



new retiree health benefit opportunity for post-65 participants

how to start the enrollment process



This information applies to legacy Hess employees terminating employment after July 18, 2025, but before January 1, 2026, who meet at least *one* of these requirements:

- You, the retiree, are age 65 or older (post-65) and ineligible for Hess retiree medical due to age.
- Your spouse/domestic partner is post-65 and ineligible for Hess retiree medical due to age.

Due to the transition to Chevron benefits, a new retiree health benefit opportunity is now available for eligible post-65 participants. These benefits include access to a **private exchange for health coverage** and **an account that can reimburse certain health benefit premiums**. If you want to enroll any eligible post-65 participants in your family, these instructions will give you a head start on the process. It includes *only* the basic post-65 information you need to know and actions to take now to start enrollment. **We know you have more questions, so watch for additional communications from Chevron in the coming months to learn about Chevron enrollment milestones, how to see your company contribution amount in the HRA, and more.**



**Enrollment opportunities are very limited.
Your advance action is required to enroll.**

what coverage is available?

Chevron's post-65 retiree health benefits include the following components:

- **Access to a private health insurance exchange managed by Via Benefits for Chevron.** Participants may purchase individual medical, prescription drug, dental and vision coverage. Enrollment in Medicare Part A and Part B is *required*.
- **A health reimbursement arrangement (HRA) account.** Company contributions to retiree health coverage are credited into this account on behalf of each eligible post-65 participant. The HRA can be used to help reimburse certain monthly health benefit premium payments. Enrollment in at least individual medical coverage through Via Benefits is *required* for an HRA account to be established and to receive company contributions; no other contributions are permitted.

what do I need to do?

When your employment ends, you have a one-time opportunity to enroll in Chevron retiree health benefits for eligible post-65 participants in your family. **March 31, 2026, is the deadline to complete all four enrollment steps listed below for each eligible post-65 participant.** Advance action and planning is required. If you miss this one-time opportunity, you must wait until another Chevron retiree enrollment milestone, *if any*, to enroll. Please note open enrollment is *not* considered an enrollment milestone.



step 1: enroll in medicare

Each eligible post-65 participant should apply for Medicare Part A and B as soon as possible, if not already completed. Remember, Medicare coverage is the key to unlock enrollment in Chevron post-65 retiree health benefits. A Medicare number is *required*; without one, you can't enroll. Go to www.medicare.gov to learn more and get started.



step 2: explore coverage choices

Contact Via Benefits at least a couple of months prior to January 1, 2026, to shop for individual health plan options and understand the enrollment process. (You must have a Medicare number to complete enrollment.)

- **1-833-858-1001**
- discover.viabenefits.com/hess
- **IMPORTANT:** Via Benefits cannot activate or provide information about the HRA – including your Chevron company contribution amount – prior to January 1, 2026. They can only assist with enrollment in individual health coverage until then.



step 3: enroll in health coverage with via benefits

Upon receipt of a Medicare number, enroll in individual health coverage through Via Benefits.

- Each eligible post-65 participant will enroll in their *own* individual coverage with their *own* individual Medicare number. This coverage is not sponsored by Chevron; this is individual coverage with the chosen carrier, and the post-65 participant is the policyholder.
- Enrollment in *at least* individual medical coverage through Via Benefits is required to set up the HRA account and receive the company contribution deposits.
- Individual medical, prescription drug, dental and/or vision coverage through Via Benefits begins as soon as enrollment is completed.

Good to know: You can only enroll dependents in Chevron retiree health benefits if *you*, the retiree, also enroll in Chevron pre-65 retiree health coverage *or* post-65 retiree medical coverage (depending on your age).



step 4: activate the HRA account

Each post-65 participant will receive their *own* HRA account with their *own* company contribution deposit. When enrollment in medical coverage is complete, call the Chevron HR Service Center to enroll. January 1, 2026, is the earliest possible date Via Benefits will activate each HRA account and initiate monthly company contribution deposits. You can request reimbursement for eligible premiums incurred after your HRA account is activated, up to the amount currently credited to your account.

- **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Former Employee menu (Option 1) › Benefits (3) › Start Retiree Health Benefits (1)
- **REMINDER:** March 31, 2026, is the final deadline to enroll in the HRA.

what about pre-65 participants?

If you, your spouse/domestic partner and/or dependent children are pre-65 and eligible for or enrolled in Hess retiree medical coverage, this coverage will transition to Chevron pre-65 retiree health benefits starting January 1, 2026. Watch for more information under separate cover about Chevron pre-65 retiree health benefits and instructions for a one-time pre-65 enrollment period December 8 - December 19, 2025.

This communication provides only certain highlights about 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. 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. Unless required by applicable law, there are no vested rights with respect to any Chevron health and welfare plan benefit or to any company contributions towards the cost of such health and welfare plan benefits. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.