



# surrogacy and elective fertility preservation reimbursement program

**Important Update:** Effective January 1, 2023, the Surrogacy Reimbursement Program has been renamed to the **Surrogacy and Elective Fertility Preservation Reimbursement Program**. The previous Program has also been reorganized and now includes new features.

The **Surrogacy and Elective Fertility Preservation Reimbursement Program** (the Program) includes two *separate* program features to help you expand your family: one for **surrogacy** and the other for **elective fertility preservation**. While these program features have a *distinct* purpose, eligibility rules and program requirements, they do share a **single combined lifetime maximum** for program benefits, as described later in this program overview.

## 02 surrogacy reimbursement feature

This Program feature can provide financial assistance to eligible employees for reimbursable expenses associated with the expansion of a family through a valid surrogacy contract.

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# surrogacy reimbursement

This Program feature can provide financial assistance to eligible employees for reimbursable expenses associated with the expansion of a family through a **valid surrogacy contract**.

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## eligible employees

You are an **eligible employee** for purposes of surrogacy reimbursement under the Program if you are an active Chevron U.S.-payroll employee *and* you meet *all* of the following requirements:

- You have six months or more of continuous service since your date of hire or last rehire date.
- You are eligible to participate in Chevron Corporation U.S. health and welfare benefits.
- You are a full-time employee assigned to a regular work schedule or a part-time employee working one of the approved part-time schedules (unless you're on a family leave, disability leave, short union leave, furlough leave, military service leave or personal leave with pay).
- You are not a member of a collective bargaining unit (unless eligibility to participate has been negotiated with Chevron).

If you meet these eligibility requirements, you may apply for reimbursement of eligible expenses incurred by you, your spouse or domestic partner.

Reimbursement under this Program feature is not available to an otherwise eligible employee, spouse or domestic partner *acting* as a surrogate. The intention of this Program is to help eligible employees building their *own* family through the use of a surrogate. If you or a spouse or domestic partner are acting as a surrogate, contact your medical plan directly regarding pregnancy-related medical coverage.

**Eligibility will end or may be suspended** under certain circumstances, as follows:

- You no longer qualify as an eligible employee.
- Your health and welfare eligibility service as an eligible employee is suspended when you are absent from work due to a personal leave of absence without pay, a strike or a layoff, or if you transfer to a Chevron subsidiary that doesn't participate in the Program. If you return to work as an eligible employee immediately after your service is suspended, your eligibility for the Program will restart on that date.
- The Program is terminated.

## valid surrogacy contract

Reimbursements are only payable under the surrogacy reimbursement feature of the Program upon **completion of valid surrogacy contract**. A *valid surrogacy contract* must meet *all* of the following requirements:

- Is a contract that is legal in the U.S. state in which the parties enter into the surrogacy contract. This is typically referred to as a *Gestational Carrier Agreement*.
- Is entered into on or after January 1, 2020.
- Is between the party who has agreed to become impregnated, carry and give birth to a child and the intended parent(s) of such child.
- On the date the valid surrogacy contract is entered into, you meet the requirements of an *eligible employee* for surrogacy reimbursement under the Program.

A *Gestational Carrier Agreement* is always required as required documentation to receive reimbursement under this Program feature. A Surrogate Agency Contract is not required, unless you are requesting reimbursement of surrogate agency fees.

If any of the following situations occur, a surrogacy contract is **not considered valid**, and reimbursements are not payable:

- A lawful surrogacy contract fails to result in a live birth.
- A lawful surrogacy contract results in a live birth but you, the eligible employee, are not recognized as the parent of a child on a birth certificate, court order of adoption, post-birth court order, or other court order recognizing your parental rights under applicable law.



### When a contract is considered completed

A valid surrogacy contract will be considered **completed** when it results in you, the eligible employee, being recognized as the parent of a child on a birth certificate, court order of adoption, post-birth court order, or other court order recognizing your parental rights under applicable law.

## reimbursement amounts and limits

This Program feature is intended to contribute toward the cost of surrogacy and is not intended to cover all costs associated with having a child. Chevron will partially offset surrogacy costs by providing an eligible employee with financial assistance for reimbursable surrogacy expenses, as follows:

- Reimbursement is available for up to **3 completed, valid surrogacy contracts**, *maximum*.
- A maximum of **\$20,000** is available for each **valid surrogacy contract**.
- Reimbursements cannot exceed the Program's **combined lifetime maximum**.

## Combined lifetime maximum

Each eligible employee is subject to a **\$60,000 lifetime maximum** for reimbursements received under the surrogacy and/or elective fertility preservation features of this Program, *combined*.

- For example, if you receive a \$20,000 reimbursement upon completion of a valid surrogacy contract, and you receive a \$500 reimbursement under the elective fertility preservation feature of the Program, then you have accumulated \$20,500 toward your \$60,000 combined lifetime maximum amount under this Program.

You may submit claims in excess of the allowable benefit amount; however, the benefit will be reimbursed only up to the maximum allowed under policy.

## Chevron couples

If both you and your spouse or domestic partner are considered eligible employees for surrogacy reimbursement under the Program, only one of you can be reimbursed under this Program per each valid surrogacy contract. In addition, each of you have *separate* program reimbursement limits, including the combined lifetime maximum.

## reimbursable surrogacy expenses

**Reimbursable surrogacy expenses** are those expenses that are directly related to the birth of a child via surrogate, and may include, but are not limited to, the items listed below:

- Surrogate agency fees, which may include fees for managing the surrogate or locating and vetting a potential surrogate.
- Legal and court fees associated with the surrogacy contract.
- Lodging in the amount of up to \$200 per night for up to two weeks (14 calendar days) prior to the child's expected due date. Lodging reimbursement is capped at 14 days maximum, even if the child's due date changes.
- Medical expenses directly related to the birth of a child via a surrogate, as long as such expenses are *not* reimbursable under another Chevron or another employer's surrogacy reimbursement program, similar benefit plan, or medical coverage.

In addition, to be eligible for reimbursement, a claim for reimbursement of eligible expenses must be completed prior to the **Reimbursement Deadline** (see the *How to Get Reimbursed for Expenses* section).

You can request reimbursement for eligible expenses incurred while you are on an approved leave of absence (on a family leave, disability leave, short union leave, furlough leave, military service leave or personal leave with pay) as long as you continue to otherwise meet the requirements of an *eligible employee*. However, you will not be reimbursed until you are once again actively at work. As a reminder, to be eligible for reimbursement, a claim for reimbursement of eligible expenses must be completed prior to the *Reimbursement Deadline* (see the *How to Get Reimbursed for Expenses* section).

The Corporation, in its sole discretion, shall determine, which expenses are *reimbursable surrogacy expenses* (meaning expenses that are directly related to the birth of a child via surrogate) for purposes of this feature under this Program.

## non-reimbursable surrogacy expenses

**Non-reimbursable surrogacy expenses** include, but are not limited to, the items listed below:

- Expenses incurred when you did not meet the requirements of an *eligible employee* for surrogacy reimbursement under the Program.
- Expenses incurred before you are employed by Chevron are not eligible for reimbursement.
- Fees paid to the surrogate mother for her services, including living expenses, travel and meals.
- Clothing expenses for the surrogate.
- Medical insurance for a surrogate who is not a Chevron U.S. payroll employee eligible and enrolled in U.S. health benefits.
- Loss of income, including but not limited to, loss of income due to complications of pregnancy, such as bed rest for the surrogate.
- Voluntary donations or contributions to the surrogacy agency.
- Any costs associated with transferring and/or terminating a surrogacy arrangement.
- Fees paid to an egg or sperm donor or egg or sperm donor agency.
- Fees paid for egg or sperm freezing and/or storage. Contact your current **medical plan** and/or see the **elective fertility preservation feature of this Program** for alternative reimbursement options that may be available to you, depending on your family planning scenario and your available coverage.
- Travel costs to meet with a surrogate, doctor or lawyer prior to the 38th week of the surrogate's pregnancy term.
- Any expenses that violate applicable law.
- Expenses reimbursable under another Chevron or another employer's surrogacy reimbursement program, similar benefit plan, or medical coverage.
- Expenses associated with a surrogacy contract *outside* the United States or expenses associated with a surrogate who does not legally reside in the United States.
- Expenses incurred in a jurisdiction in which the *valid surrogacy contract* is illegal.
- Food/meals are not reimbursable.

## how to get reimbursed for surrogacy expenses



### Reimbursement Deadline

The deadline to submit a reimbursement request under this Program feature is within **180 calendar days** of the date the *valid surrogacy contract(s)* is considered *completed* (see the *Valid Surrogacy Contract* section of this policy for details).

**Requests for reimbursement received after this deadline will not be reimbursed.**



### Required Documentation

All of the following **required documentation** must be submitted along with your **itemized receipts** and the applicable completed surrogacy reimbursement form:

- A completed copy of the *valid surrogacy contract(s)*.
- A certified copy of the birth certificate, court order of adoption, or post-birth court order or other court order recognizing you, the eligible employee, as having parental rights under applicable law.



### Itemized Receipts

You must submit **copies of itemized receipts** for reimbursable expenses under the Program along with the **required documentation** and the applicable completed surrogacy reimbursement form. Receipts should be:

- Itemized invoices on company letterhead.
- Receipts should include **proof of payment** to show expenses that have been paid by you, the eligible employee.
- Should be in U.S. dollars.



### Payment of Reimbursement

If your reimbursement request is approved, your reimbursement will be paid through Chevron payroll on one of your regular paychecks.

- You must be on the active U.S. payroll to receive reimbursement for any eligible expense under this Program feature.
- All reimbursements are considered supplemental taxable wages, and subject to income tax withholding at the Federal supplemental income tax rate and FICA tax withholding at the applicable FICA tax rate. Applicable state/local income tax withholding may also apply at the supplemental rate. Tax assistance will not be provided.
- The process to issue your reimbursement can take approximately eight weeks from the date the request is submitted.
- You should contact a tax advisor about reporting requirements and tax consequences if you receive reimbursements under this Program.

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## Reimbursement Process

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 **Surrogacy and Elective Fertility Preservation Reimbursement Program**. WIN will review and validate reimbursable surrogacy 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 surrogacy journey; WIN can help you navigate the process and maximize options that may be available to you.
- 2. Complete and submit the WINFertility Surrogacy Reimbursement Application Form**, available from the *Forms Library* on [hr2.chevron.com](http://hr2.chevron.com) or by contacting WINFertility (call 1-833-506-3473 or send an email to [WINSpecialtyServices@WIN-Healthcare.com](mailto:WINSpecialtyServices@WIN-Healthcare.com)). Submit the form along with the **required documentation** and **itemized receipts showing proof of payment** as specified on the form.
- 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 calendar days of the date the valid surrogacy contract(s) is considered completed.

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.

### 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 Surrogacy Reimbursement Request** form from the *Forms Library* on [hr2.chevron.com](http://hr2.chevron.com).
- 2. Complete and submit the form** along with the **required documentation** and **itemized receipts showing proof of payment** to [worklife@chevron.com](mailto:worklife@chevron.com) (subject line: Chevron Surrogacy Reimbursement)
- 3. 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 calendar days of the date the valid surrogacy contract(s) is considered completed.

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.

# elective fertility preservation

This Program feature can provide financial assistance to eligible employees for reimbursable expenses associated with pursuing **elective fertility preservation** through egg and sperm freezing.

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## eligible employee, spouse and domestic partner

You are an **eligible employee** for purposes of elective fertility preservation reimbursement under the Program if you are an active Chevron U.S.-payroll employee *and* you meet *all* of the following requirements:

- You have **six months or more** of continuous service since your date of hire or last rehire date.
- You are eligible to participate in Chevron Corporation U.S. health and welfare benefits.
- You must be enrolled in the Chevron Medical PPO Plan, the High Deductible Health Plan (HDHP), or the High Deductible Health Plan Basic (HDHP Basic) at the time an expense is incurred.
- If reimbursable expenses are incurred by your eligible spouse or domestic partner, your spouse or domestic partner must *also* be enrolled in the Chevron Medical PPO, HDHP or HDHP Basic at the time an expense is incurred to be considered for reimbursement under this Program feature.
- You are a full-time employee assigned to a regular work schedule or a part-time employee working one of the approved part-time schedules (unless you're on a family leave, disability leave, short union leave, furlough leave, military service leave or personal leave with pay).
- You are not a member of a collective bargaining unit (unless eligibility to participate has been negotiated with Chevron).

**Eligibility will end or may be suspended** under certain circumstances, as follows:

- You no longer qualify as an eligible employee.
- Your health and welfare eligibility service as an eligible employee is suspended when you are absent from work due to a personal leave of absence without pay, a strike or a layoff, or if you transfer to a Chevron subsidiary that doesn't participate in the Program. If you return to work as an eligible employee immediately after your service is suspended, your eligibility for the Program will restart on that date.
- The Program is terminated.

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## program administrator

Chevron has retained **WINFertility, Inc. (WIN)** to administer the **Surrogacy and Elective Fertility Preservation Reimbursement Program**. WIN can provide information about the elective fertility preservation feature of the Program, including details about eligibility, covered expenses and limitations. WIN will also review and validate reimbursable elective fertility preservation expenses you submit.

You are *strongly* encouraged to contact WIN as the first step on your fertility journey; WIN can help you navigate the process and maximize options that may be available to you.

- **1-833-506-3473**
- Monday through Friday
- 6 a.m. – 4:30 p.m. Pacific time (8 a.m. – 6:30 p.m. Central time)
- [managed.winfertility.com/chevron](https://managed.winfertility.com/chevron)

## reimbursement amounts and limits

Chevron will provide an eligible employee with financial assistance for certain eligible **retrieval and storage costs** associated with elective fertility preservation, with the following limitations:

- The retrieval or collection procedure(s) and the associated storage service must occur on or after **January 1, 2023**.
- **Egg freezing cycles** (oocyte cryopreservation) – which includes ongoing storage for up to 12 months – initiated by the eligible employee or their eligible spouse or domestic partner.
- **Sperm freezing cycles** (sperm cryopreservation) – which includes ongoing storage for up to 12 months – initiated by the eligible employee or their eligible spouse or domestic partner.

### Combined lifetime maximum

Each eligible employee is subject to a **\$60,000 lifetime maximum** for reimbursements received under the surrogacy and/or elective fertility preservation features of this Program, *combined*.

- For example, if you receive a \$20,000 reimbursement upon completion of a valid surrogacy contract, and you receive a \$500 reimbursement under the elective fertility preservation feature of the Program, then you have accumulated \$20,500 toward your \$60,000 combined lifetime maximum amount under this Program.

You may submit claims in excess of the allowable benefit amount; however, the benefit will be reimbursed only up to the maximum allowed under policy.

### Chevron couples

If both you and your spouse or domestic partner are considered eligible employees for elective fertility preservation reimbursement under the Program, only one of you can be reimbursed under this Program per each valid surrogacy contract. In addition, each of you have *separate* program reimbursement limits, including the combined lifetime maximum.

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## reimbursable elective fertility preservation expenses

Services may be considered for reimbursement under the **elective fertility preservation** feature of this Program when:

- The services are undertaken for the express purposes of delaying family building.
- The services are not covered under another Chevron or another employer's fertility reimbursement program, similar benefit plan, or medical coverage.

**Reimbursable elective fertility preservation expenses** are those expenses that are directly related to egg cryopreservation cycles or sperm cryopreservation. This includes reimbursable expenses incurred by the eligible **employee** and/or an eligible **spouse** or **domestic partner**. (See the **Eligibility** section above for more information.)

In addition, to be eligible for reimbursement, a claim for reimbursement of eligible expenses must be completed prior to the **Reimbursement Deadline** (see the *How to Get Reimbursed for Expenses* section).

Eligible reimbursable elective fertility preservation expenses include, but are not limited to\*, the items listed below:

- Office visits
- Hormonal assays
- Ultrasound exams
- Necessary medications, including parenteral injection and oral ovulation induction drugs
- Oocyte retrieval
- Oocyte identification (ART Services)
- Oocyte cryopreservation
- Oocyte storage, including 12 consecutive months of ongoing storage
- Electroejaculation expenses
- Sperm identification and analysis
- Sperm cryopreservation
- Sperm storage, including 12 consecutive months of ongoing storage

*\* Keep in mind that the Program is not a medical plan and does not reimburse any expense for medical care within the meaning of Section 213(d) of the Internal Revenue Code. Elective fertility preservation expenses are those expenses for services which do not affect a structure or function of the taxpayer's body or are not incurred primarily to prevent or alleviate a physical or mental defect or illness because the individual requesting the reimbursement (or such individual's spouse or domestic partner) has no medical condition or defect (such as infertility) that requires fertility treatment or mitigation through fertility procedures, like IVF.*

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You can request reimbursement for eligible expenses incurred while you are on an approved leave of absence (family leave, disability leave, short union leave, furlough leave, military service leave or personal leave with pay) and you continue to otherwise meet the requirements of an *eligible employee*. However, you will not be reimbursed until you are once again actively at work. As a reminder, to be eligible for reimbursement, a claim for reimbursement of eligible expenses must be completed prior to the **Reimbursement Deadline** (see the *How to Get Reimbursed for Expenses* section).

The program administrator – WIN Fertility – in its sole discretion, shall determine, which expenses are reimbursable elective fertility preservation expenses (meaning expenses that are directly related to egg cryopreservation cycles or sperm cryopreservation) for purposes of this feature under this Program. WIN Fertility may also provide guidance on whether an expense may be covered by a medical plan and direct you to the applicable claims administrator accordingly for further information.

## non-reimbursable elective fertility preservation expenses

Any expenses not expressly identified above as an **eligible reimbursable elective fertility preservation expense** will be deemed as not eligible for reimbursement. Expenses not eligible for reimbursement include, but is not limited to, expenses related to the following services:

- Expenses incurred when you did not meet the requirements of an *eligible employee* for the elective fertility preservation reimbursement feature under the Program.
- Elective oocyte (egg) procedures that began prior to January 1, 2023
- Storage fees for elective oocyte (egg) procedures that occurred prior to January 1, 2023
- Elective sperm cryopreservation procedures that began prior to January 1, 2023
- Storage fees for elective sperm cryopreservation procedures that began prior to January 1, 2023
- Ovulation predictor kits
- Over-the-counter supplements
- Acupuncture
- Nutritionist
- Cost share (copayments, coinsurance, deductible) for services and/or medications covered by another source
- Expenses reimbursable under another Chevron or another employer's surrogacy reimbursement program, similar benefit plan, or medical coverage.

## how to get reimbursed for elective fertility preservation expenses



### Reimbursement Deadline

The deadline to submit a reimbursement request under this Program feature is within **180 calendar days** of the procedure Completion Date. *Requests for reimbursement received after this deadline will not be reimbursed.*

The **Completion Date** is the date when *all* of the following have occurred:

- Medications (if applicable) have been administered to the eligible participant.
- The medical procedure to retrieve the oocytes has been completed.
- The oocytes or sperm have been cryopreserved.
- The cryopreserved oocytes or sperm have been stored.



### Required Documentation

You must submit **copies of original itemized bills, receipts** or other **proof of payment** for reimbursable expenses under the Program along with the completed reimbursement form. All expenses and documentation relating to the procedure should be submitted in their entirety for reimbursement consideration. Receipts should be:

- Itemized invoices on company letterhead.
- Receipts are proof of payment to show expenses that have been paid by you, the eligible employee.
- Other proof of payment could include canceled checks or bank statements.
- Should be in U.S. dollars.



### Payment of Reimbursement

If your reimbursement request is approved, your reimbursement will be paid through Chevron payroll on one of your regular paychecks.

- You must be on the active U.S. payroll to receive reimbursement for any eligible expense under this Program feature.
- All reimbursements are considered supplemental taxable wages, and subject to income tax withholding at the Federal supplemental income tax rate and FICA tax withholding at the applicable FICA tax rate. Applicable state/local income tax withholding may also apply at the supplemental rate. Tax assistance will not be provided.
- The process to issue your reimbursement can take approximately eight weeks from the date the request is submitted.
- You should contact a tax advisor about reporting requirements and tax consequences if you receive reimbursements under this Program.

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## how to get reimbursed for elective fertility preservation expenses (continued)



### Reimbursement Process

Chevron has retained WINFertility, Inc. (WIN) to administer the **Surrogacy and Elective Fertility Preservation Reimbursement Program**. WIN will review and validate reimbursable **elective fertility preservation 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 fertility journey; WIN can help you navigate the process and maximize options that may be available to you.
- 2. Complete and submit the WINFertility Reimbursement Form**, available from the *Forms Library* on [hr2.chevron.com](https://hr2.chevron.com) or by contacting WINFertility (call 1-833-506-3473 or send an email to [WINSpecialtyServices@WIN-Healthcare.com](mailto:WINSpecialtyServices@WIN-Healthcare.com)). Submit the form along with the **required documentation** and **itemized receipts showing proof of payment** as specified on the form.
- 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 calendar days of the procedure Completion Date (described earlier in this document).

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.

# other program information

Interpretation of this Program is made at the discretion of Chevron. Chevron, in its sole discretion, reserves the right to modify, amend or terminate any of its policies and/or employee benefit programs in whole or in part, including any benefit amount, at any time for any reason.

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## 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.

## 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 any current or former employee. The Corporation provides this benefit in its sole discretion and there are no vested benefits under this Program. All benefits are paid from the general assets of the Corporation; there is no insurance policy or separate trust to fund benefits under the Program

## choice of law

This Program shall be governed by the laws of the state of California and is not a 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.