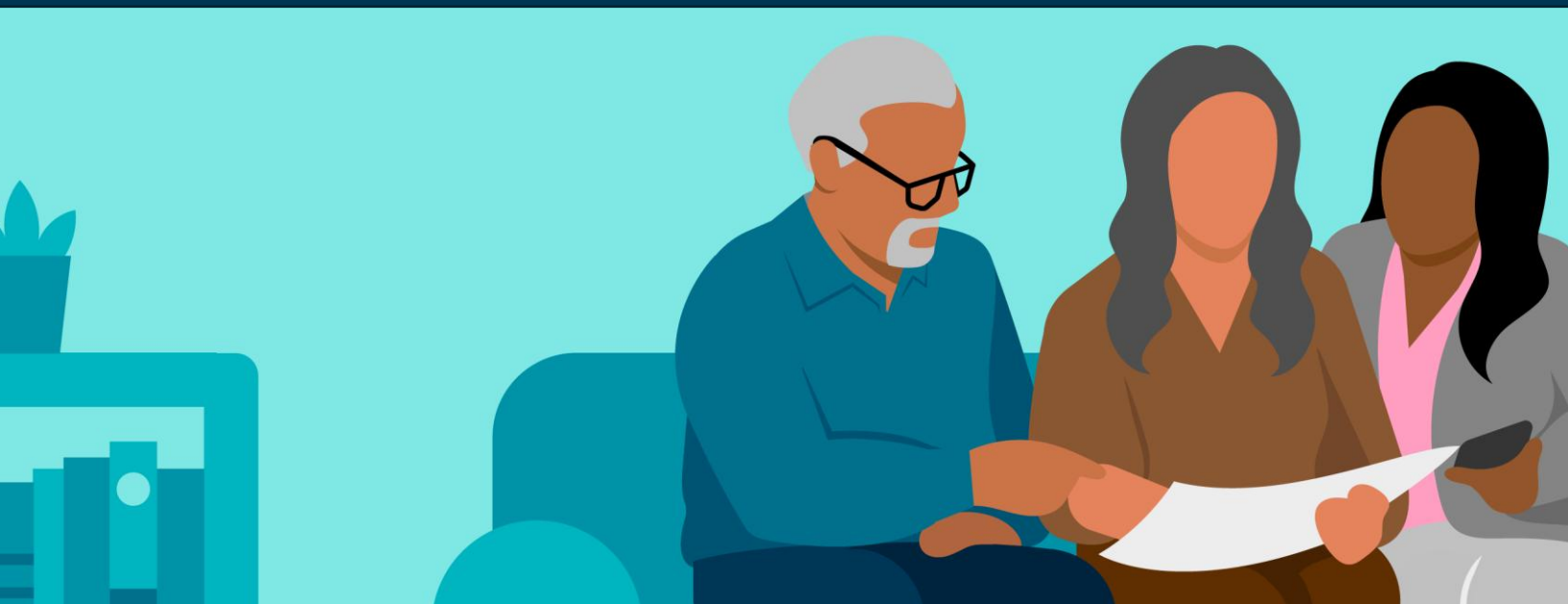




# protection benefits

## transition guide



### For legacy U.S.-payroll Hess employees

This guide includes general information about how you will transition to Chevron's protection benefits and what will happen to your current coverage. Protection benefits include insurance options to protect you and your family in the event of a serious incident or death.

## what's inside

[What you need to do ›](#)

[What happens to your coverage ›](#)

- [Life Insurance ›](#)
- [Accident Insurance ›](#)
- [Supplemental Protection Insurance ›](#)

Note: All benefits highlighted in this document are governed by the terms of their respective official plan document(s), insurance policy, and certificate of insurance.

# what you need to do and when

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



**December 8 – December 19, 2026**

## **Enroll for optional life and/or accident plans**

If you want this coverage, you must enroll on BenefitConnect during the enrollment period.

- **Supplemental Life Insurance**
- **Dependent Life Insurance**
- **Voluntary Group Accident Insurance**

If you do not enroll, you will not have Chevron or Hess coverage starting on January 1. Enrollment instructions will be provided separately and posted on [hr2.chevron.com/hess](https://hr2.chevron.com/hess) prior to the enrollment period.



**Beginning January 1, 2026**

## **Enroll for supplemental protection plans**

You can enroll in other supplemental protection plans (such as long-term care, group auto and home, and identity theft protection) at any time on or after January 1, 2026. To enroll for these plans, go to [hr2.chevron.com/hess](https://hr2.chevron.com/hess).



**Beginning January 1, 2026**

## **Designate your beneficiaries**

Your Hess beneficiary designations will not transfer to Chevron. Designate your beneficiaries for your protection plans on the BenefitConnect website.

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.

**there's more online**



**DO YOUR RESEARCH**  
[hr2.chevron.com/hess](https://hr2.chevron.com/hess)

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# what happens to your coverage

Learn about what happens to your current coverage.

## good to know

Protection benefits at Chevron generally fall into three categories. Some of the plans are provided automatically at no cost to you; others require you to enroll and pay the cost.



[life insurance ›](#)



[accident insurance ›](#)



[supplemental insurance ›](#)



### health questions may be required

**You may be required to answer health questions for some plans**, depending on when you enroll, the amount of coverage you choose, or if you want to make certain changes. If health questions – sometimes also referred to as evidence of insurability or proof of good health – are required, your coverage will not take effect until you complete the process and your request is approved. While you will generally be notified if health questions are required, the requirement is described in the applicable certificate of insurance.



### you must make *new* beneficiary designations

**Your Hess beneficiary designations will not transfer to Chevron.** You must make new beneficiary designations beginning in January 2026. Instructions will be provided closer to January.



### report life events right away

**If you enroll your dependents in life or accident insurance coverage, it is your responsibility to notify Chevron when a dependent is no longer eligible for coverage** so premiums can be discontinued. A dependent may no longer be eligible due to divorce, death, or when your covered child(ren) reach age 26 (unless incapacitated or mentally or physically disabled).

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## life insurance

### plans offered

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At Chevron, you'll continue to have access to similar kinds of coverage:

- Company-provided basic life insurance with **Chevron Basic Life Insurance**.
- Optional life insurance coverage for yourself with **Chevron Supplemental Life Insurance**.
- Optional life insurance coverage for your dependents with **Chevron Dependent Life Insurance**.
- You also have access to **Legal, Financial** and **Grief** resources as part of your life insurance coverage, at no cost to you.

### transition details

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- Hess basic and optional life insurance plans end on **December 31, 2025**.
- There is **no option to convert** your Hess plans to individual coverage as an active employee.
- You will be automatically enrolled in **Chevron Basic Life insurance** coverage as of January 1, 2026. Coverage is effective the first day you are actively at work on or after January 1, 2026.
- If you want to enroll in and pay for **Chevron Supplemental Life Insurance** and **Chevron Dependent Life Insurance**, elect coverage during enrollment, December 8 – December 19, 2025.\* Premiums for your coverage will begin on subsequent Chevron paychecks after you enroll.



## accident insurance

### plans offered

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At Chevron, you'll continue to have access to similar kinds of coverage:

- Company-provided business travel accident insurance with **Business Travel Accident Insurance**.
- Optional insurance for major accidents with **Chevron Voluntary Group Accident Insurance**.
- Chevron coverage *also* automatically includes company-provided **On-the-Job-Accident-Insurance**.

### transition details

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- Hess accident insurance plans end on **December 31, 2025**.
- There is **no option to convert** your Hess plans to individual coverage as an active employee.
- Chevron does not offer a plan like your Hess Accident Insurance for Minor Accidents coverage.
- You will be automatically enrolled in **Chevron Business Travel Accident Insurance** and **On-the-Job-Accident-Insurance** coverage as of January 1, 2026. Coverage is effective the first day you are actively at work on or after January 1, 2026.
- If you want to enroll in and pay for **Chevron Voluntary Group Accident Insurance** for you and your family, elect coverage during enrollment, December 8 – December 19, 2025.\* Premiums for your coverage will begin on subsequent Chevron paychecks after you enroll.

\* Coverage will take effect per the terms of the applicable insurance policy and certificate of insurance (generally, the first day you are actively at work on or after January 1, 2026).

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## supplemental protection plans

### plans offered

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At Chevron, you'll have access to new supplemental protection coverage:

- Optional **identity theft protection** with **ID Watchdog**.
- Optional **group auto, home and renter's** insurance with **Farmer's GroupSelect**.
- Optional **long-term care** insurance with **Genworth**.

Chevron also provides access to optional **critical illness** and **hospital indemnity insurance** with Securian. See the [Health Transition Guide](#) for more information about this coverage.

### transition details

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- Hess supplemental insurance plans end on **December 31, 2025**.
- There is *no option* to convert your **Hess Legal Plan** or **Identity Theft Protection Plan** to individual coverage as an active employee. Pet Benefit Solutions will send information about options to port your **Pet Discount Plan** in December. You'll have 28 days to port coverage from your online Pet Benefit Solutions account.
- Chevron does not offer separate plans similar to your Hess Legal Plan or Pet Discount Plan.
- If you want to enroll in and pay for any of the available supplemental protection plans, **enroll at any time on or after January 1, 2026.\***
- Enrollment is not available when you enroll for other Chevron health and protection benefits on BenefitConnect. **To enroll for this coverage, go to [hr2.chevron.com/hess](https://hr2.chevron.com/hess).**

\* Coverage will take effect per the terms of the applicable insurance policy and certificate of insurance or other governing plan or benefit document.

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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.