



# good to know

## health and welfare benefits when you leave chevron

### *excerpts*

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This overview is provided to help you understand how your health and welfare benefits may change and the steps you may need to take when your employment with Chevron ends.

**This information is a general overview intended to cover some but not all situations. Not all the benefits discussed here will apply to you and not all discussions will apply to your specific situation.**

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.



## key contacts

### Human Resources Service Center (HR Service Center)

The phone number hasn't changed, but during the transition, be sure to listen to the options carefully to ensure you speak with the correct representative to assist you.

- 1-888-825-5247
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### BenefitConnect | COBRA

Contact BenefitConnect | COBRA for questions, enrollment, changes or billing regarding Chevron COBRA coverage.

- 1-877-292-6272 (858-314-5108 outside the U.S.)
  - <https://cobra.ehr.com>
  - You'll receive personalized website access information in your enrollment package.
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### ViaBenefits (Formerly OneExchange)

Contact ViaBenefits by phone or online to enroll, manage or ask questions about the Retiree HRA Plan or post-65 individual medical, prescription drug, vision or dental benefits.

- 1-844-266-1392 (Inside the U.S.)
  - 1-801-994-9805 (Outside the U.S.)
  - [my.viabenefits.com/chevron](https://my.viabenefits.com/chevron)
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### Retiree Benefit Websites

The [hr2.chevron.com/retiree](https://hr2.chevron.com/retiree) website should always be the first place to start to access information and make changes to your retiree benefits. It's especially important to start from this website during the transition to a new benefits platform. That's because the website will contain important instructions and links to guide you through any applicable transition processes, including access to these benefit systems:

#### Benefits Connection ([hr2.chevron.com/benefits-connection](https://hr2.chevron.com/benefits-connection))

This is the current benefits website you're already familiar with. You'll continue to use your current PIN password when you access this system during the transition. Continue to access the Benefits Connection website during the transition to:

- Review or update personal information such as your address and phone number.
- Update beneficiary designations.
- Manage your Chevron pension benefits.

#### BenefitConnect ([hr2.chevron.com/BenefitConnect](https://hr2.chevron.com/BenefitConnect))

This is the new benefits platform we are in the process of transitioning to. Access the new BenefitConnect website during the transition to:

- Manage your 2019 pre-65 health benefits, including 2019 premium payments.
- Manage 2019 retiree life insurance benefits (if available), including 2019 premium payments.

# section 4

## how to estimate your premium cost for 2019 pre-65 retiree health benefits

**This section applies to you if you were eligible for health and welfare benefits while employed with Chevron, and you are eligible for Chevron retiree medical, dental, and other retiree health and welfare benefits after you leave Chevron. It also assumes you are eligible for the company contribution to retiree health benefits.**

To assist with planning purposes, this section describes how to *estimate* your premium cost for 2019 pre-65 retiree health benefits. The instructions and examples in this section pertain to common pre-65 retiree health eligibility situations and is intended as an overview only; your actual cost at the time of benefit commencement may vary.

For additional details about how the company contribution to retiree health benefits is determined, or for information about other eligibility situations - including contributions for pre-65 Medicare-eligible participants, rehired employees or post-65 health benefits - see the **Supplement: Company Contributions to Health Coverage** available on the **Summary Plan Descriptions** page of the **U.S. Benefits website** on the Internet. (See **Key Contacts** section.)



Read the **Company Contributions to Health Coverage** supplement to the summary plan descriptions posted online at [hr2.chevron.com/retiree](http://hr2.chevron.com/retiree) for more information about how the company contribution works and how it's calculated.

The information in this section generally describes the Chevron Corporation Policy regarding its contribution to the cost of pre-65 health benefits that are eligible for a Chevron company contribution. This is not a plan text, a summary plan description or a summary of material modification because the amount of the company contribution and how it is determined is not itself part of a pre-65 retiree health plan or the Retiree HRA Plan. There are no vested rights with respect to Chevron medical plans or any company contributions toward the cost of such medical 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 was previously subject to a grandfathering provision. Some benefit plans and policies described in the Supplement may be subject to collective bargaining and, therefore, may not apply to union-represented employees.



## pre-65 retiree medical

If you're a pre-65 eligible retiree, the company currently continues to share the cost of your medical coverage. For pre-65 eligible retirees, the company contribution is automatically factored into your monthly medical premium for your Chevron pre-65 retiree group medical coverage. Chevron Corporation reserves all rights for any reason and at any time to amend, change or terminate the medical plans or to change or eliminate the company contribution toward the cost of such medical plans. If you're a pre-65 eligible retiree, your company contribution to pre-65 retiree group medical coverage is currently determined as follows:

### pre-65 company contribution formula

\$

Your **starting company contribution amount\*** is based on the maximum company contribution amount for *active* employees for the applicable plan and coverage level in the calendar year in which you retire. To determine your starting company contribution amount, go to the *2019 Maximum Company Contribution Amounts* table on Page 33 and find the dollar amount for the coverage level you intend to choose.

times  
%

Your starting company contribution amount is then **prorated** based on the applicable percentage that corresponds to your points at retirement. See the instructions on Page 33 to learn how to find the company contribution percentage you are eligible for at retirement. *Please note that the total premium cost of retiree group medical coverage is usually greater than the maximum company contribution, so even if you have enough points to receive 100 percent of the starting company contribution, you will still have to pay for your pre-65 retiree group medical coverage.*

equals  
\$

This calculation will provide your **final company contribution amount** to pre-65 retiree group medical coverage. *Please note that your final company contribution amount generally doesn't change until you turn age 65, unless your coverage level changes during a subsequent open enrollment or as a result of a qualifying life event. Your contribution amount will be recalculated based on the new coverage level in this situation.*

your  
monthly  
premium  
cost  
\$

To determine *your* monthly premium cost, go to the *2019 Full Pre-65 Group Medical Premium Cost* table on Page 34-35 and find the full premium cost that corresponds to the plan and coverage level you desire. Subtract your **final company contribution amount** from the **full premium cost** to estimate how much you'll pay for pre-65 group medical coverage in the 2019 Plan Year.

*\*Chevron limits future increases to the applicable pre-65 company contribution to no more than 4 percent each year, applied to the starting company contribution amount.*

## example pre-65 group medical calculation



Example eligible employee starts pre-65 group medical coverage effective January 1, 2019 with:

- You + Family coverage
- High Deductible Health Plan (HDHP)
- 78 points at retirement (eligible for the 80-point scale)

**\$1,495**

**Starting company contribution** amount is based on the maximum company contribution amount for *active* employees for the applicable plan and coverage level in the calendar year in which you retire.

- Maximum company contribution for active employee coverage for You + Family coverage in the HDHP in 2019 is \$1,495.

**times  
95%**

Your starting company contribution amount is then **prorated** based on the applicable percentage that corresponds to your points at retirement.

- 78 points at retirement is a proration of 95% of the starting company contribution amount.

**equals  
\$1,420  
per month**

The final result is your **final company contribution amount** to pre-65 retiree group medical coverage.

**retiree's  
monthly  
premium  
cost  
\$592**

2019 Full Premium Monthly Premium Cost (HDHP You + Family): \$2,012

Final company contribution amount (monthly): - \$1,420

Sample retiree's monthly premium cost for HDHP You + Family coverage in the 2019 Plan Year is **\$592**.

## information needed to estimate your monthly premium for 2019 pre-65 group medical coverage

Find your *starting company contribution* amount here:

### 2019 Maximum Company Contribution Amounts Pre-65 Medical (Not Medicare Eligible)

Coverage Level	2019 Maximum Monthly Company Contribution
You Only	\$553
You + One Adult	\$1,107
You + Child(ren)	\$941
You + Family	\$1,495
Dependent Adult Only	\$554
Dependent Child(ren) Only	\$388
Dependent Adult + Child(ren) Only	\$942

Find your *percentage of proration* based on points at retirement here:

Go to [hr2.chevron.com/benefits-connection](http://hr2.chevron.com/benefits-connection) and log in to the **Benefits Connection** website.



- Click **Retirement Plan** from the top navigation.
- Click **Planning Tools** under **I want to** on the left navigation.
- Click **Retirement Estimator** from the screen. Run a projection of retirement benefits based on your projected last date of employment and Annuity Start Date.
- A results page will generate. Scroll down to the second table on the page, **Estimated Post-Retirement Health and Welfare Information**.
- Look for the row called **Projected Percentage of Company Contribution to Retiree Medical as of Final Day of Employment**. The percentage amount listed on the row is your estimated percentage of proration.

**Find the *full* pre-65 medical premium cost for your desired plan here:**

**2019 Full Premium Cost  
Pre-65 Medical (Not Medicare Eligible)**

Pre-65 Medical Plans	Full 2019 Monthly Cost by coverage Level			
	You Only	You + One Adult	You + Child(ren)	You + Family
Medical PPO Plan	\$962	\$1,923	\$1,419	\$2,381
High Deductible Health Plan (HDHP)	\$812	\$1,626	\$1,199	\$2,012
High Deductible Health Plan Basic (HDHP Basic)	\$784	\$1,566	\$1,157	\$1,941
Medical HMO - Health Net California	\$2,316	\$4,632	\$3,409	\$5,725
Medical HMO - Health Plan Hawaii	\$993	\$1,985	\$1,462	\$2,455
Medical HMO - HMO Blue TX	\$1,576	\$3,152	\$2,320	\$3,896
Medical HMO - Humana USW, Local 447	\$2,209	\$4,418	\$3,755	\$5,964
Medical HMO - Humana Louisiana	\$1,918	\$3,836	\$2,823	\$4,742
Medical HMO - Kaiser Colorado	\$912	\$1,825	\$1,344	\$2,257
Medical HMO - Kaiser Hawaii	\$739	\$1,479	\$1,089	\$1,829
Medical HMO - Kaiser Washington	\$1,178	\$2,356	\$1,735	\$2,913
Medical HMO - Kaiser Northern California	\$977	\$1,955	\$1,440	\$2,417
Medical HMO - Kaiser Southern California	\$977	\$1,955	\$1,440	\$2,417
Medical HMO - Kaiser Northwest	\$930	\$1,860	\$1,370	\$2,300
Medical HMO - Kaiser USW Local 5 \$15 Plan	\$1,352	\$2,703	\$2,298	\$3,649
Medical HMO - Kaiser USW Local 5 \$500 Deductible Plan	\$858	\$1,716	\$1,458	\$2,316

	<b>Dependent Adult Only</b>	<b>Dependent Child(ren) Only</b>	<b>Dependent Adult + Child(ren) Only</b>
Medical PPO Plan	\$961	\$457	\$1,419
High Deductible Health Plan (HDHP)	\$814	\$387	\$1,200
High Deductible Health Plan Basic (HDHP Basic)	\$782	\$373	\$1,157
Medical HMO - Health Net California	\$2,316	\$1,093	\$3,409
Medical HMO - Health Plan Hawaii	\$992	\$469	\$1,462
Medical HMO - HMO Blue TX	\$1,576	\$744	\$2,320
Medical HMO - Humana USW, Local 447	\$2,209	\$1,546	\$3,755
Medical HMO - Humana Louisiana	\$1,918	\$905	\$2,824
Medical HMO - Kaiser Colorado	\$913	\$432	\$1,345
Medical HMO - Kaiser Hawaii	\$740	\$350	\$1,090
Medical HMO - Kaiser Washington	\$1,178	\$557	\$1,735
Medical HMO - Kaiser Northern California	\$978	\$463	\$1,440
Medical HMO - Kaiser Southern California	\$978	\$463	\$1,440
Medical HMO - Kaiser Northwest	\$930	\$440	\$1,370
Medical HMO - Kaiser USW Local 5 \$15 Plan	\$1,351	\$946	\$2,297
Medical HMO - Kaiser USW Local 5 \$500 Deductible Plan	\$858	\$600	\$1,458





## pre-65 retiree dental

If you're eligible for pre-65 retiree group dental coverage, the company currently continues to share the cost of your dental coverage. If you're eligible for pre-65 retiree group dental coverage and the company contribution, the contribution to retiree group dental coverage is based on a fixed dollar amount for each coverage tier. Chevron Corporation reserves all rights for any reason and at any time to amend, change or terminate the dental plans or to change or eliminate the company contribution toward the cost of such dental plans.

The table below provides *your* monthly premium cost for pre-65 group dental coverage for the 2019 Plan Year.

### 2019 Pre-65 Group Dental Premium Cost

Pre-65 Dental Plans	Your 2019 Monthly Cost by coverage Level			
	You Only	You + One Adult	You + Child(ren)	You + Family
Dental PPO Plan	\$46.17	\$92.24	\$78.47	\$123.20
Dental HMO Plan	\$15.30	\$30.70	\$26.02	\$40.08
Dental PPO Plan – Hawaii Dental Service	\$41.87	\$83.75	\$71.68	\$113.85
	Dependent Adult Only	Dependent Child(ren) Only	Dependent Adult + Child(ren) Only	
Dental PPO Plan	\$46.07	\$32.30	\$77.03	
Dental HMO Plan	\$15.40	\$10.72	\$24.78	
Dental PPO Plan – Hawaii Dental Service	\$41.88	\$71.98	\$29.81	