



new mid-year enrollment rules health care spending account plan for active employees effective january 1, 2021 through december 31, 2021

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Update to the summary plan descriptions (SPD)

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

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.

introduction

This document describes a temporary change regarding mid-year elections and changes for the Chevron Health Care Spending Account (HCSA) Plan as permitted by the 2021 Consolidated Appropriation Act. **These expanded rules are effective as of January 1, 2021 and remain available to Chevron Health Care Spending Account (HCSA) Plan participants through December 31, 2021, as described in this document.**

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

how it works

Typically, if you want to participate in the HCSA, you must enroll during open enrollment or within 31-days of certain qualifying life events. In addition, you cannot change your contribution election mid-year or stop participating unless you experience certain qualifying life events that allow these kinds of changes.

For the 2021 plan year, eligible employees are permitted to **change contribution elections** and **stop or start** participating in the HCSA at any time during the plan year, for *any* reason, without regard to qualifying life events or the open enrollment period.

- You must be an active employee **eligible to participate in the HCSA** to enroll. There are no changes to the current HCSA eligibility rules.
- These enrollment and contribution changes are **prospective only** and therefore cannot be applied prior to the date you actually make the election change.

- You can change your annual goal amount by **increasing, decreasing** or **stopping** your contributions, with the following limitations:
 - Changes to your annual goal amount **cannot be less** that what you've already contributed.
 - If your account is overspent, meaning you have claimed more reimbursements than you've contributed, you may only reduce your annual goal amount to **equal your year-to-date reimbursements**.
 - The **annual HCSA maximum** and minimum contribution limits continue to apply.
- To change your enrollment mid-year, **call the HR Service Center** for assistance; this change generally cannot be made on the BenefitConnect website.
- This temporary expansion of mid-year election rules applies to the **2021** plan year, **January 1, 2021** through **December 31, 2021**.



As a reminder, if you are currently enrolled in the High Deductible Health Plan (HDHP) or the High Deductible Health Plan Basic (HDHP Basic), you cannot also participate in the HCSA.

HCSA 2021 maximum annual contribution limit

For your reference, effective **January 1, 2021** the maximum amount you're allowed to contribute to the Chevron Health Care Spending Account (HCSA) is as follows:

- You can contribute up to **\$2,750**.
- If you're eligible for the carryover of your 2020 HCSA, your carryover amount **does not** count toward the 2021 annual maximum; your carryover amount will be **added to** the amount you elect (if any) to contribute to the HCSA for 2021. For example, if you elect to contribute the maximum of \$2,750 in 2021 and you're eligible for a 2020 HCSA carryover of \$1,000, you will be eligible to spend a total of \$3,750 from January 1, 2021 through December 31, 2021 under the 2021 HCSA. See the [Carryover plan change information](#) for additional details.
- Chevron *does not* contribute to the HCSA.

who to contact



- To make mid-year HCSA 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, the HCSA debit card, or other questions.
- 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.

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.