



health benefits transition guide



For legacy U.S.-payroll Hess employees

This guide includes general information about the transition to Chevron's health benefits. Health benefits and wellness resources provide care for your day-to-day health needs and support for maintaining a healthy lifestyle.

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what you need to do and when

Use this at-a-glance checklist to prepare for your new Chevron coverage.



enrollment for 2026 chevron benefits is december 8 through december 19, 2025

If you want to participate in Chevron health benefits starting January 1, 2026, you **must** enroll December 8 through 19, 2025. Coverage is not automatic; you must take action!

If you miss this enrollment period, you *will not* have Hess or Chevron health benefits as of January 1, 2026. You will not have another opportunity to enroll until the next open enrollment period in the fall of 2026, unless you have a qualifying life event. Enrollment instructions will be sent to you in November and posted online at hr2.chevron.com/hess.



Deadline: Within 60 days of enrollment

Dependent verification process

You are **required** to verify the eligibility of dependents when you enroll in Chevron health plans. You have up to 60 days after you enroll to obtain and submit requested documentation that verifies that each of your dependents is eligible to participate in Chevron's health benefits. *If you don't provide acceptable documentation by the deadline, your dependents will be disenrolled from coverage.*

[How to prepare ›](#)



Deadline: November 14

Verify your personal data in CareerManager

To prepare for the upcoming benefits enrollment period, go to CareerManager now and verify that your address and contact information is accurate.* You can continue to make changes to personal data in CareerManager through the end of this year, but changes entered after November 14 must be re-entered in Chevron's Workday starting January 1, 2026. [Access CareerManager ›](#)

*Note: Future-dated addresses will not be transferred to Chevron. Only the address as of November 14 is used.



Deadline: December 16, 2025

Change your HSA payroll deduction

If you are trying to maximize your health savings account (HSA) in 2025, December 16, 2025 is the last day to change your HSA payroll contribution with Empyrean, if desired. [Access Empyrean ›](#)



Deadline: January 1 – January 31, 2026

Apply for Orthodontia Treatment in Progress

For participants with a qualifying orthodontia treatment in progress on January 1, 2026, coverage may be available under the Chevron dental plan to allow you to continue the treatment you started under your previous dental plan, subject to enrollment and the terms of the plan. There are no other treatment in progress coverage provisions available under the Chevron dental plans. [Get started ›](#)



Deadline: January 2026

Designate your beneficiaries

Your beneficiary designations on file with Hess *do not* transfer to Chevron. Beginning in January, designate your beneficiaries for Chevron benefit plans. If you don't designate a beneficiary, or if your beneficiary dies before you, benefits may be delayed and will be paid according to the standard succession of beneficiaries as defined in each plan or policy.

[How to designate Chevron beneficiaries ›](#)



Plan ahead now

Research the provider network

We expect most current Hess network providers will also be Chevron Anthem, Express Scripts and Delta network providers. However, you should still preview the provider network for Chevron health plans to verify. Follow the provided instructions to research the network providers *specifically* available under Chevron's plans. [Research the provider networks ›](#)



Transfer your prescriptions

We expect most participants will not need to transfer your prescriptions to your new Chevron health plan coverage in January 2026. However, review our instructions to determine if you'll need to act and if so, what you need to do. [How to transfer your prescriptions ›](#)



Prepare for care

Prepare in advance for scheduled (or unscheduled) inpatient/outpatient medical care in January.

[How to manage care during the transition ›](#)



report 2025 life events right away

Continue to notify Empyrean to make changes to benefits coverage **within 30 days** of a qualifying life event (for example, marriage, birth or adoption of a child, or divorce). You are strongly encouraged to report events and make any updates as soon as they occur to ensure a smooth transition to Chevron benefits. Continue to report events that occur in 2025 and make updates with [Empyrean](#) through December 31, 2025. Starting January 1, 2026, you'll follow a new process by calling the [Chevron HR Service Center](#).

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The information in this communication applies to legacy Hess U.S.-payroll employees who are eligible for Chevron U.S. benefits. This communication provides only certain highlights about benefits or changes to benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the official policies or legal plan documents, the official policies or legal plan documents will prevail to the extent permitted by law. Oral statements about benefits are not binding on Chevron or the applicable plan or policy. Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or policies or to change or eliminate the company contribution toward the cost of such benefits. 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. Nothing in any benefit plan provides a right to employment.

what happens to your coverage

Learn about what happens to your current health coverage, including highlights about what is the same and what is new



Hess health and wellness benefits end on December 31, 2025 (unless otherwise noted).



If you want coverage effective January 1, 2026 through Chevron's health benefits, you *must* enroll December 8 – December 19, 2025.

If you do not enroll, you will not have Chevron or Hess coverage as of January 1, 2026. Enrollment instructions will be provided separately and posted on hr2.chevron.com/hess prior to the enrollment period.



Final payroll contributions, as applicable, for your Hess health benefits will be taken from your Hess paycheck on December 26, 2025. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.

there's more online



DO YOUR RESEARCH
hr2.chevron.com/hess



quick compare

Comparison of medical choices, including monthly premium, deductibles, and other key plan features.



benefit summaries

Get the next level of detail, including copayments, coinsurance and covered services.



videos

PPO vs HDHP?
HSA vs FSA? Our short videos can help you sort out your choices.



decision tools

Price a prescription or search provider networks to plan for your new coverage.

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medical and prescription drugs

Your Chevron **medical** plan options include:

- **Chevron Medical PPO Plan** – Anthem
- **Chevron High Deductible Health Plan (HDHP)** – Anthem
- **Chevron High Deductible Health Plan Basic (HDHP Basic)** – Anthem
- **Chevron Medical HMO Plan** – Kaiser (available only in certain zip codes)

what's the same

type of plan

You'll continue to have access to a high deductible health plan that is compatible with a **health savings account (HSA)**, just like your current Hess Medical Plan.

- **Chevron offers two high deductible health plan choices.** Both plans cover the same services. The only differences between them are the premium, deductible, coinsurance/copayment, and out-of-pocket maximum amounts.
- **You have access to a new plan type** – the Medical PPO Plan – that is compatible with a **health care flexible spending account (Health FSA)**. This plan also covers the same services, but the deductibles and out-of-pocket maximum amounts are lower.
- Depending on your zip code, an additional new plan choice – a **Medical HMO Plan** – may also be available to you.

claims administrator

- When you enroll, your plan automatically includes coverage for **medical, prescription drug, basic vision and behavioral health services**.
- Depending on the plan you choose, the claims administrators may be the same – Anthem and Express Scripts.

Medical PPO Plan, HDHP and HDHP Basic

- **Anthem:** Medical and behavioral health services
- **Express Scripts:** Prescription drugs
- **Basic vision** is automatically included with your medical plan, but claim administrative services are provided by VSP (not Anthem).

Medical HMO Plan – Kaiser

- **Kaiser (fully insured):** Medical, prescriptions drugs, basic vision and behavioral health services



second opinion requirement for certain surgeries

For employees enrolled in the Chevron Medical PPO, HDHP or HDHP Basic

Chevron requests that you seek a second medical opinion through the **Chevron Health Decision Support Program** with 2nd.MD prior to receiving knee, hip, back or spine surgery on a non-emergency basis. If you decline, that's your choice; however, you'll be responsible for an additional \$400 of out-of-pocket costs for the procedure, whether or not you've met your annual deductible.

The second opinion requirement takes effect for knee, hip, back or spine surgery dates on or after April 1, 2026.

what's the same

what's new

provider network

- Several Chevron plan options allow you to choose any provider, network or out-of-network, just like your Hess Medical Plan.
- Chevron and Hess use the same Anthem and Express Scripts provider networks.
- As with your current coverage, with the Medical PPO, HDHP and HDHP Basic you can use any provider, network or out-of-network, with benefits generally higher when you use a network provider. With the Medical HMO Plan, you **must** use a network provider, or your services will not be covered (except for certain emergencies).
- **We expect most current Hess network providers will also be Chevron Anthem network providers.** If there are differences between the Hess and Chevron networks, you may be able to apply for [continuation of care](#) for certain services.
- If you choose a Medical HMO Plan, it's likely your current provider may **not** be part of the Kaiser network.

cost sharing

- There are different deductible, coinsurance/copayment and out-of-pocket amounts depending on whether services are received in the network or out-of-network.
- The company contributes to your health savings account (HSA) if eligible.
- You can earn financial rewards when you participate in certain wellness programs.
- The Medical PPO, HDHP and HDHP Basic function similarly to your current Hess Medical Plan with different network and out-of-network cost sharing levels.
- If you enroll in the Chevron HDHP or HDHP Basic and open a health savings account (HSA), the company will [contribute to your HSA](#) in 2026. [Learn more about merging your Hess HSA.](#)
- If you enroll in the Medical PPO or a Medical HMO Plan, you are only eligible for the Health Care Flexible Spending Account (Health FSA). Chevron generally does not contribute to the Health FSA.
- With Hess POWER UP, you could earn an additional company contribution to your HSA. With [Chevron's health rewards](#), you can qualify for up to a \$750 annual premium reduction on your Chevron medical plan coverage. You can start earning points in January 2026 for reduced premiums starting in 2027. Health rewards applies to all Chevron medical plans.



virtual visits

All Chevron medical plans include coverage for virtual, online or telehealth visits. Access your plan's mobile app or call your plan directly in 2026 about the type of visits covered and how it works.



preventive care

All plans include 100 percent coverage with no copayment, coinsurance or deductible for certain preventive care services, as specified by the Affordable Care Act, when you see a network provider.



programs for anthem plans

Anthem participants have access to Anthem programs - like Building Healthy Families, Family Advocate, and Catapult Home Screenings – and Express Scripts Programs, including Hinge Health.

vision

Your Chevron **vision** options include:

- **Basic vision:** All Chevron medical plans automatically include basic vision coverage at no additional premium cost or payroll deduction.
- **Vision Plus Program:** Provides expanded coverage for contacts and prescription eyewear that goes beyond your basic vision benefit for an additional payroll deduction. Any U.S.-payroll employee eligible for Chevron's health plans can enroll, even if you waive Chevron health coverage.

what's the same

- When you enroll in any medical plan, you automatically receive basic vision coverage.
- **Basic vision** coverage generally includes:
 - Wellvision exam (preventive care)
 - Essential medical eye care
 - Discounts on lenses, frames and contacts (no allowance)
 - Discount on laser vision correction

what's new

If you enroll in the Chevron Medical PPO Plan, the HDHP or the HDHP Basic, basic vision coverage is through VSP, *not* Anthem.

- You can visit any provider, network or out-of-network, with benefits generally higher when you use a network provider.

If you enroll in a Medical HMO Plan, your coverage includes basic vision coverage through Kaiser.

- You *must* visit a Kaiser network provider, or your services are not covered (except for emergencies).

If you need expanded coverage for contacts and eyewear, consider the Vision Plus Program. Coverage includes:

- Wellvision exam (preventive care)
- Essential medical eye care
- Allowances for lenses, frames and contacts
- Discount on laser vision correction

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dental

Your Chevron **dental** plan options include:

- **Chevron Dental PPO Plan** – Delta Dental
- **Chevron Dental HMO Plan** – DeltaCare USA (available only in certain zip codes)

what's the same

- All Chevron dental plans include coverage for a wide range of services, including preventive, restorative and orthodontic care.
- The Hess Dental Plan is most similar to the Chevron Dental PPO Plan.
 - Both use the **Delta Dental PPO** and **Delta Dental Premier®** networks.
 - Both include no deductible when you use a network provider.
 - It's still your choice to use a network or out-of-network provider.

what's new

- Depending on your zip code, you may have a *new* additional plan choice, the **Chevron Dental HMO with DeltaCare USA**.
 - You must visit a provider in the network, otherwise your services aren't covered (except for certain emergencies).
 - You must visit your selected **DeltaCare USA primary care dentist** to receive benefits.
 - Services not performed by your primary care dentist must be authorized by DeltaCare.
 - There is no deductible.
- **We expect most current Hess Dental Plan network providers will also be Chevron Dental PPO network providers.** Coverage for **Orthodontia Treatment in Progress** may be available if there are differences between the Hess and Chevron networks.



get your annual cleaning in 2026, avoid the dental surcharge in 2027

Chevron encourages you to receive at least one dental cleaning* between January 1 and December 31 of each year when you are enrolled in a Chevron dental plan. If you do not participate in this preventive care measure in the *current* year, you will pay \$120 more for your Chevron dental premium in the *next* year (if enrolled).

- You **are not** subject to the dental surcharge in 2026.
- You must **satisfy the cleaning requirement in 2026** to avoid the surcharge in 2027 if you enroll in a Chevron dental plan.
- Only you, **the employee**, are required to receive this cleaning for purposes of the dental surcharge.

** For participants with dentures, receive at least one oral exam in lieu of a cleaning.*

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health savings account (HSA)

Fidelity is also the custodian Chevron has chosen for the HSA.

If you currently contribute to the Fidelity HSA through Hess, you have these three choices:

Option 1: Do nothing, keep your HSA separate

You can keep your Fidelity HSA and maintain this account separately.

- If you decide to waive Chevron medical coverage, don't enroll in the Chevron HDHP or HDHP Basic, and/or take no other action at all, your HSA will be automatically updated to an individual status with Fidelity. Contact Fidelity if you have questions about this, including any fees.
- Hess payroll deductions will end effective **December 26**, but your debit card and account remain active. You *cannot* make payroll contributions with Chevron.
- You are *not* eligible for and will *not* receive the **2026 Chevron HSA company contribution**.
- The **Hess POWER UP wellness HSA contribution**, if eligible, will be deposited into your Chevron Recognition and Awards account.

Option 2: Merge your account, continue payroll contributions

You can merge your Hess Fidelity HSA with the Chevron Fidelity HSA. Action is required. You must enroll in the Chevron HDHP or HDHP Basic *and* elect the Fidelity HSA with Chevron on BenefitConnect during enrollment, December 8 – December 19, 2025.

- You'll keep the *same* account number, *same* profile, *same* **Fidelity NetBenefits login** and you can continue to use the *same* HSA debit card (as long as it's not expired).
- You'll be able to continue payroll HSA contributions with Chevron.
- You'll be eligible to receive the **2026 Chevron HSA company contribution** in January.
- The **Hess POWER UP wellness HSA contribution**, if eligible, will be awarded to your Chevron Fidelity HSA.

Option 3: Rollover your account

You can rollover your existing Hess Fidelity HSA into *another* HSA.

- **Contact Fidelity** for further instructions after January 1, 2026.
- You cannot make payroll contributions with Chevron.
- You are not eligible for and will not receive the **2026 Chevron HSA company contribution**.
- The **Hess POWER UP wellness HSA contribution**, if eligible, will be deposited into your Chevron Recognition and Awards account as soon as administratively possible in 2026.

hess power up rewards for 2026

If you and/or your spouse or domestic partner earned Hess POWER UP points *and* you enroll in the Chevron Fidelity HSA, your points will be awarded as an additional \$500 or \$1,000 company contribution to your HSA as soon as administratively possible in 2026.*

This amount applies toward the maximum 2026 annual HSA contributions allowed by the IRS. The BenefitConnect enrollment system *will not* account for your POWER UP rewards when suggesting a 2026 maximum allowed contribution. It is your responsibility to manually account for the POWER UP contribution to ensure you don't exceed the maximum allowable 2026 HSA contribution.

*If you qualified, you will receive an email in November that confirms your amount, provides further details about how your points will be distributed, and additional instructions for calculating your 2026 HSA contributions.

wellness rewards

hess power up rewards

If you and/or your spouse or domestic partner earned POWER UP points by August 31, 2025, the company contribution will be applied in January 2026 as follows:



fidelity HSA deposit

If you enroll in the Chevron HDHP or HDHP Basic *and* elect the Fidelity HSA with Chevron during enrollment, an additional \$500 or \$1,000 company contribution will be deposited into your Chevron HSA as soon as administratively possible in 2026.

[Learn more about the HSA transition.](#)



recognition and awards (R&A) deposit

If your contribution cannot be awarded to the Chevron HSA, 500 or 1,000 points will be deposited into your Chevron R&A account in January 2026. You can redeem the points for cash, gift cards, or a combination of both cash and gift cards.* More information about the Chevron R&A program and access to the system will be provided in January.

If you and/or your spouse qualified for Hess POWER UP Rewards, you will receive an email in November that confirms your amount, provides further details about how your points will be distributed, and additional instructions for calculating your 2026 Chevron HSA contributions.

* Note that R&A points are subject to applicable taxes at the time they are deposited and are not grossed up for tax purposes.

chevron health rewards

Similar to Hess POWER UP, when you take care of your health and improve your healthy habits you can also earn points toward [Chevron health rewards](#). More information and instructions, including the 2026 deadline and a list of qualifying activities, will be provided each January when the program opens for the new year.



earn 1,000 points in 2026

Starting in January 2026, earn 1,000 points when you complete qualifying activities by the deadline. While your spouse or domestic partner can participate in some of the qualifying activities and programs, they cannot earn points.



receive reduced medical premiums in 2027

If you qualify by the deadline and meet all eligibility requirements, you'll receive the 2027 Wellness Credit, which is a discount of up to \$750 annually on your 2027 Chevron medical plan premiums.

wellness programs



hess wellness program

Your Hess Wellness Program – POWER UP with Personify Health – ends December 31, 2025.

You'll have access to a wide variety of [Chevron's wellness programs](#), including the Healthy You program with WebMD, starting January 1, 2026. Chevron wellness programs are automatically provided at no additional cost to you if you are eligible for Chevron U.S.-payroll health benefits.



hinge health musculoskeletal program

If you're enrolled in Hinge Health through Hess, you can continue to access the program until you've reached the end of your 12-month subscription (you have 12 months from your initial enrollment to complete the program).

Chevron also offers Hinge Health if you are enrolled in the Medical PPO Plan, the HDHP or the HDHP Basic. If you want to use your current program for more than 12 months, or simply want to switch programs, you must re-enroll through [Chevron's Hinge Health program](#) on or after January 1, 2026.



livongo diabetes management program

If you're enrolled in Livongo through Hess, your Livongo app access and its resources will end on December 31, 2025. Your device will read results but will no longer sync with your personal account after this date.

Chevron's medical and prescription drug plans include a variety of specialized programs for the management of certain conditions, including diabetes. Contact your new Chevron health plan on or after January 1, 2026, to get information about programs that may be available to you as part of your coverage.



rethinkcare

RethinkCare well-being services through the Hess POWER UP program end December 31, 2025. You'll have access to similar well-being support through [Chevron's Healthy You program](#) starting January 1, 2026.

Chevron also provides access to RethinkCare, but the services provided through Chevron are *different*. With Chevron, [RethinkCare](#) provides parents and caregivers with resources and guidance to help them raise their families. Whether you're looking to solve a particular parenting challenge, or you just want tips and ideas, RethinkCare can help with 24/7/365 support tailored to your family's unique needs. This program is provided at no cost to you, and access begins January 1, 2026.

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supplemental health plans and programs



critical illness insurance

If you're enrolled in Critical Illness Insurance through Hess, your coverage automatically ends on December 31, 2025. Contact Voya if you have further questions about your coverage after it ends, including the deadline to submit any outstanding 2025 claims.

Chevron also offers Critical Illness Insurance through Securian. You can enroll for this coverage effective January 1, 2026, on the BenefitConnect website during your upcoming enrollment period in December. You pay the full cost of coverage through payroll deductions; premium amounts will be available from the website when you enroll.



hospital indemnity insurance

If you're enrolled in Hospital Indemnity Insurance through Hess, your coverage automatically ends on December 31, 2025. Contact Voya if you have further questions about your coverage after it ends, including the deadline to submit any outstanding 2025 claims.

Chevron also offers Hospital Indemnity Insurance through Securian. You can enroll for this coverage effective January 1, 2026, on the BenefitConnect website during your upcoming enrollment period in December. You pay the full cost of coverage through payroll deductions; premium amounts will be available from the website when you enroll.



family-building support

The **Hess WIN Fertility Support Program, Surrogacy Support Program, and Adoption Assistance Program** will transition as follows:

- If you are actively in a program and receiving services *prior* to January 1, 2026, your participation continues under the current Hess program rules and amounts until you reach maximum program allowances. **Talk to WIN directly** using your existing contacts if you have any questions about your current Hess program benefits.
- The Hess programs will **close** to *new* requests for services and assistance on December 31, 2025.

Chevron provides similar family-building support services and programs.

Chevron's programs, policies and services become available for *new* requests starting January 1, 2026. You *cannot* participate in both the Hess program and the Chevron program at the same time.

- **WIN Fertility family building support** is available for participants enrolled in the Chevron Medical PPO Plan, HDHP or HDHP Basic.
- A Surrogacy Reimbursement feature, part of the **Chevron Surrogacy and Elective Fertility Preservation Reimbursement Program** is available to all eligible U.S.-payroll employees.
- The **Chevron Adoption Assistance Program** is also available to all eligible U.S.-payroll employees.

retiree health and protection benefits



program basics

Starting January 1, 2026, your retiree health benefits with Chevron now include coverage for **both pre-65 and post-65 participants**. Chevron's retiree health benefit choices depend on the age of the participant:

pre-65 (under age 65)

Pre-65 eligible retirees and/or their eligible pre-65 dependents are offered generally the same group **medical** (includes prescription drugs and basic vision) and **dental** plan choices as those offered to active Chevron employees.

post-65 (age 65 and over)

Post-65 eligible retirees and/or their eligible post-65 dependents have access to a **health reimbursement arrangement (HRA)*** and access to individual medical, prescription drug, dental and vision coverage through a **private health exchange** managed by Via Benefits. Chevron requires post-65 participants to be enrolled in **Medicare Part A** and **Part B**.



company contribution

Chevron currently contributes to retiree health benefits. The amount of the company contribution varies, depending on your age and length of service at the time of termination of employment. For pre-65 participants, the company contribution is automatically applied to your health premium cost; for post-65 participants, it's deposited into the HRA account.*



enrollment milestones

If you meet the eligibility requirements below, you can start retiree health benefits within 31 days of your termination of employment **or** at any of the other established **Chevron retiree health enrollment milestones**. Enrollment is not automatic; you must take action to report the milestone and enroll. (Note: Open enrollment is not an enrollment milestone.)

am I eligible?

If you're eligible to enroll in Chevron's U.S.-payroll health benefits, you're also eligible for retiree health benefits when you meet **all** of the following eligibility requirements:

- You're age **50 or older**.
- You have **10 or more** years of health and welfare eligibility service (**HWES**).
- Your **Most Recent Hire Date** must have been at least **five years** before you retired.



review your service letter

Review the personalized service letter recently issued to you for your **HWES** and **Most Recent Hire Date**. You can use this information to calculate when you'll be eligible for Chevron retiree health benefits.**



Starting in January 2026, the **BenefitConnect website** will be updated with your basic personalized retiree medical eligibility details, such as the first date you'll become eligible for benefits and the percentage of company contribution you're eligible to receive.

* The HRA can be used to reimburse the monthly premiums for Medicare Part B or any of the individual medical plans offered through Via Benefits. It can also be used to pay for any other prescription drug, vision or dental plan premiums. Reimbursement of premiums is available subject to claim submission and is up to the amount credited to your HRA account, once properly enrolled.

**Note: You may qualify for Chevron retiree health benefits if you qualified for Hess retiree health plan benefits.