



your health

2018 benefit changes updates for U.S.-payroll expatriates

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October 10, 2017
U.S.-payroll expatriates

The [2018 health benefit changes for U.S.-payroll employees](#) newsletter was released on October 4 by email. This message provides supplemental information regarding your health benefits as a U.S.-payroll employee on an expatriate assignment.

medical coverage updates

The **Global Choice Plan (U.S.-Payroll Expatriates)** is the only medical plan option available to you while you're on an expatriate assignment. The monthly premium cost for your Global Choice Plan will change effective January 1, 2018; however, there are no other changes to your medical, prescription drug or basic vision coverage for 2018.

monthly premium

Chevron will currently continue to share the monthly cost of coverage — the premium — with eligible employees.

Employee monthly premium		Employee monthly premium if wellness credit* obtained	
\$98	You only	\$35.50	You only
\$196	You + One adult	\$133.50	You + One adult
\$167	You + Child(ren)	\$104.50	You + Child(ren)
\$265	You + Family	\$202.50	You + Family

*The 2018 **Wellness Credit** is a premium reduction of up to \$750 annually on qualifying Chevron-sponsored medical plan coverage premiums from January 1, 2018 through December 31, 2018. If the reduced 2018 Global Choice Plan monthly premium above looks appealing to you, there's still time to qualify for the reduced premium by October 27. [Here's how.](#)

benefits that apply to expatriates

The following benefits and programs discussed in the [2018 health benefit changes for U.S.-payroll employees](#) newsletter also apply to you as a U.S.-payroll expatriate:

- Eligibility to qualify to receive the Wellness Credit for **reduced Global Choice Plan**

monthly premiums in 2018.

- Eligibility to participate in flexible spending account plans, the **Health Care Spending Account Plan** (Page 22, 24) and the **Dependent Day Care Spending Account Plan** (Page 34).
- Eligibility to participate in the **Chevron Dental PPO Plan** (Page 25).
- The requirement to receive at least one dental cleaning in 2017 to avoid the **dental surcharge** also applies to U.S.-payroll expatriates (Page 28).
- **Applied behavior analysis (ABA) coverage** for autism spectrum disorder (ASD) under the Mental Health and Substance Abuse (MHSA) Plan (Page 31). As a reminder, if you're enrolled in the Global Choice Plan there is no MHSA deductible to satisfy, no matter if you're receiving mental health or substance abuse benefits in the United States (network or out-of-network) or outside the United States.
- Eligibility to participate in other optional benefits, including the **Vision Plus Program, Group Critical Illness Insurance** and **Group Hospital Indemnity Insurance** (Page 34). Please note, Aflac can only issue Critical Illness and Hospital Indemnity policies for eligible employees with a permanent U.S. address (including Chevron pouch addresses).
- Access to **funeral discount and planning services** through Dignity Memorial for participants in the Chevron Basic Life Insurance Plan or the Chevron Supplemental Life Insurance Plan (Page 33).

Important reminder about Health Care Spending Account (HCSA) participation

As an expatriate, you are eligible to enroll in the HCSA for 2018. It's important to be aware that if you leave an expatriate assignment mid-year in 2018, you'll be able to enroll in the High Deductible Health Plan (HDHP) or HDHP Basic, if desired. If you enroll in the HDHP or HDHP Basic, you may also be eligible to open and contribute to a health savings account (HSA). **However, if you are already enrolled in the HCSA for 2018, you will not be able to open or contribute to a health savings account (HSA) until 2019.** Please keep this in mind as you make your enrollment decisions for 2018.

what doesn't apply to expatriates

The following benefits and programs discussed in the [2018 health benefit changes for U.S.-payroll employees](#) newsletter **do not** apply to you while on expatriate assignment. However, you'll have the option to participate in these plans when you repatriate to the U.S., so that's why it's important for you to know about the changes.

- As an expatriate, the Global Choice Plan is the only medical plan choice available to you while on assignment. For this reason, changes to the **Medical PPO, High Deductible Health Plan (HDHP), HDHP Basic** and **Medical HMO Plans** do not apply to you.
- You are not eligible to participate in the HDHP or HDHP Basic, so you are not eligible to open or contribute to a **health savings account (HSA)**. Please note the **company contribution** to the BenefitWallet health savings account (HSA) in 2018 also does not apply to you, even if you repatriate back to the U.S. in 2018.
- The **Know Your Cost** tool, powered by **Castlight**, is not available to Global Choice Plan

participants.

- As an expatriate, the Dental PPO Plan is the only dental plan choice available to you while on assignment. For this reason, changes to the Dental HMO Plan do not apply to you.



HR service center phone number now works anywhere in the world

1-888-825-5247 now accepts calls from anywhere in the world. If you are outside of the U.S., do not continue to use 610-669-8595, as that number has been disconnected. Remember, when calling from outside the U.S., you'll first need to dial the international access code.

The information in this communication applies to U.S.-payroll employees on an expatriate assignment. 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.