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Chevron

Dependent Day Care Spending Account Plan

Summary Plan Description (SPD)

Effective January 1, 2014

This document describes the Dependent Day Care Spending Account (DCSA) as of January 1, 2014, 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**.

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Key Benefit Contacts

Human Resources (HR) Service Center
If you have questions regarding your plan options, eligibility and enrollment, please call the HR Service Center.

- 1-888-825-5247 (inside the U.S.)
- 610-669-8595 (outside the U.S.)

U.S. Benefits HR2 Website on the Internet
You can access the HR2 website on the Internet, from home or at work. You can access summary plan descriptions, other benefit information and links to other key benefit websites, such as Benefits Connection.

- **hr2.chevron.com**

U.S. HR Website on the Chevron Intranet
You can access the U.S. HR website only from the Chevron intranet. You can access HR information in addition to information about your benefits, such as summary plan descriptions and links to other key benefit websites, such as Benefits Connection and Vanguard.

- **hr.chevron.com/northamerica/us/**

UnitedHealthcare
Dependent Day Care Spending Account (DCSA)

- **www.myuhc.com**
- 1-800-654-0079
- UnitedHealthcare | FSA Unit | P.O. Box 981178 | El Paso, TX 79998-1178

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Update to the Summary Plan Description
Effective January 1, 2017

All changes described in this SMM are effective January 1, 2017 unless otherwise indicated.

This enclosed newsletter serves as an official summary of material modification (SMM) for the plans referenced herein. Please keep this information with your other plan documents for future reference. 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.

You can access the summary plan descriptions for your benefits on the Internet at **hr2.chevron.com** or by calling the HR Service Center at 1-888-825-5247 (610-669-8595 if you're outside the U.S.), option 2.

This SMM applies to the following summary plan description:

- **January 1, 2014 Dependent Day Care Spending Account (DCSA) Summary Plan Description** (both the individual SPD posted online and the Your Chevron Health Benefits Summary Plan Description for U.S.-Payroll Employees compilation available in print.)

dependent day care spending account (DCSA)

a flexible spending account plan

The Dependent Day Care Spending Account (DCSA) is Chevron's flexible spending account plan for dependent day care expenses for a qualified dependent — like after-school child care, a licensed child care provider, or school tuition up to kindergarten — so you and your spouse can go to work. This plan is a voluntary option that allows you to pay for certain eligible dependent day care expenses with before-tax dollars. Each month, you contribute a set amount to your account through before-tax payroll deductions. Then you use the funds in your account to pay for eligible dependent care expenses.

You must re-enroll in the DCSA every year; coverage is not automatic. If you want to participate in 2017, you must enroll during open enrollment — October 17 through October 28, 2016 — even if you're already participating this year. If you don't make an election during open enrollment, you will not have coverage during 2017.

new claims administrator in 2017

Chevron has selected a new claims administrator for the DCSA beginning January 1, 2017. UnitedHealthcare is replaced by HealthEquity (in partnership with Anthem). A new claims administrator typically affects the administration of your plan — for example, claims submission, phone numbers, and website addresses.

If you're currently participating in the DCSA in 2016

You'll continue to use the same FSA debit card, claim form, website and phone numbers for UnitedHealthcare that you use today. There is no change to other plan requirements, including the December 31, 2016 deadline to use account funds. And you'll still have until June 30, 2017 to submit claims to UnitedHealthcare for reimbursement of expenses incurred between January 1, 2016 and December 31, 2016. Your FSA debit card will expire on December 31, 2016. We'll send a communication directly to 2016 DCSA participants later this fall with any additional transition information, instructions and resources.

If you'll be participating in the DCSA in 2017

HealthEquity does not issue FSA debit cards for use on eligible dependent day care expenses. Starting January 1, 2017, you will need to submit a claim to HealthEquity for reimbursement of eligible dependent day care expenses. There will be new claim forms, websites and phone numbers to use to manage your account. We'll send a communication directly to 2017 DCSA participants later this fall that includes additional transition information, resources and instructions for submitting a claim.

important DCSA reminders

Your contributions to a DCSA account reduce your taxable income. For this reason, federal tax laws require you to follow certain rules when using the funds in your account. Keep these rules in mind as you plan how much to contribute:

- **If you enroll in the DCSA for 2017, your account can be used to reimburse eligible expenses you incur from January 1 through December 31, 2017.** If you do not use all of your account funds to pay for eligible expenses during this period, money left unspent or unclaimed in your account will be forfeited.
- **You have until June 30, 2018, to file a claim to be reimbursed for eligible expenses you incurred in 2017.** Note that HCSA funds cannot be used for Dependent Day Care Spending Account (DCSA) expenses and DCSA funds cannot be used for Health Care Spending Account expenses. It's your responsibility to meet the December 31 and June 30 deadlines; be sure to add a reminder to your calendar to help you remember.
- **The money in your account can be used only for eligible dependent care expenses.** It's important to make sure that any expenses you've planned can actually be reimbursed. Go to **hr2.chevron.com** for a list.
- **The contribution limit for the DCSA is generally $5,000 ($2,500 if married and filing a separate return), subject to other IRS limitations.**
- If you enroll in the Chevron HDHP or Chevron HDHP Basic, you can still enroll in the DCSA.

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Update to the Summary Plan Description
Effective January 1, 2017

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This SMM applies to the following summary plan description:

- **January 1, 2014 Dependent Day Care Spending Account (DCSA) Summary Plan Description** (both the individual SPD posted online and the Your Chevron Health Benefits Summary Plan Description for U.S.-Payroll Employees compilation available in print.)

Since the printing of the September 2016 U.S. Pay and Benefits newsletter, *Prepare to Make Choices – 2017 Benefit Changes*, the following updates regarding this plan are now available:

Administrative Fees

If you participate in the Dependent Day Care Spending Account (DCSA), you'll be charged a reasonable administrative fee – deducted directly from your DCSA – for the following situations:

- **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.

Contact HealthEquity at 1-866-346-5800 for information about these fees.

Description of the Plan

Overview

- 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

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 eligible to receive benefits from the Chevron International Healthcare Assistance Plan (IHAP).
- 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:

Chevron Human Resources Service Center
P.O. Box 199708
Dallas, TX 75219-9708

1-888-TALK2HR (1-888-825-5247) or at 610-669-8595 if you're outside the U.S. and can't access the toll-free number.

Additional Eligibility Requirements

You're eligible to participate in the Dependent Day Care Spending Account if you provide day care for a qualified dependent so you can work, and one of the following 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. Domestic partners cannot be covered under this benefit.

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 at 1-888-825-5247 (610-669-8595 outside the U.S.). When you enroll, you authorize the company to deduct contributions from your before-tax pay.

You should carefully review the Dependent Day Care Spending Account description before you enroll. 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.

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

If you don't re-enroll in the plan during open enrollment, your participation stops at the end of the calendar year. If you experience a qualifying life event at any other time of the year, you can withdraw from the plan for the remainder of the year, as long as withdrawing is consistent with the event.

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 have to contact the HR Service Center at 1-888-825-5247 (610-669-8595 outside the U.S.).

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 your leave begins or your employment ends, 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

If you want to participate in this 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.

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.

You pay your dependent care expenses as usual. Then, for reimbursement of your expenses, you submit a claim form and a copy of your bill for the dependent care expenses to UnitedHealthcare, the plan's claims administrator. 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, UnitedHealthcare will accept a copy of the check you wrote to pay for the care.

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.

Who's an Eligible 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 is one of the following, provided they share your principal place of residence for more than six months of the calendar year:

- 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.

What's a Qualified Expense?

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 complete list of items that may be considered qualified expenses under the plan, access UnitedHealthcare's website at **www.myuhc.com**.

- Care provided in your home by a baby-sitter or nurse (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.

Note: See Expenses Not Covered in this section for a list of day care expenses that aren't qualified under IRS rules.

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, access UnitedHealthcare's website at **www.myuhc.com**.

- 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 the 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.

How Much You Can Put Into Your Account

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. Depending on when you enroll, Chevron prefunds up to seven weeks of contributions so that you can begin to be reimbursed soon after you enroll. (For more information, see Chevron Prefunds Your Contributions in this section.) You can't change your contribution amount after you enroll, unless you experience a qualifying life event during the year.

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 form 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.

Note: Except as provided in the last paragraph of this section, 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.

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.

Chevron Prefunds Your Contributions

Chevron puts money into your Dependent Day Care Spending Account soon after you enroll, either at the beginning of the year or after a qualifying life event that allows you to enroll during the year. This prefunding makes it possible for you to begin to be reimbursed for your qualified dependent care expenses soon after you enroll in the plan, pay your expenses and request reimbursement.

- **If you enroll at the beginning of the year:** Your account is prefunded with an amount equal to seven weeks of your dependent care deductions. For example, if you enroll effective January 1 and elect to have $5,000 deducted from your pay throughout the year, Chevron will credit your account with $673.05 at the beginning of the year ($5,000 ÷ 52 weeks = $96.15 x 7 weeks = $673.05).

- **If you enroll at any other time of the year:** Your account is prefunded, but the number of weeks of prefunding is reduced by the portion of the plan year that has elapsed. For example, if you enroll in the plan effective April 1 and elect to have $5,000 deducted from your pay during the remainder of the year, Chevron will credit your account with $504.79 as of April 1 ($5,000 ÷ 52 weeks = $96.15 x 5.25 weeks = $504.79). In this example, the seven weeks is reduced to five and a quarter weeks because 25 percent of the year has already elapsed. (There are 39 weeks remaining in the year.)

To understand how this advancing of credits works, see the chart below.

Example of Advancing Credits

The following chart illustrates how prefunding works.

	Amount of Advancing Credits	Monthly Employee Contribution	Available for Reimbursement	Amount of Claim	Amount Reimbursed	Unreimbursed Claim Balance	YTD Claims	YTD Reimbursed
Jan	$673.05	$416.66	$1,089.71	$600.00	$600.00	-----	$600.00	$600.00
Feb	-----	$416.66	$906.37	$600.00	$600.00	-----	$1,200.00	$1,200.00
Mar	-----	$416.66	$723.03	$600.00	$600.00	-----	$1,800.00	$1,800.00
Apr	-----	$416.66	$539.69	$600.00	$539.69	$60.31	$2,400.00	$2,339.69
May	-----	$416.67	$416.67	$600.00	$416.67	$234.64	$3,000.00	$2,756.36
Jun	-----	$416.67	$416.67	$600.00	$416.67	$426.97	$3,600.00	$3,173.03
Jul	-----	$416.67	$416.67	$600.00	$416.67	$610.30	$4,200.00	$3,589.70
Aug	-----	$416.67	$416.67	$600.00	$416.67	$793.63	$4,800.00	$4,006.37
Sep	-----	$416.67	$416.67	$600.00	$416.67	$976.96	$5,400.00	$4,423.04
Oct	-----	$416.67	$416.67	N/A*	$416.67	$560.29	$5,400.00	$4,839.71
Nov	-----	$416.67	$160.29	N/A	$160.29	$400.00	$5,400.00	$5,000.00
Dec	-----	$416.67	-----	N/A	-----	$400.00	$5,400.00	$5,000.00

*After submitting the September claim, the employee has claimed $5,400 in dependent care expenses. The maximum allowed under the plan is $5,000. Because of this, there's no need to submit additional claims for the remainder of the year. UnitedHealthcare automatically reimburses the employee when the contributions are credited to the account.

How to File a Claim for Reimbursement

A Dependent Day Care Spending Account claim form is sent to you after you enroll. Claim forms are on the Benefits Connection website at **hr2.chevron.com** and on the UnitedHealthcare website at **www.myuhc.com** and from the HR Service Center at 1-888-825-5247 (610-669-8595 outside the U.S.). The claim form requires you to provide a Group Number. The Group Number for Chevron's Flexible Spending Account Plan is 247893.

You can turn in a claim form as often as you like. You can mail the completed form to the address shown on the form, or you can send it by fax to UnitedHealthcare at the number shown on the form. Each time you file a claim form, you'll be reimbursed up to the amount in your account. In general, UnitedHealthcare reimburses you in the month in which you incur and pay your dependent care expenses, if you file a claim and have money in your account.

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. If you don't have a bill or receipt, UnitedHealthcare will accept a copy of the check you wrote to pay for the care.

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.

UnitedHealthcare processes reimbursement requests weekly, with checks mailed three business days after claims are processed. If you prefer, you can arrange to receive your reimbursements through an electronic funds transfer (EFT) directly to your bank account.

You'll receive an *Explanation of Benefits (EOB)* statement that shows your account balance each time you receive a reimbursement. You must file your claim forms no later than 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.

Electronic Funds Transfer (EFT)

You can arrange to have your Dependent Day Care Spending Account reimbursements deposited directly into your bank account. An *Electronic Funds Transfer Authorization* form will be sent to you after you enroll. The EFT form also is available on the Benefits Connection website at **hr2.chevron.com,** on the UnitedHealthcare website at **www.myuhc.com** and from the HR Service Center at 1-888-825-5247 (610-669-8595 outside the U.S.). You can register online for EFT by logging on to **www.myuhc.com** and following the instructions under the Manage My Account section.

Please allow five business days for your registration to become effective. It generally takes about three weeks to process an EFT authorization using the paper form. If you sign up during open enrollment, it takes about four weeks, so you can expect to receive your first electronic payment by the end of January. Claims you submit before then will be paid by check.

Once an EFT is in effect, your reimbursements from both the Dependent Day Care Spending Account and the Health Care Spending Account, if enrolled, will be deposited directly to your bank account approximately three to five days after your claim forms are processed.

Each time expenses are reimbursed, you'll receive an Explanation of Benefits in the mail, describing activity within your account.

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

Special Purpose Debit Card

A special purpose debit card will be issued to you for use on qualified dependent day care expenses. This MasterCard provides instant access to your Dependent Day Care Spending Account. The card is designed for use only at qualified providers or merchants with the Inventory Information Approval System (IIAS) swipe technology that accept MasterCard and offer eligible goods or services for reimbursement under your Dependent Day Care Spending Account. Your special purpose debit card transfers funds for qualified expenses directly from your available funds in your Dependent Day Care Spending Account to the provider in either partial or whole amounts. You will not have to submit receipts for reimbursement as long as the purchases are made at a participating retailer and you use your special purpose debit card. IRS guidelines still require you to save your itemized receipts as part of your tax records. Please be advised that when using your card you are certifying use for qualified dependent day care expenses.

A Word About 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 for 2013 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 $117,000 in 2014 and may change each year). Depending on where you live, you also may save money on your state taxes.

Estimated Tax Rate Chart for 2014

If You're Single	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$8,925 or less	10%
$8,926 to $36,250	15%
$36,251 to $87,850	25%
$87,851 to $183,250	28%
$183,251 to $398,350	33%
$398,351 to $400,000	35%
Over $400,000	39.6%
If You're a Single Head of Household	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$12,750 or less	10%
$12,751 to $48,600	15%
$48,601 to $125,450	25%
$125,451 to $203,150	28%
$203,151 to $398,350	33%
$398,351 to $425,000	35%
Over $425,000	39.6%
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:**
$17,850 or less	10%
$17,851 to $72,500	15%
$72,501 to $146,400	25%
$146,401 to $223,050	28%
$223,051 to $398,350	33%
$398,351 to $450,000	35%
Over $450,000	39.6%
If You're Married and File a Separate Tax Return	
And Your Annual Taxable Income Is:	**Your Marginal Tax Rate Is:**
$8,925 or less	10%
$8,926 to $36,250	15%
$36,251 to $73,200	25%
$73,201 to $111,525	28%
$111,526 to $199,175	33%
$199,176 to $225,000	35%
Over $225,000	39.6%

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 2014 Social Security wage base is $117,000 and this limit may change each year. Your Social Security benefits may be lowered if your annual earnings are under $117,000 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 90 days after you receive this notification, you can appeal the denial to the claims administrator at:

UnitedHealthcare
FSA Unit
Attn: Appeals Committee
P.O. Box 981178
El Paso, TX 79998-1178

Your request for review must be in writing and 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 90-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 at 1-888-825-5247 (610-669-8595 outside the U.S.). 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
P.O. Box 199708
Dallas, TX 75219-9708

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

1-888-825-5247 (610-669-8595 outside the U.S.)

Chevron Corporation Dependent Day Care Spending Account
Plan number: 734 **Claims Administrator:** UnitedHealthcare FSA Unit ǀ P.O. Box 981178 El Paso, TX 79998-1178 **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 at 1-888-825-5247 (610-669-8595 outside the U.S.).

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 applicable claims administrator of the relevant facts. If the applicable 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 applicable claims administrator.

If the applicable 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 applicable claims administrator may recover such overpayment by any other appropriate method that the applicable 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 certain taxes are calculated and deducted. So you pay less in taxes.

Before-tax contributions aren't subject to federal income taxes — or to state income taxes in states other than New Jersey and Pennsylvania. Also (unlike before-tax contributions to 401(k) savings plans), before-tax contributions to health care plans and flexible spending account plans 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.

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.