



Important Enrollment Notice About 2017 Benefits

Your Health.

Generally, if you are hired during the months of September through December, you need to separately make benefits choices for *this year and next year*. Here's how.

First, make your elections and certify tobacco use status for *this year*.

This enrollment package describes the benefits available to you *this year*, in 2016. Follow the directions in this package to make your benefit elections and certify your tobacco use status (see reverse for more information.) for 2016, either online on the **Benefits Connection** website or by calling the **HR Service Center**. When you go to the **Benefits Connection** website, the choices you see will be for 2016 benefits.

Second, make your elections and certify tobacco use status for *next year*.

Your hire date is near or after open enrollment (October 17 through October 28, 2016). Open enrollment is your annual opportunity to make benefit changes for the *next year*. For this reason, you also need to make benefit elections for *next year*, after you complete your elections for 2016. To make these elections, you must **call the HR Service Center** to actively enroll or update benefits for 2017. When you call, you will also be able to update your tobacco use status for 2017, if needed (see reverse for more information).

Important: There are many changes coming to Chevron medical, dental and other health benefits coming in 2017. Some plans offered in 2016 will no longer be offered in 2017, and there are new claims administrators and provider networks coming in 2017. There are many other important changes coming that will affect the enrollment choices you make regarding 2017 benefits. Prior to enrollment, be sure to [learn about 2017 benefit changes](#) prior to making your enrollment choices.

You have 31 days from your hire date to complete your 2016 benefit elections and certify your tobacco use status. If you're an employee during open enrollment – October 17 through October 28, 2016 – you'll need to make your 2017 benefit choices and update your 2017 tobacco use status during the open enrollment period. If open enrollment has already passed, you have 31 days from your hire date to complete your 2017 benefit elections and update your tobacco use status. Any choices you make regarding your 2017 benefits and tobacco use status go into effect on January 1, 2017.

About the Tobacco Surcharge.

All U.S.-payroll employees who are eligible for Chevron medical or supplemental life insurance coverage are required to certify their tobacco use status during their 31-day enrollment period. If you fail to certify your tobacco use status by the deadline, you'll be charged higher monthly rates for this coverage, whether or not you use tobacco. **You cannot change your tobacco use status until the next open enrollment period.** You'll be prompted to certify your 2016 tobacco use status when you enroll for your health and welfare benefits on the Benefits Connection website.

Do You Need to Change Your 2017 Tobacco Use Status?

Because you are newly eligible for benefits around or after Chevron's open enrollment period (October 17 through October 28, 2016) you also have the opportunity to change your tobacco use status for 2017. If you don't make a change prior to your 31-day enrollment deadline, you cannot change your 2017 tobacco use status until the next open enrollment period. And you cannot change your 2017 tobacco use status during the year, even if you experience a qualified life event — like getting married or having a baby.

Where to get more information about the tobacco surcharge.

Please go to the **New Hire** section at hr2.chevron.com to learn more about the tobacco surcharge and how to certify your tobacco use status.