

your health

how to change your DCSA contributions

COVID-19 resource information

For participants of the Chevron Dependent Day Care Spending Account in the 2020 calendar year.

The COVID-19 pandemic continues to affect our daily lives and routines, and it's likely your dependent day care routine has also changed. According to our records, you currently participate in the **Chevron Dependent Day Care Spending Account (DCSA)** for the 2020 calendar year. While there are no changes to the DCSA plan specific to the COVID-19 pandemic, existing DCSA plan features and rules may be of help to you during this time.

can I change my contribution election?

The DCSA is a flexible spending account plan that allows you to set aside money to help pay someone to take care of a qualified dependent so you – and your spouse, if you're married – can go to work. With a flexible spending account, you must decide how much to save for the year each time you enroll. In addition, you must spend the money in your account by December 31 or you'll lose it. **Because of the tax savings under this kind of plan, federal law does not allow you to change your DCSA plan contributions at any other time of the year, except when a qualifying life event occurs.**

has this happened to you?

With closures to businesses, schools and day care facilities, are you faced with a situation like one of these?

- Your current day care facility is closed, so you temporarily do not have day care costs.
- Your current day care facility is closed but is still charging a smaller fee to reserve your enrollment.
- Your costs have changed because your day care facility is closed, and you've hired an in-home babysitter.
- Your costs have changed because you moved to a different day care facility that remains open.
- Your spouse is no longer working and now cares for your dependent(s).

If you have had to **change your day care provider**, your **day care costs have changed**, or your **eligibility for the DCSA has changed** because your spouse is no longer working, this is a considered

a **qualifying life event** under the DCSA and you may be eligible to change your DCSA contributions.

what kind of change is possible?

If you are eligible to make a change, you may be eligible to **increase**, **decrease** or **stop** your DCSA contributions for the current calendar year.

- **Your change must be consistent with the qualifying life event.** For example, if you change day care providers and your cost decreases, then you may decrease your contributions. If your spouse stops working, you must stop your contributions.
- **The IRS limit for the maximum allowed annual contribution has not changed.** If you're already contributing the maximum, you won't be able to increase your contributions. [Review IRS limit information here.](#)
- You cannot **decrease your contributions below the amount** you've already contributed year-to date.
- If you **stop contributions** because your spouse is no longer working, you can restart participation *only* when your spouse starts working again.

can I change my contribution again when we return to work?

When daily life and schedules return to normal as schools, offices and businesses reopen, you may once again experience a change to your day care provider, a change to day care costs, or a change to your eligibility for the DCSA. If you experience a qualifying life event again, you can also change your DCSA contributions at that time. Please note that, due to the timing of the contribution change process, you must make 2020 contribution changes on or before **December 1, 2020**. Contribution changes after December 1 cannot be applied to your 2020 DCSA plan.

can I pay a family relative for day care?

There are no changes to the rules for day care charges that qualify for reimbursement and those that do not. Charges for care provided **in your home by a baby-sitter** and **day care given outside your home** remain eligible for reimbursement. Charges for care provided by your child under age 19 or by someone you claim as a dependent for federal income tax purposes are *not eligible* for reimbursement. Charges for care provided by a family relative (19 or older and not claimed as a dependent) can qualify for reimbursement. **However, under IRS rules, you're not eligible to increase your contribution election because the day care provider is a family relative.**

how to change your contribution

If you've experienced a qualifying life event and you want to change your DCSA contribution election, here's how:

- Log on to the [BenefitConnect website](#).

- Click the gray **Initiate a Qualifying Life Event** box under the main banner on the home page.
- Follow the instructions on the screen and select **Change(s) related to my children**. Choose **Change in Dependent Care Cost or Coverage**.
- **Enter an effective date**. This date may be either the current date or a future date; you cannot use a date in the past. Then click **Next**.
- On the **Benefit Summary** screen, click **Next** to proceed to **Your Cart**.
- From **Your Cart**, scroll to the **Accounts** section, locate **Dependent Day Care Spending Account (DCSA)**, and click **Change**.
- Follow the instructions on the screen to change your contribution election and finalize your changes. Remember your changes aren't complete until you click **Checkout** at the bottom of your cart.

where to go for more information

For more information and resources, including links to a claim form and the summary plan description, access the [Dependent Day Care Spending Account](#) page on the **U.S. Benefits website** at hr2.chevron.com.



More COVID-19 benefit updates online

The [COVID-19 HR and Benefit](#) page on the hr2.chevron.com website is a central source for HR policy and benefit plan changes, tips and resources to help you and your family during the pandemic. Updates are made regularly, so bookmark this page and visit it often.



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