



group auto and home insurance

summary plan description
effective january 1, 2017

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This document describes the Group Auto and Home Insurance that is offered to eligible employees as of January 1, 2017. The information presented here is a description of Group Auto and Home Insurance, 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.

This description doesn't cover every provision of this program. Many complex concepts have been simplified or omitted to present a more understandable plan description. If these plan descriptions are incomplete, or if there's any inconsistency between the information provided here and the official company policies, plan texts, or the applicable insurance contract, the provisions of the official company policies, plan texts, or applicable insurance contracts will prevail to the extent permitted by law.

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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benefit contact information

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.
- Report qualifying life events – such as a marriage, divorce, birth or death.
- Change your address with Chevron and your benefit plan(s).
- Designate beneficiaries for your Chevron benefits.
- Report a death.
- Register your domestic partner.
- Request an *Intent to Retire* package.
- Request a printed copy of summary plan descriptions (SPD).

Phone information

- 1-888-825-5247
- You'll need your Personal Identification Number (PIN) when you call the HR Service Center. If you don't know or forget your PIN, hold the line each time you are prompted to enter it until you are presented with further options and instructions.

Website information

- **Benefits Connection** website for personal information and to change your address or update your beneficiary designation for this benefit plan.
- As an employee, go to hr2.chevron.com and click the **Benefits Connection** link.
- After you leave Chevron, go to hr2.chevron.com/retiree and click the **Benefits Connection** link.

MetLife

Claims administrator for the Group Auto & Home Insurance Plan.

Why contact this administrator

- Request a quote for insurance.
- Ask questions about your coverage.
- Report a claim.
- Convert coverage after your employment ends.

Phone information

- 1-800-GET-MET8

overview

Coverage through the MetLife Auto & Home Group Insurance Program offers many advantages over traditional automobile and homeowners' insurance, such as:

- Special group rates and policy discounts, available in most states to eligible employees.
- Choice of convenient payroll deductions or automatic bank account deductions with no service fees (other billing options are also available).
- Free insurance reviews and quote comparisons from MetLife-licensed insurance consultants.
- Toll-free number with extended service hours for customer service and claims, and enrollment through the MetLife Benefits Line.
- Toll-free claim reporting available 24 hours a day, seven days a week.

eligibility

Except as described below, you're generally eligible for Chevron's Group Auto and Home Insurance 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.
- 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 plans.

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 or program. Subject to the plan's or program's administrative review procedures, Chevron Corporation's determination is conclusive and binding.

If you have questions about your eligibility for this Program, you should contact:

Chevron Human Resources Service Center
P.O. Box 18012
Norfolk, VA 23501
1-888-825-5247

participation

How to Enroll

To enroll, call the HR Service Center at 1-888-825-5247 (610-669-8595 outside the U.S.), option 4, or call 1-800-GET-MET8 (1-800-438-6388). A licensed MetLife Auto & Home enrollment consultant will provide information and assist you with your enrollment needs.

When Participation Begins

Participation begins when your application is approved and you enter into a binding agreement with MetLife Auto & Home.

When Participation Ends

In general, participation ends when you request cancellation of your policy. You can, however, cancel optional coverage without completely canceling your policy. Cancellation of and participation in this program is subject to the terms of the MetLife Auto & Home policy and the law.

coverage

The following coverage is available through Group Auto and Home Insurance.

Auto Insurance

Auto insurance coverage includes liability protection, personal injury protection (where available) and optional coverage for physical damage that occurs in collisions.

Home, Condo and Mobile Home Insurance

Home, condo and mobile home insurance offers comprehensive coverage for your home and personal property. These policies include coverage for theft, liability and damage to your home and personal property. This insurance also provides personal liability protection. Coverage is available in most states to those who qualify.

Renters' Insurance

Renters' insurance provides coverage to insure personal possessions, such as stereo equipment, television, furniture and appliances, against damage and theft. This insurance also provides personal liability protection.

Boat Owners' Insurance

Boat owners' insurance provides coverage for your boat and boating equipment, including unattached accessories and trailer. This insurance also includes medical payment coverage and liability protection. Coverage is available in most states to those who qualify.

Landlord's Rental Dwelling Insurance

Landlord's rental dwelling insurance protects an investment used exclusively for rental income. This insurance covers the rental property and owner's liability. This also provides fair rental income coverage in the event the property becomes unfit for its normal use due to a loss caused by a covered peril. Coverage is available in most states to those who qualify.

Recreational Vehicle Insurance

Recreational vehicle insurance provides coverage for recreational vehicles, such as snowmobiles, motor homes and camper/trailers. Coverage is available in most states to those who qualify.

Personal Excess Liability (Umbrella) Insurance

Personal excess liability insurance provides for higher limits of personal liability coverage over required limits provided for under the standard MetLife auto and home policies. This provides additional protection in the event of a liability suit. Coverage is available in most states to those who qualify.

Motorcycle Insurance

Motorcycle insurance provides comprehensive motorcycle coverage, including liability and injury protection. Coverage is available in most states to those who qualify.

additional program features

In addition to personal property and casualty insurance products, MetLife Auto & Home offers helpful programs to participants.

Guaranteed Repair Program

Group Auto and Home Insurance provides referrals to local auto body repair shops and home contractors who repair damaged property. The use of guaranteed repair shops is optional, however. If used, MetLife Auto & Home will guarantee the quality of the workmanship in the repairs for the life of the vehicle or home, as long as the insured maintains ownership.

Driver Improvement Course Discount

In those states where the driver improvement course discount is available, participants have access to defensive driving courses offered by vendors such as Top Driver®.

Successful completion of a MetLife-approved driver improvement course, such as Top Driver's in-home video driver improvement course, provides the opportunity for participants to save on automobile insurance, while at the same time to become better drivers.

Additional Protection

Group Auto and Home Insurance also offers home insurance members the option of scheduled personal property endorsements for valuables such as jewelry, furs, fine art and collectibles.

competitive group rates and discounts

In addition to the special group rates and discounts, MetLife Auto & Home offers other discounts (available in most states to those who qualify), including:

- Multicar.
- Antitheft device.
- Superior driver.
- Safety device (antilock brakes, air bags).
- Good student.
- Vehicle protective enclosure (garage).
- New home.
- Home security system.
- Mature homeowners.
- Multipolicy.

continuation of coverage

Continuation of coverage without interruption is available to you if you terminate or retire from Chevron.

If you retire at or after age 50 with 10 years of service, you can continue coverage at the group rates and receive discounts where available, depending on state laws. Terminated employees also can continue coverage; however, the same group discounts will no longer apply.

claims and services

MetLife Auto & Home ensures that participants' claims are serviced in a timely and efficient manner, regardless of the magnitude of the loss. Part of this service is providing convenient access to people who are authorized to inspect property damage.

When a loss occurs, claims professionals will promptly and fairly determine coverage and adjust claims. Claims professionals are located in six claims offices throughout the country. You can report claims 24 hours a day, seven days a week, through the MetLife Auto & Home toll-free claims number, 1-800-GET-MET8 (1-800-438-6388). Vehicle and property damage inspection services are provided by:

- Staff adjusters.
- Independent adjusters.
- Drive-in claim centers.
- Repair shops.
- Repair contractors.

Claim services also feature:

- A nationwide network of auto drive-in inspection locations.
- A nationwide network of auto repair shops.
- A homeowner contractor referral program for guaranteed repairs.
- An auto glass repair program.
- An agreed-price appraisal process to give participants the flexibility to choose their own repair shops without being left to negotiate the cost of the repair between the shop and the carrier.

Chevron is not responsible for the financial health of the insurer or for the delivery or payment of services under the insurance contract(s).

future of the program

Chevron Corporation has the right to change or terminate this 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.

participating companies

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

collective bargaining agreements

You are generally eligible for this program if you are eligible to participate in Chevron's health plans.

If a union represents you, you're eligible for the health care plans, 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 programs 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.

All documents for this plan are available for examination by participants who follow the procedures outlined under Your ERISA Rights.

no right to employment

Nothing in your benefit plans or programs 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).

glossary

Approved Part-Time Work Schedules

Chevron offers several approved part-time weekly work schedules:

- Four 5-hour days (20 hours) per week.
- Five 4-hour days (20 hours) per week.
- Three 8-hour days (24 hours) per week.
- Four 6-hour days (24 hours) per week.
- Three 9-hour days (27 hours) per week.
- Four 7.5-hour days (30 hours) per week.
- Five 6-hour days (30 hours) per week.

You must get management approval to work a part-time schedule.

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.

Common-Law Employee

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

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.

Corporation

Chevron Corporation.

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.

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 common-law employees and for whom employment taxes aren't withheld — for example, workers Chevron regards as independent contractors or common-law employees of independent contractors.

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.