

do I need to enroll?

if any of these situations apply to you, don't miss open enrollment

If you miss the open enrollment deadline, you generally can't make any changes until the next open enrollment period in the fall of 2018 for 2019 benefits. However, you can make changes to certain benefits outside of the open enrollment period within the 31-day deadline after a qualifying life event, such as a marriage or birth. Any changes you make to your benefits coverage during open enrollment, October 16 through October 27, 2017, become effective January 1, 2018.



you need to start, stop or change coverage for these plans

Changes to the plans listed below are limited to once per year, during open enrollment, unless you have a qualifying life event during the year. This means if you want to **discontinue** or **change your current coverage** — including moving to a new plan — you must act during open enrollment. And if you aren't currently participating and want to **start** in 2018, you must also act during open enrollment. If you're **already enrolled** in the plans below and don't want to make any changes, coverage automatically continues at the 2018 premium rates.

Medical coverage

Group Critical Illness Insurance

Dental coverage

Group Hospital Indemnity Insurance

Vision Plus program

Voluntary Group Accident Insurance (before-tax basis)



you need to add, drop or otherwise update dependent coverage

If you need to add or drop a dependent from medical, dental or other health coverage for 2018, you must make an election during open enrollment.

Important: Be sure to verify your dependent's information during open enrollment. The Patient Protection and Affordable Care Act requires companies like Chevron to annually report Social Security numbers (SSNs) for all dependents enrolled in one of Chevron's health plans. **You must report all life events and make applicable benefit elections within 31 days of the event, even if you do not yet have your dependent's SSN at the time of enrollment.** If a dependent does not have an SSN at the time of enrollment, call the HR Service Center for more information. Review the dependents listed on Benefits Connection and be sure the full name and SSN is listed for each of your dependents. You can update your dependent's information directly from the Benefits Connection website.



Read this **newsletter** and go to **hr2.chevron.com/OpenEnrollment** to learn more about the benefits discussed here, including 2018 benefit changes, eligibility information, and other plan information.



you want reduced medical premiums next year

If you qualify for the Wellness Credit by the October 27, 2017 deadline, you can save **up to \$750** annually on your Chevron medical coverage premium from January 1, 2018 through December 31, 2018, as long as you remain eligible. **The medical plan choice you make during open enrollment will be used to calculate your premium reduction amount for the Wellness Credit Period.** Learn more on Page 20. The Wellness Credit premium reduction can be applied to any of the Chevron-sponsored medical plans below:

Medical PPO Plan
Medical HMO Plans

High Deductible Health Plan (HDHP)
High Deductible Health Plan Basic (HDHP Basic)



you want chevron to contribute to your benefitwallet HSA

Chevron will once again contribute to the BenefitWallet health savings account (HSA) in 2018. **The 2018 company contribution to your account is based on the coverage level you choose during open enrollment.** If you aren't already participating and want to start in 2018, you must act during open enrollment to receive the company contribution. See Page 23 to learn more about the HSA and the Chevron contribution opportunity.



you want to participate in a flexible spending account next year

If you're currently enrolled in one of Chevron's flexible spending account plans, your coverage will not carry over to 2018. **You *must* re-enroll in these plans during open enrollment if you want to participate in 2018.** Learn more on Page 24 and 34.

Health Care Spending Account (HCSA)
Dependent Day Care Spending Account (DCSA)

Tobacco free activities are now included among the qualifying activities available to earn points toward the Wellness Credit; therefore, you are no longer required to certify your tobacco use status during open enrollment.