



how to estimate retiree health and protection costs

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before you start ...

- 1** First, check your eligibility for retiree health and protection benefits on the BenefitConnect website. Be sure to write down your points and your **company contribution percentage** to use when following the steps below. Login to [BenefitConnect](#) then go to the **I need to** tab > **Retiree medical eligibility**.
- 2** If you want to compare **COBRA coverage premiums against retiree coverage premiums**, you'll need to do this on your own. [Download our instructions](#) to estimate COBRA costs, then follow the step(s) below to gather retiree health costs.

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pre-65 health premiums

1 Starting coverage during the current calendar year?

Pre-65 health plan choices and costs for the *current* calendar year can be modeled on [BenefitConnect](#) or by calling the [HR Service Center](#). You can preview this information *prior to* leaving Chevron, if you are eligible for coverage.

- [Login to BenefitConnect](#) ›
- If you're eligible for coverage, you'll see this **blue tile on the home page**. Click the tile to begin.

TIP: If you are not ready to finalize your choices, don't checkout or submit elections. If you decide to checkout, your elections will *only* be applied if your employment terminates *on* the date you selected.

Start retiree health and protection benefits

Leaving Chevron is an enrollment milestone for retiree health and protection benefits. You can select **retiree life and/or pre-65 retiree health benefits** on this site. *Note: Post-65 retiree health benefit enrollment is managed on a different website.*

[Start now](#)

2 Starting coverage in the *next* calendar year?

BenefitConnect can only display costs for the *current* calendar year. If the effective date of pre-65 retiree health benefits will be in a *new* calendar year, use these instructions to estimate costs.



[How to estimate pre-65 retiree health benefit costs](#) ›

TIP: Note the effective dates at the top of the instructions. Costs for the *next* calendar year are usually determined and posted annually during the month of October in conjunction with standard open enrollment activities.



post-65 health premiums

Contact [Via Benefits](#) and/or create and update your personal profile on the [Via Benefits](#) website.

- **Via Benefits can** advise you of the cost and coverage levels for the post-65 individual medical, prescription drug, dental and vision plans available in your area.
- **Via Benefits can** provide information about how your post-65 coverage choices *might* be affected should you decide to participate in COBRA coverage upon retirement.
- **Via Benefits will not** have your monthly company contribution amount to the Retiree HRA Plan until *after* you leave Chevron. That's because your monthly company contribution amount is based on your points as of your termination date.
- [Login to BenefitConnect](#) ›
- If you're eligible for coverage, you'll see this **blue tile on the home page**. Click the tile to access or contact [Via Benefits](#).

Start post-65 retiree health benefits

Leaving Chevron is an enrollment milestone for retiree health benefits. Enrollment in **post-65 retiree health benefits** and the **Retiree HRA** is managed through [Via Benefits](#).

[Go there now](#)



company contribution to health coverage

If you're an eligible retiree, the company currently continues to share the cost of your medical and/or dental coverage. The **company contribution** is different for pre-65 and post-65 participants, and the way the company contribution is applied to retiree health coverage also depends on age.

- **For pre-65 participants**, the company contribution is automatically factored into your monthly medical premium for your Chevron pre-65 retiree medical and/or dental coverage.
- **For post-65 participants** the company contribution is deposited into a health reimbursement arrangement account, the Chevron Corporation Post-65 Retiree Health Reimbursement Arrangement Plan (Retiree HRA Plan). The Retiree HRA Plan can be used to reimburse the monthly premiums for Medicare Part B, any of the post-65 individual medical plans offered through Via Benefits, or any *other* prescription drug, vision or dental plan premiums.

Company contributions to employee and retiree health coverage ›



This supplement describes how Chevron contributes to employee, pre-65 and post-65 health coverage (Retiree HRA Plan), including how the company contribution is calculated and applied. You can also follow along with sample calculations and scenarios.



life insurance premiums

If you are eligible for retiree life insurance, you can model your plan and cost for the **current calendar year** on [BenefitConnect](#) or by calling the [HR Service Center](#). You can preview this information *prior to* leaving Chevron, if you are eligible for coverage.

- [Login to BenefitConnect ›](#)
- If you're eligible for coverage, you'll see a **blue tile similar to this on the home page**. Click the tile to begin.

TIP: If you are not ready to finalize your choices, don't checkout or submit elections. If you decide to checkout, your elections will *only* be applied if your employment terminates *on* the date you selected.

Start retiree health and protection benefits

Leaving Chevron is an enrollment milestone for retiree health and protection benefits. You can select **retiree life and/or pre-65 retiree health benefits** on this site. *Note: Post-65 retiree health benefit enrollment is managed on a different website.*

[Start now](#)