

open enrollment considerations

if you're leaving chevron after open enrollment begins, but before december 1

Open enrollment is your annual opportunity to make changes to your health benefits; the elections you make during open enrollment take effect on **January 1 of the new calendar year**. If you're leaving Chevron after **open enrollment** begins but before December 1, here are some considerations to help you make decisions and understand what you may need to do.

does your last day of employment occur after open enrollment begins but before december 1?

The information on the following pages applies to you if your termination of employment date falls after this year's **open enrollment period** begins but before December 1.



You should participate in *employee* open enrollment. However, you will also have the opportunity to make open enrollment elections for either **COBRA**, **pre-65** or **post-65** coverage, depending on the Chevron post-employment benefits for which you are eligible and enrolled. This document provides information about what to expect:

- **First step, make employee open enrollment elections**
- **If you plan to participate in Chevron COBRA coverage**
- **If you plan to participate in Chevron pre-65 health coverage**
- **If you plan to participate in Chevron post-65 health coverage**

Have you experienced a change in your life such as you moved, got married or had a baby?



If you experience a qualifying life event, you have **31 days** to make changes to your benefits. However, if you're leaving Chevron soon or experience an event around the same time, be sure to report this event to the **Chevron HR Service Center** or on the **BenefitConnect** website **as soon as possible**. In most situations it's important to process your life event and resulting benefit changes (if any) *before* you make other benefit elections.

Eligible for Chevron pre-65 health coverage?



If you or your dependent is eligible for pre-65 Chevron retiree health coverage, and you plan to participate in COBRA coverage when you leave, you **must** make an election to cancel/decline your pre-65 retiree coverage within 31 days of when your employment ends. **More about pre-65 retiree health benefit elections.**

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First step, go ahead and make employee open enrollment elections.

If you're an employee still actively working at any point **during employee open enrollment**, it's good practice to go ahead and review your coverage for the new calendar year and make any changes if needed. That way, if your termination of employment date *changes* unexpectedly, you know you'll have the benefits you need for next year.

- ✓ The elections you make during *employee* open enrollment *only* take effect if you are still an **active employee** on January 1 of the new calendar year.
- ✓ Your *employee* open enrollment elections *do not* transfer to **COBRA** or **retiree health coverage**; you'll have the opportunity to make open enrollment elections specifically for these benefits after you leave Chevron.
- ✓ **You *do not* have to be on the Chevron network to make employee open enrollment elections.** If you know you will not have access to the Chevron network, you should take steps now to **make sure you know your BenefitConnect password** and change the email associated with your account to a **personal email** that you can access. Open enrollment information and the BenefitConnect enrollment system is available 24 hours a day from any computer, tablet or phone connected to the internet at hr2.chevron.com/openenrollment.
- ✓ You can also make employee open enrollment elections **by phone** at the **HR Service Center** if you don't have internet access. Phone enrollment is only available during business hours, 6 a.m. to 5 p.m. Pacific time (8 a.m. to 7 p.m. Central time) at **1-888-825-5247** (1-832-854-5800 outside the U.S.).



learn more ...

- [Learn more about employee open enrollment](#)

If you plan to participate in Chevron COBRA coverage ...

If you plan to participate in Chevron COBRA coverage when you leave Chevron, be sure you've reviewed the [basics of COBRA](#) to understand the choices you'll have and how COBRA coverage works. Keep in mind that:

- ✓ **COBRA coverage is only available for these plans:** medical, dental, mental health and substance use disorder, vision plus, health care flexible spending account (HCSA), Health Decision Support and Healthy You.
- ✓ **You can only elect COBRA coverage for the plans in which you're enrolled at the time of your termination of employment.** If you are not participating in health plan(s) at your termination of employment, you will not be offered COBRA coverage under those plans.
- ✓ **You can enroll your dependents that are currently enrolled in active employee coverage at the time of your termination of employment.** In addition, your dependents can only elect continuation coverage for the plans in which they are enrolled at the time of your termination of employment. So, if your dependents are not enrolled in Chevron plan(s), you cannot elect COBRA coverage for those dependents.



If you're eligible for Chevron retiree health benefits, remember, you (and your eligible dependents) can participate in *either* all COBRA coverage *or* all retiree health coverage, but *not both* at the same time. For example, you cannot choose COBRA HCSA *and* retiree medical.

Enrollment for this calendar year COBRA coverage

You'll receive an enrollment package from **BenefitConnect | COBRA** to select your COBRA choices for the remainder of the calendar year. All terminated, eligible employees will receive a COBRA package within **44 days** of leaving Chevron. You have **60 days** from the date your COBRA package is postmarked or your termination of employment date (whichever is later) to elect coverage. Your enrollment will be retroactive to the date your active employee coverage ended, if you elect COBRA coverage within the 60-day deadline.

Open enrollment for COBRA coverage for the new calendar year

After you elect and pay for this calendar year COBRA coverage, a COBRA open enrollment event will be activated, and you will receive a mailed COBRA open enrollment package with your open enrollment deadline date. Your COBRA open enrollment event will be a **14-day enrollment window**.

Your current year COBRA choices will automatically continue in the following year, but you'll have the opportunity to make changes for the new year's COBRA coverage, if desired:

- ✓ **You'll have the opportunity to switch plans.** For example, if you're participating in a Medical HMO this year, you can decide to switch to the Medical PPO when you enroll in COBRA coverage.
- ✓ **You'll have the opportunity to add eligible dependents.** For example, if you aren't covering your spouse under your Medical HMO plan this year, you can add your spouse to Medical HMO COBRA coverage when you enroll.



learn more ...

- [About COBRA coverage and the enrollment process](#)

If you plan to participate in Chevron pre-65 retiree coverage ...

If you're eligible for pre-65 retiree health benefits, remember that **leaving Chevron** is an important retiree health enrollment milestone that provides you with one of the *few* opportunities to make coverage changes that may be otherwise limited or unavailable in the future (depending on your situation).

- ✓ For example, if you are eligible but aren't participating in Chevron health coverage, this enrollment milestone will allow you to **start coverage as a retiree**.
- ✓ You can also **change plans** and **add or drop dependents** during this milestone.
- ✓ Keep in mind, open enrollment is **not** an enrollment milestone.



This document is focused *only* on open enrollment elections. It *does not* provide full information about retiree health and protection coverage, eligibility, initial enrollment. For further discussion, information, enrollment milestone, critical deadlines and instructions for retiree coverage, access the [Leaving Chevron](#) resource on [hr2.chevron.com](#).



If you're eligible for Chevron retiree health benefits, remember, you (and your eligible dependents) can participate in *either* all COBRA coverage *or* all retiree health coverage, but *not both* at the same time. For example, you cannot choose COBRA HCSA *and* retiree medical.

Enrollment for this calendar year pre-65 coverage

As a reminder, if you (or a dependent) are pre-65, you can make pre-65 retiree health benefit choices for this calendar year on the BenefitConnect website *prior to* your termination of employment date. You can also make pre-65 retiree health choices for this calendar year within 31 days of your termination of employment date. **We strongly encourage you to make this year's pre-65 election choices – including electing to decline coverage – as soon as possible; don't wait.**

Open enrollment for pre-65 coverage for the new calendar year

Your current year pre-65 health coverage choices will automatically continue in the next calendar year, but you'll have the opportunity to make changes to your pre-65 health coverage, if desired. You can make open enrollment benefit elections immediately after you enroll in pre-65 coverage for the current calendar year.



learn more ...

- [Pre-65 health coverage and the enrollment process](#)
- [Pre-65 open enrollment](#)

If you plan to participate in Chevron post-65 retiree coverage ...

If you're eligible for post-65 retiree health benefits, remember that **leaving Chevron** is an important enrollment milestone that provides you with one of the few opportunities to make coverage changes that may be otherwise limited or unavailable in the future (depending on your situation).

- ✓ For example, if you are eligible but aren't participating in Chevron health coverage, this enrollment milestone will allow you to start coverage as a retiree.
- ✓ You can also change plans and add or drop dependents during this milestone.
- ✓ Keep in mind, open enrollment is **not** an enrollment milestone.



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Enrollment for this calendar year and the new calendar year post-65 coverage

Via Benefits will help you understand your new calendar year coverage and facilitate any changes as needed when you first enroll in post-65 retiree health coverage. [Learn more about post-65 health coverage and the enrollment process here.](#)



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