet to estimate whether you'll save more money by participating in the Dependent Day Care Spending Account or by taking a federal tax credit for your dependent care expenses.

Remember that these numbers are estimates. You may want to refer to your most recent federal income tax return for information and contact a tax adviser for assistance.

Step 1: Estimate your federal income tax savings under the Dependent Day Care Spending Account. Estimate your and your spouse's yearly taxable income. To do this, start with your salaries and: $________

- Subtract any before-tax contributions you and your spouse make to a 401(k) plan, such as Chevron's Employee Savings Investment Plan (ESIP). – $________
- Subtract any before-tax contributions you and your spouse make for medical and dental coverage. – $________
- Subtract the amount you plan to have deducted from your pay under the Dependent Day Care Spending Account. – $________
- Subtract tax deductions and exemption amounts you claim for yourself, your spouse and your dependents. – $________
- Make any other adjustments to your income from other sources, such as adding interest and dividend income and subtracting expenses. +/– $________

Write results on Line A. Line A $________

Using the amount you wrote on Line A, see the **Estimated Tax Rate Chart** located in this section, to find the tax rate that applies to your estimated taxable income. Convert the tax rate percentage shown in the chart to a decimal by multiplying by .01. Write the result on Line B. Line B $________

Multiply the amount you want to have deducted from your pay under the Dependent Day Care Spending Account by the number on Line B. Write the result on Line C. This is your estimated tax savings under the Dependent Day Care Spending Account. Line C $________

Step 2: Estimate your tax savings under the tax credit.

Estimate your dependent care expenses, subject to these maximums:
$3,000 if you have one dependent; $6,000 if you have two or more dependents. Line D $________

Estimate your and your spouse's adjusted gross income. **Note:** Your adjusted gross income is not the taxable income amount you determined in Step 1 of this section. To estimate your adjusted gross income, start with the total of your and your spouse's salary and: Line E $________

- Subtract any before-tax contributions you and your spouse make to a 401(k) plan, such as Chevron's Employee Savings Investment Plan (ESIP). – $________
- Subtract any before-tax contributions you and your spouse make for medical and dental coverage. – $________
- Make any other adjustments to your income from other sources, such as adding interest and dividend income and subtracting expenses. +/– $________
- Adjusted gross income. $________

Based on your and your spouse's adjusted gross income, find the percentage in the following chart that applies to you. ________%

Tax Credit Chart

If You and Your Spouse's Adjusted Gross Income Is:	The Percentage of Dependent Care Expenses You Can Claim as a Tax Credit Is:
$15,000 or less	35%
$15,001 to $17,000	34%
$17,001 to $19,000	33%
$19,001 to $21,000	32%
$21,001 to $23,000	31%
$23,001 to $25,000	30%
$25,001 to $27,000	29%
$27,001 to $29,000	28%
$29,001 to $31,000	27%
$31,001 to $33,000	26%
$33,001 to $35,000	25%
$35,001 to $37,000	24%
$37,001 to $39,000	23%
$39,001 to $41,000	22%
$41,001 to $43,000	21%
Over $43,000	20%

Convert the percentage shown in the chart to a decimal by multiplying it by .01. Write the result on Line F. Line F $________

Multiply the amount you wrote on Line D by the number on Line F. Write the result on Line G. This is your estimated tax savings under the federal dependent care tax credit. Line G $________

Step 3: Compare Lines C and G.

If Line C is greater than Line G, you'll benefit more by participating in the Dependent Day Care Spending Account. If Line G is greater than Line C, you'll benefit more by taking the federal dependent care tax credit.

If you participate in the Dependent Day Care Spending Account, you'll save money on your Social Security taxes if you earn less than the Social Security wage base (which is $137,700 in 2020 and may change each year). Depending on where you live, you also may save money on your state taxes.

Estimated Tax Rate Chart for 2020

If You're Single	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$9,875 or less	10%
$9,876 to 40,125	12%
$40,126 to $85,525	22%
$85,526 to $163,300	24%
$163,301 to $207,350	32%
$207,351 to $518,400	35%
Over $518,400	37%
If You're a Single Head of Household	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$14,100 or less	10%
$14,101 to $53,700	12%
$53,701 to $85,500	22%
$85,501 to $163,300	24%
$163,301 to $207,350	32%
$207,351 to $518,400	35%
Over $518,401	37%
If You're Married and File a Joint Return or You're a Surviving Spouse	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$19,750 or less	10%
$19,751 to $80,250	12%
$80,251 to $171,050	22%
$171,051 to $326,600	24%
$326,601 to $414,700	32%

$414,701 to $622.050	35%
Over $622,051	37%
If You're Married and File a Separate Tax Return	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$9,875 or less	10%
$9,875 to $40,125	12%
$40,125 to $85,525	22%
$85,525 to $163,300	24%
$163,300 to $207,350	32%
$207,350 to $311,025	35%
Over $311,025	37%

Tax-Exempt Contributions and Social Security

Your Social Security benefits may be lowered slightly at retirement if you participate in the Dependent Day Care Spending Account. This is because deductions under the plan lower your taxable Social Security wages, and your Social Security benefits are based on your taxable wages.

For example, the 2020 Social Security wage base is $137,700 and this limit may change each year. Your Social Security benefits may be lowered if your annual earnings are under $137,700 after you subtract deductions under the plan and before-tax contributions for medical and dental coverage.

Your Social Security benefits won't be affected if your earnings are above the Social Security wage base after you subtract deductions under the plan and before-tax contributions for medical and dental coverage.

claim review process

If a claim for benefits under this plan is denied in whole or in part, the claims administrator will notify you of the denial, in writing, and explain the specific reasons for the denial. Within a period of 180 days after you receive this notification, you can appeal the denial to the claims administrator at:

Anthem Appeals
P.O. Box 54159
Los Angeles, CA 90054-0159

Your request for review must be in writing and include the appeal form that the claims administrator provided in the denial should describe the reasons you believe the claim should be paid, including all facts and other matters in support of your appeal. The claims administrator may require you to submit (at your expense) additional facts or documents needed to review the appeal and make a final decision.

If you do not appeal within the 180-day period, the denial will be considered final, conclusive and binding. If you do appeal, the claims administrator will review the facts of the case and will have discretionary authority to make a final and conclusive determination of the claim. This determination will be issued, in writing, within 60 days after receipt of your written appeal.

how to file a claim for eligibility

If you have a question regarding your eligibility to participate in the Dependent Day Care Spending Account, contact the HR Service Center. If you are not satisfied with the outcome, you can file a claim by following the procedures described below.

If you have been denied participation in the Dependent Day Care Spending Account, you can file a written claim with the Corporation. Include the grounds on which your claim is based and any documents, records, written comments or other information you feel will support the claim. Address your written correspondence to:

Chevron Corporation
Chevron Corporation Dependent Day Care Spending Account
Department: CVXH
P.O. Box 981901
El Paso, TX 79998

If you file a claim for participation in the Dependent Day Care Spending Account, the plan administrator will send you a decision on the claim within 90 days after the claim is received. However, if there are special circumstances that require additional time, the plan administrator will advise you that additional time is needed and then will send you a decision within 180 days after the claim is received.

If the claim for participation in the Dependent Day Care Spending Account is denied (in whole or in part), the plan administrator will send you a written explanation that includes:

- Specific reasons for the denial, as well as the specific Dependent Day Care Spending Account provisions or Chevron policy on which the denial is based.
- A description of any additional information that could help you complete the claim, and reasons why the information is needed.
- Information about how you can appeal the denial of the claim.

Appeals Procedures

For Denied Claims Regarding Eligibility to Dependent Day Care Spending Account

If your claim for participation in the Dependent Day Care Spending Account is denied, in whole or in part, and you want to appeal the denial, you must file an appeal within 90 days after you receive written notice of the denial of your claim.

The appeal must be in writing, must describe all of the grounds on which it is based, and should include any documents, records, written comments or other information you feel will support the appeal. Before submitting the appeal, you can review and receive, at no charge, copies of the Dependent Day Care Spending Account documents, records and other information relevant to your claim for participation in the Dependent Day Care Spending Account.

The Review Panel will provide you with a written response to the appeal and will either reverse the earlier decision and permit participation in the Dependent Day Care Spending Account, or it will deny the appeal. If the appeal is denied, the written response will contain:

- The specific reasons for the denial and the specific Dependent Day Care Spending Account provisions or Chevron policy on which the denial is based.
- Information explaining your right to review and receive, at no charge, copies of the Dependent Day Care Spending Account documents, records and other information relevant to your claim for participation in the Dependent Day Care Spending Account.

The Review Panel doesn't have the authority to change Dependent Day Care Spending Account provisions or Chevron policy or to grant exceptions to the Dependent Day Care Spending Account rules or Chevron policy.

For appeals regarding participation in the Dependent Day Care Spending Account, address your written correspondence to:

Review Panel
Chevron Corporation Dependent Day Care Spending Account
P.O. Box 6075
San Ramon, CA 94583-0775

The Review Panel may require you to submit (at your expense) additional information, documents or other material that it believes is necessary for the review.

You will be notified of the final determination of the appeal within 60 days after the date it's received, unless there are special circumstances that require additional time. You will be advised if more time is needed, and you'll then receive the final determination within 120 days after the appeal is received.

changing your contributions

Your contributions to the Dependent Day Care Spending Account stop automatically if you're no longer a regular full-time employee or part-time employee who works one of the approved part-time schedules, or if you're on a leave of absence without pay for more than 31 days.

Federal law does not allow you to change your plan contributions at any other time of the year — only when one of the qualifying life events occurs.

Moreover, the change you request must be consistent with your qualifying life event. For example, if you become a parent, you can enroll in the plan or increase your contributions to provide day care for the child, or you can stop your contributions if your spouse stops working to care for the child.

After December 1, the HR Service Center won't process enrollments or changes for the current calendar year. This is because requests to raise or lower contribution amounts become effective on the first day of the month after you notify the HR Service Center that you want to change your contribution amount. If you notify the HR Service Center after December 1, the first day of the following month would be the first day of a new calendar year.

Qualifying Life Events

The following life events may qualify you to make appropriate changes in your Dependent Day Care Spending Account elections. A qualifying life event is any of the following circumstances that may affect eligibility for coverage:

- You get divorced or legally separated or you have your marriage annulled.
- Your spouse or dependent child dies.
- Your dependent child becomes ineligible for coverage (for example, he or she reaches the plan's eligibility age limit).
- You get married.
- You acquire a qualified dependent.
- You or your spouse experiences a change in employment status that affects eligibility for coverage (for example, a change from part-time to full-time or vice versa).
- Your spouse starts or stops going to school full-time.
- You change day care providers.
- You, your spouse or another dependent becomes disabled.
- You or your spouse takes a leave of absence without pay.

If you experience a qualifying life event and need to change your coverage during the plan year, notify the HR Service Center within 31 days after the event that necessitates the change. If you don't, you can't make a coverage change until the next open enrollment, unless you have another qualifying life event.

if you go on a leave of absence

The Internal Revenue Service defines eligible dependent care expenses as those that enable a plan member to work. Because of this, special rules apply if you take a leave of absence after you start making contributions to this plan.

- **If you're on a leave of absence with pay:** Your plan contributions continue during your leave.
- **If you're on a leave of absence without pay for 31 days or less:** Your participation continues, but your contributions end with your last paycheck. If you return to work during the same calendar year, deductions will automatically resume.
- **If you're on a leave of absence without pay for more than 31 days:** Your participation continues, but your contributions end with your last paycheck. You must contact the HR Service Center within 31 days after you return to work if you want to resume contributions for the rest of the year.

If your paycheck deductions stop because you're on a leave of absence without pay, you can continue to request reimbursement of qualified expenses, as long as money is available in your account. Claims must be filed by June 30 of the next year or you'll forfeit any money remaining in your account.

Note: If your spouse goes on a leave of absence, you should stop your contributions, because you can't be reimbursed for expenses incurred while your spouse isn't working (unless your spouse is disabled or a full-time student).

If You're Disabled

Your contributions to the Dependent Day Care Spending Account continue while you receive full-pay or half-pay benefits from the Short-Term Disability Plan. They'll stop if you go on a Disability Leave that's scheduled to last more than 31 days or if you begin to receive benefits from the Long-Term Disability Plan.

If your plan contributions stop, you can continue to file requests for reimbursement of qualified expenses, as long as money is available in your account. Claims must be filed by June 30 of the next year or you'll forfeit any money remaining in your account.

other plan information

Administrative Information

administrative information

Employer Identification Number (EIN)

The employer identification number is 94-0890210.

Plan Sponsor and Plan Administrator

Chevron Corporation is the plan sponsor and administrator and can be reached at the following address:

Chevron Corporation
P.O. Box 6075
San Ramon, CA 94583-0767

Chevron Corporation Dependent Day Care Spending Account

Plan number: 734

Claims Administrator:
Anthem Blue Cross Claims │ PO Box 161606 │Altamonte Springs, FL 32716

Type of Administration: Contract Administration

Funding/Source of Contributions:
Employee Contributions

Type of Plan: Dependent Day Care Contribution/Flexible Spending Account

Agent for Service of Legal Process

Any legal process related to the plans should be served on:

Service of Process
Chevron Corporation
6001 Bollinger Canyon Road
Building T (T-3371)
San Ramon, CA 94583

For information about the procedure for a QMCSO, please contact the HR Service Center.

Administrative Power and Responsibilities

Chevron Corporation has the discretionary authority to control and manage the administration and operation of the Dependent Day Care Spending Account. Chevron Corporation shall have the full, exclusive and discretionary authority to prescribe such forms; make such rules, regulations, interpretations and computations; construe the terms of the Plan; determine all issues relating to coverage and eligibility for benefits; and take such other action to administer the Plan as it may deem appropriate in its sole discretion. Chevron Corporation's rules, regulations, interpretations, computations and actions shall be final and binding on all persons. Such discretionary authority can also be exercised by a delegate.

Plan Amendments and Changes

Chevron Corporation reserves the right to change or terminate a plan at any time and for any reason. A change also can be made to premiums and future eligibility for coverage and can apply to those who retired in the past, as well as to those who retire in the future. Once approved, plan changes are incorporated into the plan texts, SPDs and vendor administration at the effective date.

Participating Companies

A complete list of the participating companies (designated by Chevron Corporation) whose employees are covered by each of Chevron's benefit plans can be obtained by writing to the plan administrator.

Collective Bargaining Agreements

If a union represents you, you're eligible for the Dependent Day Care Spending Account, provided both of the following apply:

- Your collective bargaining agreement allows for your participation.
- You meet the plans' eligibility requirements.

Generally, Chevron's collective bargaining agreements don't mention specific plans or benefits. They merely provide that Chevron will extend to its employees who are members of the collective bargaining unit, the employee benefit plans that it generally makes available.

In some cases, however, a collective bargaining agreement contains more restrictive rules regarding participation or benefits than the rules described here. In such cases, the provisions of the collective bargaining agreement will prevail. For example, represented employees in a particular location might be able to enroll only in particular HMOs sponsored by the union.

A copy of any relevant collective bargaining agreement can be obtained by participants upon written request to their union representative.

Incorrect Computation of Benefits

If you believe that the amount of the benefit you receive from the plan is incorrect, you should notify the appropriate claims administrator in writing. If it's found that you or a beneficiary wasn't paid benefits you or your beneficiary was entitled to, the plan will pay the unpaid benefits.

Similarly, if the calculation of you or your beneficiary's benefit results in an overpayment, you or your beneficiary will be required to repay the amount of the overpayment to the plan.

The plan administrator or the claims administrator may make reasonable arrangements with you for repayment, such as reducing future benefits under the plan from which you received the overpayment.

Recovery of Overpayments

An “overpayment” is any payment made to you (or elsewhere for the benefit of you) in excess of the amount properly payable under the plan. Upon any overpayment, the plan shall have a first right of reimbursement and restitution with an equitable lien by contract in such amount.

Furthermore, the holder of such overpayment shall hold it as the plan’s constructive trustee.

If you have cause to reasonably believe that an overpayment may have been made, you must promptly notify the claims administrator of the relevant facts. If the claims administrator determines that an overpayment was made to you (or any other person), it will notify you in writing and you shall promptly pay (or cause another person to pay) the amount of such overpayment to the claims administrator.

If the claims administrator has made a written demand for the repayment of an overpayment and you (or another person) have not repaid (or caused to be repaid) the overpayment within 30 days following the date on which the demand was mailed, then any amounts subsequently payable as benefits under the plan with respect to you may be reduced by the amount of the outstanding overpayment, or the claims administrator may recover such overpayment by any other appropriate method that the claims administrator (or the Corporation) shall determine.

Plan Year

The plan year for the plan begins on January 1 and ends on December 31 of each year.

No Right to Employment

Nothing in your benefit plans gives you a right to remain in employment or affects Chevron’s right to terminate your employment at any time and for any reason (which right is hereby reserved).

Future of the Plans

Chevron Corporation has the right to change or terminate a plan or plan, including this plan, at any time and for any reason.

glossary

Before-Tax Contributions

Before-tax contributions are withheld from your pay first, before taxes are calculated and deducted, so you pay less in taxes. Before-tax contributions aren't subject to federal income taxes, and they aren't subject to state income taxes, except in New Jersey and, for certain benefits, Pennsylvania. Also (unlike before-tax contributions to 401(k) savings plans), before-tax contributions to health plans, the Health Care Spending Account (HCSA) and the Dependent Day Care Spending Account (DCSA) aren't subject to Social Security taxes.

Casual Employee

An employee who's hired for a job that's expected to last no more than four months and who isn't designated by Chevron as a seasonal employee.

Company

Chevron Corporation and those of its subsidiaries that it has designated to participate in the Omnibus Health Care Plan and that have accepted such designation by appropriate corporate action. Such designation may include a limitation as to the classes or groups of employees of such subsidiary that may participate in the Omnibus Health Care Plan.

Common-Law Employee

A worker who meets the requirements for employment status with Chevron under applicable laws.

Corporation

Refers to Chevron Corporation.

Domestic Partner

See the **Eligibility** chapter of this summary plan description for the definition of an eligible domestic partner.

Eligible Dependent

See the **Eligibility** chapter of this summary plan description for the definition of an eligible dependent.

Eligible Dependent Child

See the **Eligibility** chapter of this summary plan description for the definition of an eligible dependent child.

Eligible Employee

See the **Eligibility** chapter of this summary plan description for the definition of an eligible employee.

Eligible Spouse

See the **Eligibility** chapter of this summary plan description for the definition of an eligible spouse.

Full-Time Student

According to federal law, a person is considered a full-time student if he or she attends day classes at least five months out of the year. A person who attends school only at night isn't considered a full-time student.

Leased Employee

Someone who provides services to Chevron in a capacity other than that of a common-law employee and who meets the requirements of section 414(n) of the Internal Revenue Code. This law requires Chevron to treat leased employees as if they're common-law employees for some purposes but doesn't require that they be eligible for benefits.

Licensed Day Care Provider

Most states require day care providers to be licensed. Check with the Department of Social Services in your state to see if licensing rules apply to your day care provider.

Open Enrollment

Typically, open enrollment is held during a two-week period each fall. During open enrollment, you can make changes to your benefit elections and such changes will take effect the following January 1.

Payroll

The system used by Chevron to withhold employment taxes and pay those it classifies as its common-law employees. The term doesn't include any system to pay workers whom Chevron doesn't consider to be its common-law employees and for whom employment taxes aren't withheld — for example, it doesn't include workers that Chevron regards as independent contractors or common-law employees of independent contractors — even if they should be deemed to be its common-law employees.

Professional Intern

An individual who works either a full-time or part-time work schedule and whose work periods with Chevron alternate with school periods.

Regular Work Schedule

A continually recurring pattern of scheduled work that's established and changed by Chevron as necessary to meet operating needs.

Seasonal Employee

An individual who's hired to work a regular work schedule for a portion of each year on a repetitive basis in a job designated to cover a seasonal operating need.

Spouse

A person to whom you are legally married under the laws of a state or other jurisdiction where the marriage took place.