



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
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Retiree Benefit Websites

The 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)

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)

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 1

if you *are not* eligible for retiree health and welfare benefits

This section applies to you if you were eligible for health and welfare benefits while employed with Chevron, but you *are not eligible* for Chevron retiree medical, dental, and other retiree health and welfare benefits after you leave Chevron.

This section describes what happens to your active employee benefit plans and programs when you leave Chevron. You should also read **Section 5** for additional information about COBRA continuation coverage for your health and welfare benefits.

what's my eligibility status?

If you aren't sure about your eligibility status for retiree health and welfare benefits you can:



Call the **HR Service Center** and ask.



medical coverage

If you're enrolled in a company-sponsored medical plan, you'll be covered until the last day of the month in which your employment ends. You can elect COBRA coverage for you and your covered dependents for this plan. If you timely elect COBRA coverage, your medical coverage will be retroactive to the date your active employee coverage ended. COBRA medical coverage will continue to include prescription drug and basic vision benefits. If you wish to continue medical coverage, you must make an election to continue it. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.



dental coverage

If you're enrolled in a company-sponsored dental plan, you'll be covered until the last day of the month in which your employment ends. You can elect COBRA coverage for you and your covered dependents for this plan. If you timely elect COBRA coverage, your dental coverage will be retroactive to the date your active employee coverage ended. If you wish to continue dental coverage, you must make an election to continue it. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.



mental health and substance abuse coverage

The Mental Health and Substance Abuse Plan (MHSA) ends the last day of the month in which your employment ends. You can elect COBRA coverage for you and your enrolled, eligible dependents for this plan. If you timely elect COBRA coverage your MHSA coverage will be retroactive to the date your coverage ended. If you wish to continue MHSA coverage, you must make an election to continue it. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.



vision plus program coverage

The Vision Plus Program is an optional benefit that provides prescription eyewear coverage beyond the basic vision benefit included when you're enrolled in a Chevron medical plan. If enrolled, you'll be covered until the last day of the month in which your employment ends. You can elect COBRA coverage for you and your enrolled, eligible dependents for this plan. If you timely elect COBRA coverage your Vision Plus coverage will be retroactive to the date your active employment coverage ended. If you wish to continue Vision Plus coverage, you must make an election to continue it. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.



health savings account (benefitwallet hsa)

Your BenefitWallet HSA is portable, so the money in your account belongs to you – including any applicable company contributions – when you leave Chevron. This means you can keep your BenefitWallet account and continue to use the funds to pay for qualified medical expenses. You can also move the funds in your account to another HSA provider of your choice. You will be responsible for the monthly service fee, if any. You will also be responsible for all other fees for debit cards, stop payment and other fees. Contact BenefitWallet directly at 1-855-234-7722 for additional questions regarding account fees and rates that may apply.

If you currently contribute to a health savings account (HSA) or have contributed in the past, there are some important considerations to keep in mind:

- If you are contributing to the BenefitWallet health savings account (HSA) with payroll deductions at the time your employment ends, your payroll deductions will automatically stop. However, you can continue to save money directly to your HSA as long as you meet the IRS eligibility requirements to contribute to an HSA. It's your responsibility to determine if you're still eligible to save money to your HSA. Go to **www.irs.com** and read **Publication 969** for more information about eligibility rules.
- You can continue to use funds from an established HSA to pay for qualified medical expenses regardless of what medical plan you're participating in at the time (including Medicare). Go to **www.irs.com** and read **Publication 502** for more information about qualified medical expenses.
- When you enroll in Medicare, you are no longer eligible to open or contribute to an HSA.
- If you are 65 or older but *don't* enroll in Medicare, you may be able to continue to save money to an HSA as long as you meet the other IRS eligibility requirements to participate. Go to **www.irs.com** and read **Publication 969** for more information.
- When you turn 65, you may be able to use your HSA funds to pay certain insurance premiums, such as Medicare Parts A and B, Medicare HMO or your share of retiree medical coverage offered by a former employer. However, you can't currently use funds tax-free to purchase Medigap or Medicare supplemental policies. Go to **www.irs.com** and read **Publication 502** for more information about qualified medical expenses.



health care spending account (HCSA)

If enrolled, your participation will end the date your employment ends. If you are eligible, you can elect COBRA coverage for the HCSA plan. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.

- Generally, **you can elect COBRA coverage for your HCSA** only if your account is underspent – in other words, the cost of coverage for the remainder of the plan year does not exceed the amount of benefits available for the remainder of the plan year. If you are eligible for and elect COBRA coverage for your HCSA, your participation will continue on an after-tax basis through the end of the year. If you choose to continue participation, it must be at the same contribution rate as when you were an active employee. This means your cost will be your monthly election amount *plus* the 2% administrative fee. You can continue to use the funds in your account through the end of the year in which you left Chevron.
- **If you do not elect COBRA coverage for your HCSA**, your participation ends the date your employment ends. If you choose not to continue HCSA participation, you will not be reimbursed for any services received after the date your participation ends. However, you may request reimbursement for eligible expenses incurred during your period of participation by no later than June 30 of the following year.
- You cannot use your HCSA debit card after termination from Chevron, regardless of whether or not you choose to elect COBRA coverage for the HCSA. You must pay for the expense and submit a claim for reimbursement either by using the form, the online tool, or the mobile app. Go to healthequity.com/chevron for more information about claims for reimbursement.



dependent day care spending account (DCSA)

If enrolled, your contributions end the date your employment ends. COBRA coverage is not available for this plan. You can continue to use your remaining balance by submitting requests for reimbursement of eligible expenses incurred at **any time** during the calendar year in which your employment ends. Claims for reimbursement must be filed no later than June 30 of the following year. You must pay for the expense and submit a claim for reimbursement either by using the form, the online tool, or the mobile app. Go to healthequity.com/chevron for more information about claims for reimbursement.



group critical illness insurance

Group Critical Illness Insurance is a voluntary benefit that pays you a lump-sum cash benefit when you or a covered dependent are diagnosed with a covered illness. You can use the cash help with doctor bills, hospital stays and even some everyday living expenses. If you are enrolled in this coverage, your participation will end on the first of the month following your termination date. However, you can continue this coverage under an individual policy at individual rates if you contact **Aflac** at **1-800-274-4833** within 31 days of your termination date. If you choose to continue this coverage under an individual policy, your premiums may change and you will pay for this coverage through direct bill with Aflac.

group hospital indemnity insurance

Group Hospital Indemnity Insurance is a voluntary benefit that enhances your current medical and disability coverage by helping with out-of-pocket costs associated with a covered hospital stay. If you are enrolled in this coverage, your participation will end on the first of the month following your termination date. However, you can continue this coverage under an individual policy at individual rates if you contact **Aflac** at **1-800-274-4833** within 31 days of your termination date. If you choose to continue this coverage under an individual policy, your premiums may change and you will pay for this coverage through direct bill with Aflac.



health decision support program (2nd.MD)

Your eligibility to participate will end on the last day of the month in which your employment ends. However, you can choose to elect COBRA coverage to continue participation in the Health Decision Support Program. If you timely elect COBRA coverage, your participation will continue on an after-tax basis, and your monthly cost will include a 2% administrative fee. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.



healthy heart program

Your eligibility to participate will end on the last day of the month in which your employment ends. However, you can choose to elect COBRA coverage to continue participation in the Healthy Heart Program. If you timely elect COBRA coverage, your participation will continue on an after-tax basis, and your monthly cost will include a 2% administrative fee. See **Section 5 - COBRA Continuation Coverage** for more information and instructions about continuing coverage.



wellness credit

If you are currently receiving reduced Chevron medical premiums because you qualified for the Wellness Credit, you will not be eligible to receive the reduced medical premiums when your employment ends – whether due to retirement or for any other voluntary or involuntary reasons. You will forfeit the remainder of your annual premium reduction amount for the Wellness Credit Period effective the date your coverage ends as an eligible employee. You will not be paid the balance of the annual premium reduction you were potentially eligible to receive in cash or in any other form. COBRA coverage is not available.



short-term disability (STD) plan

Your coverage under the STD Plan ends the day your employment ends, so you are not eligible for benefits under the STD Plan after you leave the company. You cannot convert (or port) this coverage into an individual plan. Note: If you became disabled prior to termination, you may be eligible for continued benefits. Please call the **HR Service Center** to discuss your situation.

long-term disability (LTD) plan

Your coverage under the LTD Plan ends the day your employment ends. You cannot convert (or port) this coverage into an individual policy. However, if you're disabled when your coverage ends, your eligibility for benefits for that disability isn't affected. If you're currently receiving LTD benefits, those benefits can continue for the period specified in the LTD Plan. If you have questions about benefits or claims, call the **HR Service Center** to discuss your situation.

disability insurance program (california only)

If you are enrolled in the Chevron Voluntary Disability Insurance Plan, your coverage ends on the date your employment ends. You cannot convert (or port) this coverage into an individual policy. However, you could be eligible for benefits after your employment ends if:

- **You're disabled on your termination date.** Benefits can continue if you remain disabled (for that disability only). If you need to file a claim for benefits under the Chevron Voluntary Disability Insurance Plan, contact the HR Service Center, and listen for the option to report a disability.
- **If you become disabled after your termination date,** you may be eligible for benefits from the California State Disability Insurance Program. Contact the nearest office of the Employment Development Department to determine if you're eligible for benefits from the state.



basic life insurance plan

Coverage will end on the date your employment ends. You can convert all or a portion of your company-paid life insurance to an individual policy at individual rates with **MetLife**. You must elect to convert within 31 days of the date your employment ends. You may not have to provide proof of good health if you convert your existing coverage. Premiums are paid directly to MetLife. MetLife will provide additional information regarding conversion separately, or you can call them directly at **1-800-638-6420**.

supplemental life insurance plan

If enrolled, coverage will end on the date your employment ends. You can convert all or a portion of your coverage to an individual policy at individual rates with **MetLife**. You must elect to convert within 31 days of the date your employment ends. You may not have to provide proof of good health if you convert your existing coverage. Premiums are paid directly to MetLife. MetLife will provide additional information regarding conversion separately, or you can call them directly at **1-800-638-6420**.

dependent life insurance plan (spouse, domestic partner, child)

If enrolled, coverage will end on the date your employment ends. You can convert all or a portion of this coverage to an individual policy at individual rates with **MetLife**. You must elect to convert within 31 days of the date your employment ends. You may not have to provide proof of good health if you convert your existing coverage. Premiums are paid directly to MetLife. MetLife will provide additional information regarding conversion separately, or you can call them directly at **1-800-638-6420**.

voluntary group accident insurance

If enrolled, coverage will end on the last day of the last period for which a premium is paid. You cannot convert (or port) this coverage into an individual policy.

on-the-job accident insurance

Your coverage will end on the day your employment ends. You cannot convert (or port) this coverage into an individual policy.

business travel accident insurance

Your coverage will end on the day your employment ends. You cannot convert (or port) this coverage into an individual policy.

long-term care insurance plan

If enrolled, your coverage ends the last day of the month in which your employment ends. You and any dependents enrolled in the plan can continue your coverage directly with **Genworth Life**, but your rates may change. Genworth Life will provide additional information to you regarding continuing coverage, or you can call them at **1-888-825-5247**. If you continue coverage, you will receive bills from and make payments directly to Genworth Life.

group auto and home insurance

If enrolled, coverage will end on the date your employment ends. You can continue your policy with **MetLife**, but your premiums will change. You must elect to continue individual coverage within 31 days of the date your employment ends. If you continue coverage, you will receive bills from and make payments directly to MetLife. MetLife will provide additional information regarding continuing coverage separately, or you can call them directly at **1-800-638-6420**.