



your health

time to enroll

open enrollment
october 17 - october 28, 2016

human energy. yours.™



Open enrollment is your annual opportunity to review your benefit options for the coming year. During open enrollment you can decide to keep the coverage you currently have or make changes, such as switching to another medical plan option, adding a dependent to your coverage, or updating your tobacco use status. Enrollment instructions are enclosed. Please review the newsletter mailed to you in September and posted online at hr2.chevron.com for detailed information about benefit changes that take effect on January 1, 2017.

do I need to enroll?

if any of these situations apply to you, don't miss open enrollment

Any changes you make to your benefits coverage during open enrollment, October 17 through October 28, 2016, become effective January 1, 2017. If you miss the open enrollment deadline, you generally can't make any changes until the next open enrollment period in the fall of 2017 for 2018 benefits. However, you can make changes to certain benefits outside of the open enrollment period if it's within the 31-day deadline after a qualifying life event, such as a marriage or birth. Go to hr2.chevron.com to learn more about the benefits discussed here, including 2017 benefit changes, eligibility information, and other plan information. (See Page 4.)

start, stop or change coverage

If you want to start, stop or change coverage — including moving to a new plan — you must take action during open enrollment. Starting to participate or making changes to these plans are limited to once per year, during open enrollment, unless you have a qualifying life event during the year.

• Medical and dental coverage

If you're already enrolled, coverage automatically continues as long as your plan is still available. If your plan is no longer available, you'll be automatically enrolled in another Chevron plan choice. If you are currently enrolled in:

- **Medical PPO Plan - Option 1**, you will be automatically enrolled in the Medical PPO Plan.
- **Medical PPO Plan - Option 2**, your enrollment will automatically continue in the Medical PPO Plan.
- **High Deductible Health Plan (HDHP)**, your enrollment will automatically continue.
- **Chevron Dental PPO Plan**, your enrollment will automatically continue.
- **Chevron Dental HMO Plan - United Concordia (UCCI)**, you will be automatically enrolled in the Dental HMO Plan with DeltaCare USA.
- **Chevron Dental HMO Plan - Cigna Dental**, you will be automatically enrolled in the Dental HMO Plan with DeltaCare USA.

• Vision Plus Program

All of Chevron's medical plans automatically include access to basic vision care. If you want to start additional vision coverage with the Vision Plus Program, you must enroll during open enrollment. If you're already enrolled, coverage automatically continues.

• Flexible spending account plans

If currently enrolled, your election to participate in the Health Care Spending Account (HCSA) or Dependent Day Care Spending Account (DCSA) *will not* carry over to 2017. You must re-enroll in these plans during open enrollment if you want to participate in 2017. Remember, if you enroll in the High Deductible Health Plan (HDHP) or the HDHP Basic for 2017, you cannot participate in the HCSA in 2017.

• Group Critical Illness Insurance

This is a new voluntary benefit offered effective January 1, 2017. To participate in 2017, you must enroll during open enrollment.

• Group Hospital Indemnity Insurance

This is a new voluntary benefit offered effective January 1, 2017. To participate in 2017, you must enroll during open enrollment.

• Voluntary Group Accident Insurance Plan

If you contribute to the Voluntary Group Accident Insurance Plan on a *before-tax basis* and you want to increase or decrease the amount of your coverage, you can only make an election during open enrollment. You can enroll in or change this coverage at any time during the year if you participate on an after-tax basis.

• BenefitWallet Health Savings Account (HSA)

If you want to take advantage of the opportunity to receive a Chevron company contribution to the BenefitWallet HSA in 2017 and you *do not* currently have an open BenefitWallet HSA, you'll need to take action during open enrollment. (See Page 3.)

Note: You can change, stop or start contributions to your existing BenefitWallet account at any time from Benefits Connection or by calling the HR Service Center; you are not restricted to open enrollment. (Changes are not retroactive.) But note the enrollment deadlines on Page 3 if you want to take advantage of Chevron contributions to your BenefitWallet HSA in 2017.

add, drop or update dependents

If you need to add or drop a dependent from health coverage for 2017, you must make an election during open enrollment. In addition, be sure to verify your dependent's information during open enrollment. The Patient Protection and Affordable Care Act requires companies like Chevron to annually report Social Security numbers (SSNs) for all dependents enrolled in one of Chevron's health plans. If SSNs are missing for your dependent(s), a future life event may not process correctly and you could experience a disruption in coverage. Review the dependents listed on **Benefits Connection** and be sure an SSN and a full name is listed for each of your dependents. You can update your dependent's information directly from the **Benefits Connection** website.

update tobacco use status

Open enrollment is your only opportunity to change your tobacco use status for 2017. You cannot change your 2017 tobacco use status during the year, even if you experience a qualifying life event. If your 2016 certification status is **Tobacco User, But Will Commit to Coaching**, your 2017 tobacco use status will be automatically assigned as **Tobacco User** and the tobacco surcharge will apply to you for all of 2017. However, you can make a new 2017 tobacco use certification during open enrollment. Your new certification choice will determine whether or not the tobacco surcharge applies to you for all of 2017.

reminders about the benefitwallet health savings account (HSA)

• If you do not currently have an open BenefitWallet HSA account

If you want to take advantage of the opportunity to receive a Chevron company contribution to the BenefitWallet HSA in 2017 and you do not currently have an open BenefitWallet HSA, you'll need to take action during open enrollment. You'll need to enroll in either the Chevron High Deductible Health Plan (HDHP) or the Chevron High Deductible Health Plan Basic (HDHP Basic) during open enrollment, if you aren't already enrolled. Then, you must make an election to participate in the BenefitWallet HSA by **October 28, 2016** from the **Benefits Connection** website to receive the 2017 company contribution. In addition, you must timely complete your responsibilities to actually open the BenefitWallet HSA. Remember, it's your responsibility to determine if you meet the IRS eligibility requirements to open and contribute to an HSA.

• If you currently have a BenefitWallet HSA account

If you currently have a BenefitWallet HSA because you are currently participating in the Chevron HDHP or you participated in the Chevron HDHP in the past, your employee 2017 contribution amount will be automatically reset to \$0 for 2017. This is because the Chevron company contribution does apply to the 2017 maximum annual contributions allowed by the IRS, so you'll need to adjust your 2017 employee contribution accordingly. You can update your contribution at any time; you are not restricted to open enrollment. If you currently have BenefitWallet HSA due to current or past HDHP participation, as long as you are enrolled in the HDHP or HDHP Basic on January 1, 2017 and you're still eligible to participate in an HSA in 2017, you don't need to do anything further to receive the 2017 company contribution.

Please see the *Prepare to Make Choices* newsletter posted on hr2.chevron.com and mailed to you in September for more information about HSAs, how to determine if you're eligible to participate, and get the rules regarding the 2017 HSA company contribution.

enrollment resources



hr2.chevron.com click **2017 benefit changes**

This website is the place to go to not only make enrollment choices, but also access tools, documents, forms, or to get additional information about changes for next year. You can go to this website at work or at home.



find a provider

There are different coinsurance, copayment, deductible, and out-of-pocket maximum amounts for many of the medical plans depending on if you see a network or an out-of-network provider. And with new claims administrators, we know you want to see if your current doctor or dentist is a part of the network. Go to **hr2.chevron.com** and click **2017 Benefit Changes** to access special links that make it easier to research your provider options.



compare plan features

Go to **hr2.chevron.com** and click **2017 Benefit Changes** for resources to compare monthly premiums, deductibles, coinsurance, copayments and other medical plan features.



watch videos

Sometimes reading about it isn't enough. We have a library of new, short videos available to help you compare medical plan features, learn about a health savings account and more.

it's not spam or phishing

The HR Service Center manages the administration of your health and welfare benefits and maintains enrollment records for Chevron. For this reason, Chevron may request the HR Service Center to provide information that applies to your **personal** benefits enrollment situation directly to you at your Chevron email address. The emails come from the **Human Resources Service Center** mailbox with the email address **HumanResources.ServiceCenter@xerox.com**. These emails have been approved by Chevron's benefits department and can be considered safe. Note that this email box is an outgoing email box, so please don't send benefits questions to that address. If you have any question about the validity of an email you receive, you're always encouraged to call the Human Resources Service Center or send an email to the Chevron benefits team at chvbens@chevron.com.

how to enroll

open enrollment
october 17 through october 28, 2016



benefits connection website

The **Benefits Connection** website will be open for you to update your tobacco use status and make other open enrollment elections until midnight Pacific time on October 28. This website is available even if you don't have access to a Chevron computer. You can log in to the **Benefits Connection** enrollment site from any computer or mobile device with an Internet connection.

- Go to hr2.chevron.com and choose **2017 Benefit Changes > Open enrollment** to get started.



call the hr service center

Customer Service Representatives can take your tobacco use status update and open enrollment elections by phone until 5 p.m., Pacific time (7 p.m., Central time) on October 28.

HR Service Center

1-888-825-5247 (inside the U.S.)
610-669-8595 (outside the U.S.)

Representatives Available

Monday through Friday
6 a.m. to 5 p.m. Pacific time
8 a.m. to 7 p.m. Central time

For quicker service, avoid peak call hours.

- Monday: All day
- Tuesday - Friday: 9 a.m. to 10 a.m. Pacific time (11 a.m. to noon Central time)

make sure you have your password (PIN) before open enrollment

You will need your personal identification number (PIN) to enroll, update your tobacco use status, or make changes to your coverage (whether by phone or online). If you access the enrollment website from the Chevron network, you can use the automatic sign-in feature and you don't need a PIN. But if you plan to make open enrollment elections from outside the Chevron network or by phone, you'll need your PIN. **If you don't know your PIN, or can't find it, you can request a new one online or by calling the HR Service Center. It can take up to two weeks to receive your PIN in the mail, so take action right away if you need it.**

Before open enrollment begins, test your PIN and request a new one, if needed. Here's how:

- Go to hr2.chevron.com and choose **2017 Benefit Changes**.
- Click **Get Ready for Open Enrollment**.
- Follow the instructions on the screen to test your PIN and request that a new PIN be mailed to you, if necessary.

Remember, if you'll be traveling during open enrollment take your PIN with you, as well as these enrollment instructions.

Chevron

Human Resources Service Center

P.O. Box 199708

Dallas, TX 75219-9708

Address Service Requested

Chevron open enrollment instructions enclosed – October 17 through October 28, 2016.

October 28 is the deadline to qualify for health rewards

Earlier this year, Chevron announced a health reward opportunity to recognize your personal commitment to get and stay healthy in 2016. The deadline to qualify for health rewards is almost here. Each time you choose a healthy lifestyle option and complete a qualifying wellness activity, you'll earn points. Earn 250 points before October 28, 2016, to qualify for the health rewards. This year, the reward is a \$250 Wellness Credit. It's too late to start some of the long-term qualifying activities, but there may be others that you can still complete before October 28 to receive points. Go to hr2.chevron.com/wellness and choose the **Health Rewards** link to review full program details, eligibility requirements, qualifying activities, understand the Wellness Credit, or to check your points balance.



The information in this newsletter applies to U.S.-payroll employees. 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.

