



update to expenses covered health care spending account plan effective January 1, 2020

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Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective January 1, 2020.

The enclosed information serves as an official summary of material modification (SMM) for the **Health Care Spending Account (HCSA) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at hr2.chevron.com or by calling the HR Service Center at **1-888-825-5247**.

expenses covered nonprescription (over-the-counter) medication and products

Generally, expenses qualified for reimbursement under the **HCSA** are out-of-pocket medical, dental, vision or hearing expenses for you or an eligible dependent and are generally of the type that would qualify for deduction on your federal income tax return. In addition, certain *prescribed* over-the-counter medications may be considered qualified expenses. In accordance with the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) the HCSA has been amended to provide that effective **January 1, 2020** certain nonprescription (over-the-counter) medicines and other products may be considered qualified expenses under the HCSA as follows:

- Purchases of **over-the-counter medicines**, that had previously required a prescription to be considered qualified expenses, for example Aspirin, Advil, Excedrin, Aleve, cough medicine and similar products.
- Expenses incurred for **menstrual care products** – such as tampon, pad, liner or similar product are considered an expense qualified for reimbursement.
- Expenses for qualified over-the-counter medicines and menstrual care products bought since **January 1, 2020** and while you're a plan participant are eligible for reimbursement.
- As a reminder, expenses reimbursed or paid under any other benefit plan or arrangement, including another employer's group health plan, are not eligible for reimbursement under the HCSA.



Anthem and retailers who sell these products are currently updating their systems to include these products as an expense qualified for reimbursement. This means that you may not be able to use your special purpose HCSA debit card to pay for these products until all systems have been updated. In these situations, you'll need to pay for the product out-of-pocket and submit a claim to Anthem for reimbursement. Additional instructions and a claim form are available on hr2.chevron.com.

contact

More HCSA information and claim resources are available on hr2.chevron.com. Go to **Health Plans** on the top navigation, then choose **Health Accounts** from the dropdown menu. Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or the special purpose HCSA debit card.

This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of 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.