



Are You Covered for Unexpected Events?

Your Wealth.

Chevron provides a variety of disability, life and accident coverage options for you and your dependents. These plans provide a level of income protection should you encounter an unexpected loss of income due to injury, disability or death. Some of these benefits are highlighted below.

Some of Chevron's Benefits

Life Insurance

Life Insurance provides a level of income protection for your family in the event of your death. Chevron provides [Basic Life Insurance](#) coverage for you at no cost. You can also purchase additional coverage for yourself or your dependents.

- [Supplemental Life Insurance \(for you\)](#) – You can purchase additional insurance from one to eight times your base salary up to a maximum of \$10 million when combined with your Basic Life Insurance coverage. In most cases, you will need to submit proof of good health for this coverage.
- [Dependent Life Insurance \(for your dependents\)](#) – You can purchase from \$10,000 to \$250,000 of coverage for your spouse or domestic partner, and coverage for your children equal to \$10,000 or \$20,000 per child.

If you aren't sure how much life insurance to buy, MetLife has a [calculator](#) to help you determine your needs.

Disability Insurance

Disability Insurance provides a level of income protection should you become sick or injured.

- [Short-Term Disability Insurance](#) – Chevron provides this coverage at no cost to you. Benefits for off-the-job disabilities are based on your health and welfare eligibility service. Benefits for on-the-job disabilities are equal to your full regular pay for up to 26 weeks and half your regular pay for up to another 26 weeks.
- [Long-Term Disability Insurance](#) – This plan provides continued benefits for qualifying disabilities after Short-Term Disability benefits have been used. There are two types of coverage available under this plan:
 - **Basic Coverage** is provided at no cost to you and provides 40 percent of pay replacement for qualifying disabilities. That means after you use up your Short-Term Disability benefits, which replace 50 percent of your regular pay in the last 26 weeks, your benefit will decrease to 40 percent of your regular pay if you transition to Long-Term Disability and only have Basic Coverage.
 - You can also enroll in **Optional Coverage** for an additional payroll deduction. Optional Coverage is combined with Basic Coverage to replace either 50 percent or 60 percent of your pay, whichever you elect, for qualifying disabilities. There is no option to buy coverage that replaces 100 percent of your pay. You can enroll in this coverage within 31 days of your hire date without providing proof of good health. If you enroll after the 31-day period, you will need to provide proof of good health.

Long-Term Care Insurance

Long-Term Care Insurance, through Genworth Life, can help you pay for services received at home or in a nursing facility in the event you or a family member can no longer perform everyday activities, like bathing and eating. The need for long-term care can happen at any time due to illness or injury and the costs for services are expensive. For more information about long-term care planning and costs, visit the Department of Health and Human Services [Long-Term Care](#) website. Eligible employees and family members can enroll for coverage at any time through Genworth Life and will be billed monthly.

Group Auto and Home Insurance

Group Auto and Home Insurance – You can receive group rates on insurance policies with the convenience of payroll deductions for premium payments through MetLife. Some of the policies available at group rates include:

- Auto
- Home
- Condo
- Renters
- Recreational vehicle

How to Enroll

You or your dependents may have to qualify for coverage before enrolling in certain plans by providing proof of good health. To enroll in ...

Supplemental Life, Dependent Life or Long-Term Disability Insurance:

- Benefits Connection at hr2.chevron.com.

Long-Term Care Insurance:

- Visit www.genworth.com/chevron or call the HR Service Center at 1-888-825-5247 (610-669-8595 outside the U.S.), option 6.

Group Auto and Home Insurance:

- HR Service Center at 1-800-825-5247 (610-669-8595 outside the U.S.), option 4.