



protection benefits

overview

good to know

Protection benefits fall under the following categories:

1. **Life insurance** for yourself and your dependents.
2. **Accident insurance** for yourself and your dependents.
3. **Supplemental protection insurance** including long-term care insurance, group auto and home insurance and identity theft protection.

Some of the plans are provided automatically at no cost to you; others require you to enroll and pay the cost. **Evidence of insurability** may be required for some plans, depending on when you enroll, the amount of coverage you choose, or if you make certain changes.

Life Insurance

Basic coverage – employee only

Life insurance coverage equal to **two times** your annualized regular pay if you die while covered under the plan.

- Includes access to legal, financial and grief resources

No enrollment required
Chevron pays the cost

Supplemental coverage – employee only

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 coverage.

- Includes access to legal, financial and grief resources

Enrollment required
You pay the cost

Dependent coverage – spouse or domestic partner

Life insurance coverage for an eligible **spouse or domestic partner** in \$10,000 increments from **\$10,000 to \$250,000**. If your spouse or domestic partner is also a Chevron employee, neither of you can be enrolled in this coverage.

Enrollment required
You pay the cost

Dependent coverage – child

Life insurance coverage for eligible **dependent children** for either **\$10,000 or \$20,000**. If you elect this coverage, all of your eligible children (under the age of 26) are automatically covered. If your spouse or domestic partner is also a Chevron employee, only one of you can carry this coverage for your children.

Enrollment required
You pay the cost

Accident Insurance

On-the-Job Accident – employee only

Pays a benefit of **\$500,000 or one times** your annualized regular pay (whichever is greater) up to **\$1 million** 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.

No enrollment required
Chevron pays the cost

Business Travel Accident – employee only

Pays a benefit if you die or suffer a covered loss 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 enrollment required
Chevron pays the cost

Voluntary Group Accident – employee only or employee + family

Pays benefits if you or a covered dependent suffer a covered loss as a result of an accident. You choose the principal sum of coverage.

- The Plan pays a percentage of your principal sum if you suffer a covered loss.
- If your covered dependent suffers a covered loss, the Plan pays a percentage of the principal sum.

Enrollment required
You pay the cost

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. Coverage includes a **monthly maximum** benefit and a **lifetime maximum** benefit. You pay the entire cost of this coverage and the cost depends on the **coverage level** you choose, including your **age when you apply**.

Enrollment required
You pay the cost

Group Auto, Home and Renter's Insurance

Offers access to a wide range of **personal property** and **casualty insurance** policies at **group rates** and with the ease of **payroll deduction** for premium payments.

Enrollment required
You pay the cost

Identity theft protection

Provides comprehensive **identity monitoring** and **fraud resolution** designed to help you protect yourself and your family against today's digital threats. Coverage is available at **group rates** with the ease of **payroll deduction** for premium payments.

Enrollment required
You pay the cost

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