

# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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## **PART A: General Information**

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### **Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### **Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution — as well as your employee contribution to employer-offered coverage — is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### **How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact the **Human Resources Service Center at 1-888-825-5247**.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

**Important:** The information needed to complete fields 3-9 varies by your operating company. Please see the last page of this notice to retrieve the information that applies to you.

3. Employer name <i>See last page of this notice.</i>	4. Employer Identification Number (EIN) <i>See last page of this notice.</i>	
5. Employer address <i>See last page of this notice.</i>	<b>6. Employer phone number</b> 1-888-825-5247	
7. City <i>See last page of this notice.</i>	8. State <i>See last page of this notice.</i>	9. ZIP code <i>See last page of this notice.</i>
<b>10. Who can we contact about employee health coverage at this job?</b> Chevron Human Resources Service Center		
<b>11. Phone number (if different from above)</b> 1-888-825-5247	<b>12. Email address</b> chvbens@chevron.com	

Here is some basic information about health coverage offered by this employer. The eligibility requirements are described as of **January 1, 2018**. In the event of any conflict with the official plan texts, the official plan texts will control.

- As your employer, we offer a health plan to:

All employees.

Some employees. Eligible employees are:

Except as described below, you're generally eligible for coverage under the Chevron Corporation Omnibus Health Care 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 for coverage under the Chevron Corporation Omnibus Health Care Plan 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 with Chevron 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.

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

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

- With respect to dependents:

We do offer coverage. Eligible dependents are:

Eligible spouses, domestic partners, and dependent children, as described in the Chevron Corporation Omnibus Health Care Plan text or the health summary plan descriptions available online at [hr2.chevron.com](http://hr2.chevron.com).

We do not offer coverage.

- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.

<b>Employer Name (3)</b>	<b>Employer Identification Number (EIN) (4)</b>	<b>Employer Address (5)</b>	<b>City (7)</b>	<b>State (8)</b>	<b>Zip (9)</b>
Chevron Corporation	94-0890210	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Environmental Mgmt Co.	94-6062988	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Global Downstream LLC	20-0911618	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Global Technology SVCS Co.	25-1304789	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Land & Development Co.	94-6062831	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Marine Products LLC	94-3302975	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Oronite Company LLC	38-3776396	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Pipeline	94-1529160	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron Shipping Company LLC	94-1379957	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron TCI Inc.	94-3174875	6001 Bollinger Canyon Road	San Ramon	CA	94583
Chevron USA Inc.	25-0527925	6001 Bollinger Canyon Road	San Ramon	CA	94583