



temporary age limit increase to 14 dependent day care spending account plan for active employees effective January 1, 2020 through December 31, 2021

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Update to the summary plan descriptions (SPD)

Changes described in this SMM are effective January 1, 2020 through December 31, 2021.

The enclosed information serves as an official summary of material modification (SMM) for the **Dependent Day Care Spending Account (DCSA) 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**.

This document applies to eligible, active U.S.-payroll employees.

introduction

The DCSA can reimburse qualifying expenses if you have to pay someone to take care of a **qualified dependent** so you (or you and your spouse, if you're married) can work, look for work, or go to school full-time. Under normal plan rules, qualified dependents include **children under age 13**, a disabled child, or for an adult who lives with you and depends on you financially.

The 2021 Consolidated Appropriations Act (CAA) temporarily increased the age limit for a qualifying dependent from age 13 to **age 14** during January 1, 2020 through December 31, 2021, subject to the additional rules outlined below.

additional rules

- **If submitting claims for eligible expenses** due to this temporary age limit change, be aware that reimbursement can only be made from unspent 2020 contributions. This means:
 - If you don't have enough available unspent 2020 contributions, your claim will be denied.
 - If you're eligible for [carryover of unspent 2020 contributions](#) to your 2021 DCSA, you may only use the 2020 carryover amount for reimbursement of these claims. (See the **Carryover** section to learn more about how the carryover works.)
 - In addition, if you're participating in 2021, you cannot use *new* 2021 contributions to your 2021 DCSA to reimburse these claims.

- **If your qualified dependent turned age 13 during 2020**, under *previous* plan rules, claims for your 13 year-old were no longer eligible for reimbursement for services that occurred *on or after* your dependent's 13th birthday. Under this *new* rule, you can now submit claims for reimbursement for this dependent:
 - For eligible services that occurred during 2020, including *after* your dependent's 13th birthday.
 - For eligible services that occurred during 2021, *prior to* your dependent's 14th birthday.
 - Remember, reimbursement of services for this dependent can only be made from unspent funds in your 2020 DCSA account, regardless if those services occurred in 2020 or 2021.
- **If your qualified dependent turned age 14 during 2020**, under *previous* plan rules, services for this dependent were not eligible for reimbursement at *any time* during 2020. Under this *new* rule, you can now submit claims for reimbursement for this dependent for services that occurred during 2020, *prior to* your dependent's 14th birthday. Remember, reimbursement of services for this dependent can only be made from unspent funds in your 2020 DCSA account.
- **If your qualified dependent turned age 13 during 2021**, under *previous* plan rules, claims for your 13 year-old were no longer eligible for reimbursement for services that occurred *on or after* your dependent's 13th birthday. Under this *new* rule, you can now submit claims for reimbursement for this dependent:
 - For eligible services that occur January 1, 2021 through December 31, 2021.
 - Remember, reimbursement of services for this dependent can only be made from unspent funds in your 2020 DCSA account, regardless if those services occurred in 2020 or 2021.
- **Amounts remaining in your DCSA account at end of 2021** – whether from [2020 carryover](#) or 2021 contributions – cannot be used to reimburse eligible expenses for any child over age 13 in 2022.
- As a reminder, due to the current global pandemic, **the deadline to submit claims for expenses** that occur **January 1, 2020** through **December 31, 2020** has been extended. The deadline for 2020 claims is 60 days after the President announces the end of the National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak or June 30, 2022, whichever occurs first.

who to contact



- To make mid-year DCSA enrollment or election changes, call the **HR Service Center** at **1-888-825-5247** (1-832-854-5800 outside the U.S.)
- Contact **Anthem** directly at **1-844-627-1632** to discuss reimbursement claims, eligible expenses, or other questions.
- More DCSA information and claim resources are available on **hr2.chevron.com**. Go to **Wealth Management** on the top navigation, then choose **Dependent Day Care Account** from the dropdown menu.

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.