



adoption reimbursement program

This Adoption Reimbursement Program (the “Program”) can provide financial assistance for eligible reimbursable adoption-related expenses for an “Eligible Employee” through the Program.

eligibility

You are an “Eligible Employee” for purposes of the Program if you are a U.S. employee on the U.S. dollar payroll of Chevron and you:

- Have six months or more of continuous service since date of hire or last rehire date; and
- Are not a member of a collective bargaining unit (unless eligibility to participate has been negotiated with Chevron); and
- Are a full-time employee or a part-time employee working one of the approved part-time schedules.

If you and your spouse/domestic partner are Chevron employees, only one of you can be reimbursed for an adoption. An Eligible Employee may not receive benefits under this Program if the Eligible Employee or their spouse/domestic partner are receiving financial assistance through Chevron’s Surrogacy Reimbursement Program with respect to the same child.

how adoption reimbursement works

An Eligible Employee can be reimbursed up to \$20,000 for reasonable and necessary expenses for eligible adoptions finalized after January 1, 2020*. The adopted child must be under age 18 unless they are mentally or physically unable to care for themselves. The child may be biologically related to you or your spouse/domestic partner, but you cannot be reimbursed for expenses relating to guardianship or custody of your own child.

Examples of Expenses eligible for reimbursement*

- Private and public adoption agency and placement fees
- Legal fees, court costs and birth certificate fees
- The child’s medical expenses unless they are covered by another medical plan
- Temporary foster care expenses that are required by the State before the child is placed
- Fees related to immigration, immunization and translating documents prepared in other languages
- Travel expenses related to the adoption if the child is born in another city or state and you need to travel to pick the child up. This could include transportation (such as coach or economy airfare, but not first-class airfare) and lodging for up to seven days before the child is born (up to \$200 per day)
- Costs associated with a state-required home study

Examples of Expenses not eligible for reimbursement

- Voluntary donations such as a contribution to an adoption agency
- Charges covered under your medical plan or your spouse’s/domestic partner’s medical plan
- Expenses already reimbursed under your spouse’s/domestic partner’s adoption plan
- Guardianship or custody costs that are not associated with the legal adoption of the child
- Expenses incurred by the birth mother or costs related to a surrogate mother
- Expenses for services not yet performed or for a child not yet placed in your home
- Expenses incurred before or after you are eligible to participate in the Program
- Charges that are in violation of federal or state law
- Mileage for travel to a doctor’s office or lawyer’s office
- Meal costs incurred before the child is born
- Costs for car seats, strollers, books, toys, cribs, pool covers, fire extinguishers and other items a parent may buy, regardless of whether the child is adopted

* Reimbursement amount is \$5,000 for adoptions finalized before January 1, 2020.

NOTE: An employee cannot be reimbursed for any expenses related to a failed adoption, regardless of the reason. Even if you succeed in an adoption that was previously unsuccessful, you will not be reimbursed for any costs under this Program that are related to a prior failed adoption attempt, even if it is for the same child. (A tax credit may be available for expenses related to a failed adoption — contact your tax advisor.)

how to get reimbursed

Eligible Employees seeking reimbursement under the terms of this Program can file a request for reimbursement only once for each child — after the child is placed in their home with approval from the State or, for an international adoption, after the adoption is finalized either in the country of origin or the United States. **The process to request reimbursement is *different* depending on your medical plan enrollment. Follow either one of the methods below as it applies to your situation.**

method 1

If you are enrolled in the Chevron Medical PPO Plan, the High Deductible Health Plan (HDHP) or the High Deductible Health Plan Basic (HDHP Basic)

Chevron has retained **WINFertility, Inc. (WIN)** to administer the **Adoption Reimbursement Program**. WIN will review and validate reimbursable program expenses you submit.

- 1. If you haven't already, contact WINFertility.** You must first connect with WINFertility by speaking to a member of the WIN Specialty Services team at **1-833-506-3473** before submitting a request for reimbursement. You are strongly encouraged to contact WIN as the first step on your journey; WIN can help you navigate the process and maximize options that may be available to you.
- 2. Complete and submit the WINFertility Adoption Reimbursement Application Form**, available from the *Forms Library* on hr2.chevron.com or by contacting WINFertility (call 1-833-506-3473 or send an email to WINSpecialtyServices@WIN-Healthcare.com). Submit the form along with the **itemized receipts showing proof of payment** as specified on the form and **agency documentation** or **court orders** related to the adoption. If an adoption decree from another country is submitted, it must be fully translated in English and submitted in U.S. dollars.
- 3. If submitted documentation requires additional substantiation and receipts**, you will be contacted by WINFertility. *Your reimbursement cannot be approved and finalized until requested substantiation is provided.* As a reminder, you must submit all requested substantiation prior to the Reimbursement Deadline, which is within 180 days following the adoption.

It's your responsibility to furnish to WINFertility any evidence, data or information WINFertility considers necessary or desirable to administer this Program. WINFertility may use your misstatement or omission of fact to deny claims under this Program.

Your paperwork will be reviewed and, if approved, your reimbursement will be coordinated with U.S. payroll to be included as part of an Eligible Employee's regular pay. This process takes about six weeks from the date the request is submitted. Reimbursement requests must be submitted within 180 days following the adoption. Reimbursement requests submitted 180 days or after the adoption are not eligible for reimbursement.

method 2

All other eligible employees

(You are *not* enrolled in the Chevron Medical PPO Plan, the HDHP or the HDHP Basic)

1. **Download the Chevron Adoption Reimbursement Request Form** from the *Forms Library* on hr2.chevron.com.
2. **Complete and submit the form** along with **itemized receipts showing proof of payment** and **agency documentation** or **court orders** related to the adoption. If an adoption decree from another country is submitted, it must be fully translated in English and submitted in U.S. dollars. Submit the form to worklife@chevron.com (subject line: Chevron Adoption Reimbursement)
3. If you adopt more than one child, you should complete a separate form should be for each child.
4. If submitted documentation requires **additional substantiation and receipts**, you will be contacted by Chevron Human Resources. *Your reimbursement cannot be approved and finalized until requested substantiation is provided.* As a reminder, you must submit all requested substantiation prior to the Reimbursement Deadline, which is within 180 days following the adoption.

It's your responsibility to furnish to Chevron any evidence, data or information the Corporation considers necessary or desirable to administer this Program. Chevron may use your misstatement or omission of fact to deny claims under this Program.

Your paperwork will be reviewed and, if approved, your reimbursement will be coordinated with U.S. payroll to be included as part of an Eligible Employee's regular pay. This process takes about six weeks from the date the request is submitted. Reimbursement requests must be submitted within 180 days following the adoption. Reimbursement requests submitted 180 days or after the adoption are not eligible for reimbursement.

important tax information

You may be able to exclude some or all of your reimbursed adoption expenses from your federal taxable income. Federal income tax generally will not be withheld from your reimbursement. This means that if some of your reimbursements are taxable (for example, expenses related to the adoption of a child of your spouse), you may not have enough withholding, which could subject you to penalty taxes. In this case, you may want to request additional federal withholding from your pay or make estimated tax payments to the IRS. Your reimbursement is also subject to Social Security withholding and state taxes, where applicable.

You may be eligible for a federal tax credit for adoption expenses that aren't reimbursed by this Program. The credit begins to phase out if your modified adjusted gross income exceeds a specified amount and is completely phased out if your modified adjusted gross income exceeds a specified amount. These limits are adjusted each year for inflation. You can find information on the federal tax credit and gross income dollar amounts at www.irs.gov.

This summary describes only some of the tax rules that apply to adoption assistance benefits. There are other rules that may affect your tax treatment. For example, the tax credit and exclusion for certain expenses may be available in different years and may not be available for foreign adoptions that are never finalized.

Before you request reimbursement of adoption expenses from Chevron, you should consult a tax advisor to see if it may be more advantageous to take the tax credit than it is to be reimbursed. You cannot claim the tax credit for any expense that is reimbursed.

contact us

For more information about this Program, worklife@chevron.com.

no legally binding right to payment

The Corporation or its duly authorized representative, acting in its sole and absolute discretion, may amend or terminate this Program in whole or in part at any time and from time to time without the consent of or notice to any current or former employee. The Corporation provides this benefit in its sole discretion and the right to payment under this Program shall not vest with respect to an amount until such amount is paid to an Eligible Employee.

employment rights

Nothing in this Program shall be deemed to give any person any right to remain in the employ of Chevron nor to affect the right of Chevron to terminate the employment of any person at any time with or without cause, which right is hereby reserved.

choice of law

This Program shall be governed by the laws of the state of California, the Internal Revenue Code, other applicable law and their respective implementing regulations and guidance. The Program is not an employee welfare benefit plan or welfare plan under the Employee Retirement Income Security Act of 1974, as amended.

definitions

Corporation: Means Chevron Corporation.

Chevron: Means Chevron Corporation and each other Chevron entity that is a "Designated Company" for purposes of Chevron's U.S. Health and Welfare Benefits.

There are no vested rights with respect to this Program, Chevron health care or welfare benefit plans or any company contributions towards the cost of this Program or such health care or welfare benefit plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate this Program and these plans or to change or eliminate the company contribution toward the cost of this Program and/or 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. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.