

life insurance

basic life insurance

Lump-sum benefit equal to **two times** your annualized regular pay if you die while you're covered under the plan.

- Employee coverage only
- Includes funeral planning and grief counseling services

**No cost
Coverage
automatic**

supplemental life insurance

Additional life insurance coverage equal to **one to eight times** your annualized regular pay, up to a **maximum of \$10 million** when combined with your Basic Life Insurance Plan coverage.

- Employee coverage only
- Includes funeral planning and will prep services

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

dependent life insurance – spouse or domestic partner

You can cover an eligible **spouse or domestic partner** in \$10,000 increments from **\$10,000 to \$250,000**. For Chevron couples, neither of you can enroll for this coverage. You're automatically the beneficiary of any benefits payable under this plan.

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

dependent life insurance – child

You can cover eligible child dependents for either **\$10,000** or **\$20,000**. If you elect this coverage, all of your eligible children (under age 25) are automatically covered.

- "Other dependents" are not eligible for this coverage.
- Coverage continues as long as you have at least one child eligible for coverage, but you must cancel coverage when all of your children become ineligible.
- For Chevron couples, only one of you can carry this coverage for your children.
- You're automatically the beneficiary of any benefits payable under this plan.

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

accident insurance

on-the-job accident insurance

Pays a benefit if you die, are dismembered, or lose the use of a body part as a result of an accident that occurs while you're at work. Benefits are in addition to any other company benefits, workers' compensation or Social Security which may apply.

- Employee coverage only

**No cost
Coverage
automatic.**

business travel accident insurance

Provides you and your family added financial security if you suffer a covered loss or you die as a result of an accident while traveling on a company-paid business trip. Your eligible spouse/domestic partner and dependent children are also covered if they accompany you on a business trip that is authorized by and paid for in whole, or in part, by Chevron.

**No cost
Coverage
automatic.**

voluntary group accident insurance

Pays benefits if you or a covered dependent suffers a covered loss as a result of an accident.

- You Only **or** You + Family coverage
- You choose the principal sum of coverage
- The Plan pays a **percentage of your principal sum** if *you* suffer a covered loss as the result of an accident. The percentage the Plan pays is based on a schedule of benefits.
- If your **covered dependent** suffers a covered loss as a result of an accident, the Plan pays a percentage of the principal sum. The amount of benefits payable under family coverage is determined by the composition of your family and is based upon a percentage of your principal sum of coverage.

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

supplemental protection insurance

long term care insurance

Designed to help you pay for long term care services received at home or in a nursing facility in the event you or a family member can no longer perform everyday activities such as eating, bathing, toileting or dressing. Although most people associate long term care with their later years, it's important to know that the need for long term care can happen at any time and at any age as the result of an unexpected illness or accident. The costs of these types of services are expensive and often can exhaust financial savings. Coverage is available to you, your eligible dependents, and other eligible family members age 75 and under.

You pay the cost directly to Genworth. Enrollment required.

group auto and home

Group Auto and Home Insurance offers access to a wide range of personal property and casualty insurance policies. This coverage is insured through **Farmer's GroupSelect** and administered by Mercer Voluntary Benefits.

You pay the cost through payroll deductions. Enrollment required.

The information in this newsletter applies to Pasadena Refinery represented employees who are eligible for Chevron U.S. benefits. 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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. There are no vested rights with respect to Chevron health and welfare plans or any company contributions toward the cost of such health and welfare 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.