



october 2022

your chevron health, protection, work and life balance benefits

for pasadena refinery represented employees



supporting total wellness

for you and your family

Your Chevron health, protection and work life balance benefits provide you with the flexibility to choose the coverage that best supports the total wellness for you and your family – from health care and financial protection to resources that allow you to care for what’s most important to you. This guide is an introduction to Chevron’s **health, protection, and work life balance benefits**. It also provides you with important information about how to prepare for your new Chevron coverage, what will happen during the upcoming transition and how to enroll. As a reminder, your eligibility for the benefits, programs and policies described here generally begins **January 1, 2023**.



7 health and wellness

Health benefits and wellness resources provide care for your day-to-day health needs and support for maintaining a healthy lifestyle.



21 protection benefits

These benefits provide you and your family with a level of income protection due to a serious accident or death.



28 work and life balance

Work is an important part of your life, but it's not the only part. These resources help you find the right balance of work and home.

see also ...

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The information in this newsletter applies to Pasadena Refinery represented employees who are eligible for Chevron U.S. benefits. 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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. There are no vested rights with respect to Chevron health and welfare plans or any company contributions toward the cost of such health and welfare 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.

how the transition works

If you're a **Pasadena Refinery represented employee** eligible to participate in health and protection benefits, you'll have the opportunity to enroll in Chevron U.S.-payroll benefits starting **October 17, 2022**. Here's an overview of how this transition works. Additional enrollment instructions and reminders will also be sent via email and online at hr2.chevron.com/PRSI as the enrollment period approaches.

use resources to research your coverage choices and prepare for the move to chevron benefits.

1

We're providing information about your Chevron health benefits so you have the opportunity to research network providers, transfer prescriptions (if necessary), gather documents for the required dependent verification process, and have a general understanding of Chevron's health and protection benefit program. **This guide**, the **Key Resources** section on page 4 and hr2.chevron.com/PRSI are good starting points.

enroll for 2023 chevron benefits october 17 through october 28, 2022.

2

If you want to participate in Chevron health benefits starting January 1, 2023, you *must* enroll **October 17 through October 28, 2022**. If you enroll, your coverage is effective January 1, 2023. **Coverage is not automatic; your action is required to enroll. If you miss this enrollment deadline, you will not have your existing coverage or Chevron health benefits as of January 1, 2023.** We strongly advise that you don't wait until the deadline and enroll as soon as possible. Enrollment instructions will be posted on hr2.chevron.com/PRSI and sent via email leading up to the enrollment period.

complete post enrollment activities and requirements.

3

There may be additional action required of you to complete your dependent verification, apply for continuation of care, transfer your prescriptions, manage your new HSA account, designate beneficiaries, and more. You'll also receive ID cards and welcome information from your new plans. Watch for additional instructions and reminders between now and early January.

key resources

to help you prepare for the move to Chevron benefits

We've provided only the highlights about your Chevron health and protection benefits in this introduction guide. There are more resources you can access to get additional details that may help you make decisions.

go to hr2.chevron.com/PRSI

We've created this page for Pasadena Refinery represented employees to help you transition to Chevron benefits. This page is available from your Chevron workstation or at home from *any* computer, tablet or smartphone connected to the internet. This page is updated throughout the transition. Here's what you can find on this page:



find a provider

With new claims administrators in 2023 for your medical, dental, vision and prescription drug coverage, we know it's important that you know if your current provider is a part of the network. Access web links, phone numbers and instructions that make it easier to research your provider options.



summary of benefits and coverage

Summary of Benefits and Coverage (SBCs) provide summary information about your medical plans, such as benefits, copayments, coinsurance, deductibles, and plan contact information. SBCs can help you understand the key differences among the options available to you.



phone numbers

Access phone numbers to talk *directly* to your new benefit plans, like Anthem, if you have questions as you research your choices.



enrollment instructions

When it's time to enroll, access the enrollment instructions, website links and phone numbers.



tip sheets and additional plan information

Access the special instructions and tip sheets referenced in this guide, research your prescription drugs, get continuation of care forms, see schedule of benefits or certificates, review summary plan descriptions, and more.

how to enroll

online *or* by phone, from work *or* from home
october 17 through october 28, 2022



hr2.chevron.com/PRSI BenefitConnect website

The **BenefitConnect website** will be available for you to make enrollment elections starting 8 a.m. Central on **October 17** and until midnight on **October 28, 2022**. This website is available even if you don't have access to a Chevron computer. You can log in to the BenefitConnect enrollment site from any computer or mobile device with an Internet connection.



1-888-825-5247 1-832-854-5800 (outside the U.S.) call the HR service center

Service hours for elections by phone
Monday through Friday
8 a.m. to 7 p.m. Central time

For quicker service, avoid peak call hours.
Peak hours are all day Monday and 11 a.m. to noon Central time) on other weekdays.



dependent verification process

You are required to verify the eligibility of dependents you enroll in Chevron health plans for 2023. You have up to 60 days to obtain and submit requested documentation that verifies your dependent(s) are eligible to participate in Chevron's health benefits. If you don't provide acceptable documentation by the deadline, your dependent(s) will be disenrolled from coverage. More information and instructions on page 8 and online at hr2.chevron.com/PRSI.

get in-person help to login and use the BenefitConnect website

Members of the Chevron benefits team will be available to help you login to the BenefitConnect website and show you how to use the website to make your enrollment elections and manage your Chevron benefits ongoing. While the team cannot tell you which benefits to choose, they can help you access the system and understand how to make choices. Terri Garza has added the sessions below to your Outlook calendar, and the dates are also included below for your reference.

onsite: admin lunchroom

- **October 20** 1-6 p.m.
- **October 21** 1-6 p.m.
- **October 26** 1-6 p.m.

virtual (see your calendar for call-in details)

- **October 17** 1-6 p.m.
- **October 28** 1-6 p.m.



transition checklist

how to prepare for the move to Chevron benefits



If you enroll dependent(s) in Chevron health coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.



You may need to act in advance to research and transfer your **prescriptions**, depending on several factors. If you use **mail order**, you'll need to take action to set up new mail order under your new plan. Access the tip sheet for instructions from hr2.chevron.com/PRSI.



Research the **provider network** under Chevron's medical, dental and vision plans to understand if your provider is in the network or out-of-network under your new plans. Go to hr2.chevron.com/PRSI for web links, phone numbers and instructions to search the networks.

plan for continuation of care if you know you'll need it

Continuation of care allows you to continue to receive health care for certain conditions from providers who *do not* participate in your new plan's network.

For Medical Coverage

Continuation of care allows you to continue to receive medical care for certain conditions – such as pregnancy, surgery or a course of treatment for an acute, serious chronic or terminal condition – from providers who *do not* participate in your new plan's network. If you need to arrange for continuation of care, you'll need to apply for it with Anthem starting **January 1, 2023**.

Continuation of care is *not* available if you enroll in the Chevron Medical HMO Plan. Access the instructions and form from hr2.chevron.com/PRSI.

For Dental Coverage

For participants with a **qualifying orthodontia treatment in progress** you may be able to continue the treatment you started under your current dental plan. For all other treatments, there are no treatment in progress provisions. If you need to arrange for orthodontia treatment in progress, you'll need to apply for it with Delta starting **January 1**. Access the instructions and form from hr2.chevron.com/PRSI.

For Behavioral Health Coverage

Transition care allows you to continue to receive certain behavioral health care from providers who do not participate in Beacon Health Options' network. You might need transition care if you are already in active behavioral health treatment on or before January 1, 2023. If you need to arrange for transition care, you'll need to apply for it with Beacon starting **January 1**. Access the instructions and form from hr2.chevron.com/PRSI.

health and wellness



these are only the basics; go online for the full story

Get the big picture here, then head to hr2.chevron.com/PRSI to take a closer look at the topics that you want to learn more about.



all the phone numbers are online

Go to hr2.chevron.com/PRSI for a comprehensive list of phone numbers if you have additional questions about some of the benefits discussed here.



information is effective for the 2023 plan year

The information, including costs and deductible amounts, are effective for the 2023 plan year.

who can I cover?

If you enroll, you also may enroll your eligible dependents for coverage under the same medical, dental, vision and certain other health benefit plans. Eligible dependents include your **spouse** or **domestic partner** and eligible **children**. Brief descriptions of eligible dependents are included below, but you can read the full requirements on hr2.chevron.com/PRSI.

eligible spouse

You can enroll your spouse for coverage if you were legally married under the law of a state or other jurisdiction where the marriage took place.

eligible domestic partner

A domestic partnership is established when you and your partner meet the criteria set forth on the Chevron Affidavit of Domestic Partnership Form (F-6). You can preview the form and the criteria on hr2.chevron.com/PRSI.

eligible child

You can enroll a dependent child that meets *all* of the following requirements:

- You or your spouse's/domestic partner's natural child, stepchild, legally adopted child, foster child, or a child who has been placed with you or your spouse/domestic partner for adoption.
- For health plans, younger than age 26 (age 25 for life and accident insurance).*

other eligible dependent**

You can enroll an "other dependent" that meets *all* of the following requirements:

- Not married.
- For health plans, younger than age 26 (age 25 for life and accident insurance).*
- Is a member of your household.
- Someone for whom you act as a guardian.
- Dependent on you (or on your spouse/domestic partner) for more than 50 percent of his or her financial support.

**60
days**

dependent verification required

All new employees are required to verify the eligibility of any dependents you enroll in Chevron health plans; your current dependent verification/certification *does not* automatically transfer to your Chevron coverage. When you enroll your dependent(s) in Chevron health coverage, you will have up to **60 days** to obtain and submit requested documentation that verifies your dependent(s) are eligible to participate in Chevron's health benefits. If you don't provide acceptable documentation by the deadline, your dependent(s) will be disenrolled from coverage. **You can prepare in advance and preview the documents you'll need to provide on hr2.chevron.com/PRSI.**

* Chevron currently allows an eligible dependent child to continue certain benefit coverage beyond the maximum allowed age if the eligible dependent child meets certain requirements, including the applicable benefit plan's definition of an incapacitated (or disabled) child. More information about covering an incapacitated child is available on hr2.chevron.com/PRSI, including what you need to do to certify your incapacitated child with Chevron.

** An "other dependent" is not eligible for coverage under Dependent Life Insurance, Group Hospital Indemnity Plan or the Group Critical Illness Insurance Plan.

medical

your chevron choices

If you're eligible for health benefits, you must enroll **October 17** through **October 28, 2022**, if you want Chevron medical coverage. Elections you make during your enrollment period take effect on January 1, 2023. Chevron provides you with up to four medical plan options:

- **Chevron Medical PPO Plan**
- **Chevron High Deductible Health Plan (HDHP)**
- **Chevron High Deductible Health Plan Basic (HDHP Basic)**
- **Chevron Medical HMO - HMO Blue Texas** (May be available, depending on your zip code.)

All plans include access to **medical services**, **prescription drugs**, and **basic vision care**. They also all offer comprehensive coverage for the same **major medical services** you'd expect, including office visits, emergency services, hospital care, lab services, outpatient care, pregnancy and newborn care and rehabilitative services.

medical services

When you enroll in a **Medical HMO Plan**, coverage for medical services is provided through the plan you choose. When you enroll in the **Medical PPO**, the **HDHP**, or the **HDHP Basic**, coverage for medical services is provided by Anthem Blue Cross (Anthem).

prescription drugs

When you enroll in a Medical HMO Plan, prescription drug coverage is provided through the plan you choose. When you enroll in the **Medical PPO**, the **HDHP**, or the **HDHP Basic**, you're also automatically enrolled in the **Prescription Drug Program** with **Express Scripts** at no additional monthly cost. The Chevron Prescription Drug Program includes cost management programs and rules to help control pharmacy costs. This includes the use of generic drugs, home delivery pharmacy for maintenance medications, step therapy programs, prior authorization requirements, and a Specialty Pharmacy service for certain specialty drugs. The Prescription Drug Program also features a list of preferred brand-name drugs in a formulary designed to help keep costs down. If you're enrolled in the Prescription Drug Program, Express Scripts will notify you if any of these programs apply to your medications. Starting today you can access hr2.chevron.com/PRSI for phone numbers and links to the formulary and the Express Scripts online tool to research your current medications under Chevron's Medical PPO, HDHP, and HDHP Basic plans.

basic vision

When you enroll in a **Medical HMO Plan**, basic vision coverage is provided through the plan you choose. When you enroll in the **Medical PPO**, the **HDHP**, or the **HDHP Basic**, you're also automatically enrolled in the **Chevron Vision Program** with **VSP** at no additional monthly cost. See page 12 for additional information about your vision coverage.

how all the chevron medical plans are the same

Chevron's medical plan choices all share some basic features:

- **Who is covered and who you can cover** — the eligibility rules — are the same. Dependent verification is required when you enroll a dependent in your medical coverage. (See page 8.)
- Chevron currently **shares the monthly cost of coverage** — the premium — with you.
- All plans include access to 100 percent coverage with no deductible for certain **preventive care services**, as specified by the Affordable Care Act, when you see a **network** provider.
- All Chevron plans are structured into three cost sharing phases: **deductible**, **shared**, and **covered**. At the beginning of the plan year, you are responsible for paying most out-of-pocket costs until you satisfy the **deductible**. In the **shared phase**, you and your Chevron plan share the cost of services you receive through copayments and/or coinsurance (depending on your plan). You enter the **covered phase** when you reach the out-of-pocket-maximum. This means your Chevron medical plan pays 100% of covered services for the remainder of the plan year.
- If you enroll in any of Chevron's medical plans, you and your enrolled dependents will also automatically have access to a **second opinion service** through the Chevron Health Decision Support Program with 2nd.MD. (See page 18 for more.)
- All plans offer access to *one* of two tax-advantaged **health accounts** — either the Health Care Spending Account (HCSA) or a health savings account (HSA) — to help you save and pay for certain out-of-pocket health care costs. (See page 14 for more.)

network vs. out-of-network

A network is a group of independent health care providers — physicians, hospitals and other facilities — that have agreed with your health plan to charge contracted rates for services provided to plan members. If your plan allows the choice to use a network or an out-of-network provider, try to use the network when possible. Why? Network providers typically save you money by reducing your out-of-pocket costs. **In addition, some of Chevron's medical plans also have a different deductible, coinsurance/copayment, and out-of-pocket maximum amount depending on if you see a network or an out-of-network provider.**



snapshot comparison of your chevron medical choices

See the **Snapshot: Medical Plan Comparison** for a closer look at how Chevron's medical choices compare, including monthly premium, deductibles, and other key plan features. A copy was provided to you with this guide and it's also posted on hr2.chevron.com/PRSI.



benefit summaries, tip sheets, phone numbers, and more

Research plan features and coverage, coinsurance and copayment amounts, network providers, get tip sheets for additional instructions on assorted topics, get phone numbers, and more on hr2.chevron.com/PRSI.

dental

your chevron choices

If you're eligible for health benefits, you must enroll **October 17** through **October 28, 2022** if you want Chevron dental coverage. Elections you make during your enrollment period take effect on January 1, 2023. Chevron provides you with access to up to two dental plan options:

- **Dental PPO Plan** (Delta Dental)
- **Dental HMO Plan** (DeltaCare USA) (availability varies based on your zip code)

All plans help you pay for diagnostic, preventive, basic restorative, and major dental care, up to the plan's benefit maximums. Both plans include routine preventive cleanings and x-rays (bitewings) for you and your dependents each year that are 100 percent paid by the plan with no deductible and no copayment when you visit a *network* provider.

get your annual cleaning, avoid the dental surcharge



Healthy teeth support a healthy heart and body. That's why Chevron encourages you to receive at least one dental cleaning between January 1 and December 31 of each year. If you do not participate in this preventive care measure in the *current* year, you will pay \$120 more for your dental premium in the *next* year. **You are not subject to the dental surcharge in 2023, but you must satisfy the cleaning requirement in 2023 to avoid the surcharge in 2024.**

Dental PPO Plan with Delta Dental

You can see any dentist you choose but using at least a **Delta Dental Premier®** network provider saves you money directly by reducing your out-of-pocket costs. Use a **Delta Dental PPOSM** network provider to get the greatest savings on your covered dental services.

Coverage Level	Monthly Cost (without dental surcharge)	Deductible	
		Network	Out-of-Network
You Only	\$31.00		\$100
You + One Adult	\$61.90	No deductible	\$200 per person
You + Child(ren)	\$52.70		\$200 per person
You + Family	\$83.60		\$200 per person

Dental HMO Plan with DeltaCare USA

With an HMO you *must* visit a provider in the DeltaCare USA network, otherwise your services aren't covered (except for certain emergency situations). In addition, you must visit your selected **DeltaCare USA primary care dentist** to receive benefits under your Dental HMO Plan. Most services not performed by your primary care dentist must be authorized by DeltaCare. Learn more about the primary care dentist on hr2.chevron.com/PRSI.

Coverage Level	Monthly Cost (without dental surcharge)	Deductible
You Only	\$5.50	
You + One Adult	\$11.10	No deductible
You + Child(ren)	\$9.40	
You + Family	\$15.00	

vision

basic vision

- If you enroll in the Chevron Medical PPO Plan, the HDHP or the HDHP Basic, you're also automatically enrolled in the **Chevron Vision Program** for *basic* vision coverage with **VSP**.
- If you enroll in a **Medical HMO Plan**, your coverage also includes *basic* vision coverage through your HMO Plan.
- There is no additional, separate payroll deduction for basic vision coverage.

vision plus program

- Chevron also offers the **Vision Plus Program** for additional coverage for prescription eyewear that goes beyond your basic vision coverage.
- Any U.S.-payroll employee eligible for Chevron's health plans can enroll, and you can enroll even if you waive Chevron health coverage.
- **VSP** is the insurer for the Chevron Vision Plus Program.
- **This is a voluntary benefit choice paid entirely by you through payroll deductions.** You must elect this coverage October 17 through October 28, 2022, if you want to participate. Elections you make during your enrollment period take effect on January 1, 2023.

Chevron Vision Plus Program with VSP

Coverage Level	Monthly Cost	
	Enrolled in a Chevron medical plan	Waiving Chevron medical plan coverage
You Only	\$11.56	\$12.47
You + One Adult	\$23.47	\$25.29
You + Child(ren)	\$19.67	\$21.21
You + Family	\$31.60	\$34.06

behavioral health

mental health and substance use disorder coverage

With your current coverage, behavioral health was part of your medical plan. At Chevron, behavioral health coverage is generally *separate* from your medical plan. The **Chevron Mental Health and Substance Use Disorder Plan (MHSUD)** provides confidential support for a wide range of personal issues — from everyday challenges to more serious problems. You and your dependents have access to support services 24 hours a day for a variety of concerns, from family/relationship issues, stress and anxiety, depression, to drug and alcohol recovery and more.

MHSUD basics

- **Beacon Health Options** is the claims administrator. This is different from your current coverage in which medical and behavioral health claims are paid by the same administrator, Cigna.
- **You do not need to enroll.** This benefit is automatically provided to you, as long as you're eligible to participate in Chevron's health benefits. You're covered by this plan even if you are *not enrolled* in a medical plan offered by Chevron.
- **Your eligible dependents are covered**, if they are enrolled in a medical plan to which Chevron contributes, such as the Medical PPO, HDHP, HDHP Basic or a Medical HMO.
- **You do not pay a monthly cost for this coverage.** However, you do share a portion of the costs if you receive benefits under the plan.
- **If you are enrolled in a Chevron Medical HMO Plan**, you have the choice to use the behavioral health benefits provided by your HMO Plan, *or* to use the benefits provided under the MHSUD Plan. However, you cannot make a claim to *both* your HMO Plan and the MHSUD Plan for the *same* service.
- The plan also includes coverage for **Applied Behavior Analysis (ABA)** treatment for participants diagnosed with autism or pervasive development disorder (PDD).

No deductible if enrolled in

- **Medical PPO Plan**
- **A Chevron Medical HMO Plan**

There's also no deductible to satisfy if you choose to **waive Chevron medical coverage**.

Deductible applies if enrolled in

- **High Deductible Health Plan (HDHP)**
- **High Deductible Health Plan Basic (HDHP Basic)**

These plans have *one combined deductible* for medical, prescription drugs, mental health, and substance use disorder services. This means you'll have to pay the full cost for covered services and supplies until you reach your combined deductible for the year.

Do I need to use a network provider?

- You can visit **any qualified provider you choose** (except for the Medical HMO Plan, as noted below), but you pay less if you use a provider that is in the Beacon network.
- If you enroll in a **Chevron Medical HMO Plan**, you *must* use a network provider to receive benefits, whether through your HMO or the MHSUD. Out-of-network benefits are not covered, except for emergency services.



features, requirements, phone numbers, and more ...

For more information about the MHSUD Plan, including what's covered, deductibles and notification requirements, go to hr2.chevron.com/PRSI.

health accounts

All of Chevron's medical plans offer access to one of two tax-advantaged accounts, either the **Health Care Spending Account (HCSA)** or a **health savings account (HSA)**.

The premise of these accounts is simple. You contribute money, and later you can use the money in your account to help pay for certain out-of-pocket health care costs. However, be sure to take a closer look. Their names sound similar, but they serve two *very* different purposes.

Enrolling in either health account is a voluntary choice, and the account you can use varies based on the medical plan you choose. **In addition, you can't be enrolled in both accounts at the same time.** The side-by-side comparison on the next page highlights how they're similar and how they're different.



See page 16 for HSA information.

the health savings account (HSA) is exactly that, a savings account.

This account is designed for **long-term savings** so the focus is on putting in as much money as you can. This means there is no pressure to use the money in your account right away. If you want to pay for an expense out-of-pocket and keep the money in your account, you can. If you would rather use the money in your account, that's your choice, too.



See page 17 for Health FSA information.

the health care spending account (HCSA) is a flexible spending account.

This account is a flexible spending account designed for **short-term spending**. The account only lasts for the calendar year, and any unspent and unclaimed money after the annual deadline will be forfeited. The focus for this account is on setting aside a small amount of money and spending it all during the calendar year.



health savings account (HSA)

A personal account separate from your Chevron benefits.

You **must** enroll in a high deductible health plan to open or contribute, including:

- Chevron HDHP
- Chevron HDHP Basic

You can choose an HSA from any institution that offers them but open a **BenefitWallet HSA** and you can contribute via pre-tax payroll deductions.

Chevron contributes to the BenefitWallet HSA.
See page 16 for more details.

The IRS limits your total annual contributions.
See page 16 for more details.

Any money you contribute is yours.
It rolls over from year to year and you can use it to pay for qualified medical expenses now or at any time in the future, regardless of the medical plan you're enrolled in at the time. An HSA can be another part of your retirement savings.

You can invest the money in your account.
When you reach a certain balance, you can invest the money in your account among any of the investment choices offered by your HSA provider.

There is a one-time account opening requirement.
You do not need to re-enroll every year, but you should monitor your contributions against annual IRS limit changes.

You can start, stop, or change your HSA contributions at any time on the BenefitConnect website.

If you retire or leave Chevron, you can take your HSA with you.

You can also rollover other HSA account balances into your BenefitWallet HSA.



health care spending account (HCSA)

A flexible spending account plan is offered as part of your Chevron benefits package.

You **cannot** be enrolled in a high deductible health plan to participate. You *can* be enrolled in:

- Medical PPO Plan
- Medical HMO Plans

This is a benefit plan, so if enrolled, you'll contribute via pre-tax payroll deductions.

Chevron does not contribute.

The IRS limits your total annual contributions.
See page 16 for more details.

This account does not roll over.
The money you contribute must be spent by December 31 and you have until June 30 of the following year to submit claims for qualified expenses in the previous year. After that, any unspent and unclaimed money will be forfeited.

You cannot invest the funds in your account, and your account does not earn interest.

You must re-enroll every year to participate.
To participate in 2023, enroll October 17 through October 28, 2022.

Your enrollment election to participate and the amount you choose to contribute applies until December 31, 2023.
It generally cannot be changed, unless you experience a qualifying life event

If you retire or leave Chevron, your HCSA will not go with you.

You can access your HCSA if you elect to continue it through Chevron COBRA.



health savings account (HSA)

how to set up payroll deductions to a benefitwallet HSA

You will open the **BenefitWallet HSA** directly from Chevron's enrollment system, BenefitConnect. The general steps are:

1. You must first enroll in either the **Chevron HDHP** or **HDHP Basic** on the BenefitConnect website.
2. The **BenefitWallet HSA** option will then be opened for you to select from your enrollment menu.
3. **Choose your contribution amount**; you can also choose to open an account but *not* contribute. Please see the IRS limits below for important considerations.
4. Read the requirements on the screen to **certify you meet IRS eligibility requirements**.
5. **Submit** your HSA election.
6. Enrollment and opening of your BenefitWallet HSA is a one-time requirement. Your **account automatically continues each year** as long as you stay enrolled in the Chevron HDHP or HDHP Basic. Your contribution percentage also automatically continues unless you change it, but you should watch your contributions against annual IRS limit changes. You can start, stop or change your HSA contributions on the BenefitConnect website at any time during the year for any reason. You cannot decrease your contribution to less than what you have already contributed for the plan year.

Generally, this is all you need to do to enroll in and open your HSA. BenefitWallet will send information to you once your account opening is completed. No pre-tax contributions can be made unless you open a BenefitWallet HSA. In some situations, BenefitWallet may contact you directly if further information is needed before your account opening can be completed. If this occurs, respond to this request right away to ensure your account is opened and you remain eligible for any company contribution.

how to receive the chevron company contribution to the HSA

To receive the applicable company contribution for 2023, you must be enrolled in the Chevron HDHP or HDHP Basic and be enrolled in the BenefitWallet HSA on **January 1, 2023**. You must enroll during your enrollment period, **October 17** through **October 28, 2022**, and your account must be open by November 15, 2023, to receive the 2023 contribution.

2023 company contribution to the benefitwallet HSA

• You Only	\$500	Your company contribution is based on the coverage level you choose for your HDHP or HDHP Basic medical election at enrollment. You are eligible for the full Chevron company contribution amount for 2023.
• You + One adult	\$750	
• You + Child(ren)	\$750	
• You + Family	\$1,000	

2023 HSA annual IRS limits

Your total contributions from *all* sources (company, payroll and personal contributions) to *all* HSA accounts (BenefitWallet, and others) cannot exceed these limits in 2023. The BenefitConnect website will allow you to contribute up to the 2023 annual maximum, but it's your sole responsibility to track *all* contributions to *all* your HSA accounts and contribute accordingly to avoid a tax penalty.

- Individual: **\$3,850**
- Family: **\$7,750**
- Make an extra \$1,000 in catch-up contributions starting in the calendar year you turn age 55.



health *flexible spending account* (FSA)

The **Health Care Spending Account (HCSA)** is Chevron's **flexible spending account plan** choice that allows you to save for health care expenses for you and your eligible dependents. As a reminder, Chevron's HCSA account *does not* rollover from year-to-year. The money you contribute must be spent by December 31 of each year and you have until June 30 of the following year to submit claims for qualified expenses incurred the previous year. After that, any unspent and unclaimed money will be forfeited. You can learn more about the HCSA and how it works by reviewing the information on page 15 and on hr2.chevron.com/PRSI.

2023 chevron health FSA contribution limit

Your total contributions to all Health FSA accounts (Chevron, and another employer) cannot exceed the IRS limit for 2023. The Chevron enrollment website will allow you to contribute up to the plan's 2023 annual maximum of **\$2,850**, but it's your sole responsibility to track **all** contributions to **all** your Health FSA accounts and contribute accordingly to avoid a tax penalty.

dependent day care flexible spending account (FSA)

The **Chevron Dependent Day Care Spending Account (DCSA)** is another kind of **flexible spending account** plan for dependent day care expenses for a qualified dependent — like after-school childcare, a licensed childcare provider, or school tuition up to kindergarten — so you and your spouse can go to work. This plan allows you to pay for certain eligible dependent day care expenses with before-tax dollars. Each month, you contribute a set amount to your account through before-tax payroll deductions. Then you use the funds available in your account to pay for eligible dependent care expenses. Just like the health FSA, this account only lasts for the calendar year, and any unspent and unclaimed money after the annual deadline will be forfeited. For more information about Chevron's Dependent Care FSA – the **DCSA** – and how it works, go to hr2.chevron.com/PRSI.

2023 Dependent Day Care FSA Annual Contribution Limits

Your total contributions to all Dependent Day Care FSA accounts (Chevron and another employer) cannot exceed the 2023 IRS limit of **\$5,000 Single or Married filing jointly / \$2,500 Married filing separately**.

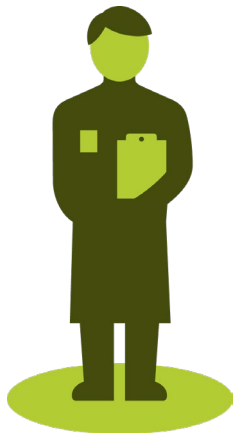
supplemental health benefits

second medical opinion service

Health Decision Support with 2nd.MD. is available to help when you have questions about a current or new diagnosis, possible surgery, your current treatment plan, or a chronic condition.

When you're faced with an important medical decision, contact 2nd.MD to speak directly with a leading medical specialist by video or phone about your case. The 2nd.MD service could help you spot misdiagnoses, avoid unnecessary procedures, or improve an existing treatment plan. There's no travel involved; speak with a specialist from the comfort of your home at a mutually convenient time, including nights and weekends. 2nd.MD does all the work to gather paperwork and medical records. Your family, friends, or your treating physician can also participate in the consult, if desired.

- **You do not need to enroll.** This benefit is automatically provided to U.S.-payroll employees, as long as you're enrolled in one of Chevron's medical plan options. If your eligible dependents are enrolled in a Chevron medical plan, they are *also* covered by this plan.
- **You do not pay a monthly cost for this coverage** like you do for your medical and dental benefits. Chevron currently pays the full monthly cost for coverage.
- **You are under no obligation to follow the recommendations provided by 2nd.MD.** In fact, you're strongly encouraged to share the information with your physician and discuss next steps or options together.
- **If you enroll in Chevron medical coverage, starting January 1** you can use this valuable service for any medical decision or diagnosis you're facing – large or small. It's easy and it's fast. Learn more about this service on hr2.chevron.com/PRSI.



second opinion requirement for certain surgeries

If you are enrolled in the Medical PPO, HDHP or HDHP Basic, Chevron requests that you seek a second opinion through 2nd.MD *prior to* receiving **knee, hip, back or spine surgery** on a non-emergency basis. If you decline to get a second opinion through 2nd.MD, that's your choice; however, you'll be responsible for an additional **\$400** of out-of-pocket costs for the procedure, whether or not you've met your annual deductible. This requirement only applies to employees and not enrolled dependents.

Due to your transition to Chevron benefits, you'll be granted a temporary grace period from this second opinion requirement. The second opinion requirement takes effect for knee, hip, back or spine surgery dates on or after **April 1, 2023**.

more choices ...

These voluntary plan choices provide additional financial support beyond what your medical plan may cover in the event you're faced with a covered critical illness or hospital visit. If you want to participate in the plans below, you must enroll **October 17** through **October 28, 2022**, or during the next open enrollment period in the fall of 2023. Coverage is not automatic. You pay the full cost of coverage through payroll deductions; premium amounts will be available from the BenefitConnect website when you enroll.



group critical illness insurance

The Group Critical Illness Insurance with Aflac pays you a lump-sum cash benefit when you or a covered dependent are diagnosed with a covered critical illness. You decide how to use the cash. For example you can use the money to cover out-of-pocket medical expenses because you haven't met your deductible. The amount is separate from and in addition to what your medical plan may cover. Some examples of covered critical illnesses include: cancer, heart attack, stroke, major organ transplant, coronary artery bypass surgery, and autism spectrum disorder. There are no pre-existing condition limitations.



group hospital indemnity insurance

The Group Hospital Indemnity Insurance with Aflac pays you a cash benefit (Hospital Admission) when you or a covered dependent are admitted as an inpatient for a covered injury or illness, including pregnancy. It then pays additional benefits each day you are confined, as well as for time spent in an intensive care unit (Hospital Confinement, Hospital Intensive Care Unit, and Intermediate Intensive Care Step-Down Unit). You receive cash benefits directly, so you have the flexibility to use the money any way that's best for you, even for day-to-day expenses such as mortgage or rent. The amount is in addition to what your medical plan may cover.



learn more online

For complete lists of covered injury or illnesses, review the Certificate of Coverage or talk to **Mercer Voluntary Benefits** to ask questions. Go to hr2.chevron.com/PRSI to get started.

wellness programs

Through Chevron, you have access to comprehensive health and wellness programs and resources to stay safe and healthy. A focus on whole-person health (mind, body and spirit) can help you think and feel your best at work, at home and everywhere in between. These programs are free and don't require enrollment – only your willingness to participate. You'll hear more about these programs during the course of the year when you become eligible to participate starting **January 1**.

healthy you

Use **Healthy You** with WebMD to understand your health risks and take steps that can help maintain or improve overall wellness. Set goals, work with a coach, and use a variety of online tools that are personalized to you.



voluntary health questionnaire



health coaching



online goal setting tools



specialized support for weight loss



specialized support for tobacco cessation



personalized health information

commit to your health with chevron health rewards

When you commit to taking control of your health and improving your health habits, including participating in many of Chevron's wellness programs, you can earn points toward health rewards. **Health rewards** are Chevron's way of recognizing your personal commitment to get and stay healthy.

Here's how it works:



Complete qualifying wellness activities to accumulate points. In January 2023, when the new program year begins, you'll be eligible for Chevron benefits and can therefore start earning points.

1,000 points

If you accumulate the required **1,000** points by the 2023 deadline and meet all the program eligibility requirements, you can qualify for the **2024 Wellness Credit**.



At Chevron, the **Wellness Credit** is currently up to **\$750** in annual savings on your Chevron medical coverage premiums, from January 1, 2024 through December 31, 2024.

can I earn the wellness credit for 2023 chevron medical premiums?

According to Health Rewards eligibility rules, you must be eligible for Chevron health benefits to receive the Wellness Credit or participate in health rewards, including earning points. You are eligible for Chevron benefits starting January 1, 2023. For this reason, you aren't eligible to participate in Health Rewards in 2022.

protection benefits



these are only the basics; go online for the full story

Get the big picture here, then head to hr2.chevron.com/PRSI to take a closer look at the topics that you want to learn more about.



action required to designate your beneficiaries

When you enroll in October, be sure to take a moment to designate your beneficiaries for your protection benefits. **Your current beneficiary designations will not be transferred to Chevron.** A beneficiary is a person or trust that you designate to receive certain benefits upon your death.



proof of good health (evidence of insurability)

Proof of good health is required for some protection plans, depending on when you enroll, the amount of coverage you choose, or the types of changes you are making. If you enroll from October 17 through October 28, 2022, you will generally not be subject to proof of good health requirements, depending on the coverage level you choose. If proof of good health is required, your coverage will not take effect until you complete the process, and your request is approved. You will be notified if proof of good health is required.



enroll october 17 – october 28

For plans that require enrollment, the same enrollment period for health benefits also applies to protection coverage. Your personalized coverage choices and the cost for coverage (if applicable) will be provided on the BenefitConnect website when you enroll.

time off for your own injury, illness, or disability

A basic overview of each of the disability benefit options available at Chevron – **Short-Term Disability** (sick pay) and **Long-Term Disability** is included here. More details about these benefits are available on hr2.chevron.com/PRSI. Basic information about time off to care for your family is included on page 30.

short-term disability (sick time)

Sick time at Chevron generally falls under the **Chevron Short-Term Disability (STD) Plan**. The STD Plan is designed to help protect your income if you're unable to work due to a qualifying on-the-job or off-the-job illness, injury or medical condition. Plan benefits are also available for time off to give birth or to visit a primary care provider to receive your preventive care. As long as you are actively at work, your coverage will begin automatically effective January 1, 2023.

You have *two* disability benefit banks – one for **on-the-job disabilities** and one for **off-the-job disabilities**.

on-the-job benefits

Your **on-the-job** benefits are:

- **26** weeks of full-pay *and*
- **26** weeks of half-pay

For a total of **52** weeks, regardless of your years of health and welfare eligibility service (HWES).

off-the-job benefits

Your **off-the-job** benefits are based on your years of health and welfare eligibility service (HWES).

1. Reference the **personalized service letter** you received in late September to locate your **HWES** date.
2. Go to the **Short-Term Disability (STD) Benefits Schedule** table on page 23. Use your HWES to determine the amount of off-the-job benefits you can accumulate based on your current service level. The maximum benefit you can accrue under the plan is 26 weeks of full-pay and 26 weeks of half-pay (52 total weeks).

- **Currently, this coverage is provided at no additional cost to eligible employees.** All full-time U.S.-payroll employees who are eligible for Chevron health and protection benefits are eligible for the STD Plan. You cannot cover dependents.
- **There is no waiting period when you are sick.** You receive full-pay (100% of regular pay) on the first day of illness.
- **Plan benefits are based on your regular pay.** In general, your regular pay is your base wage, including regularly scheduled overtime and certain shift differentials. Your regular pay doesn't include special payments (such as Chevron Incentive Plan (CIP) or other bonuses or incentives) or any pay you may receive for work you do outside your regular work schedule.
- **Each time you receive benefits, your associated banks are reduced by the benefits used.** These STD benefits can also be restored when you meet time and work requirements.

short-term disability (STD) benefits schedule

STD benefits are based on the following schedule and are the maximum amounts you can accumulate.

Health and Welfare Eligibility Service (HWES)	On-the-Job Disability		Off-the-Job Disability	
	Full Regular Pay	Half Regular Pay	Full Regular Pay	Half Regular Pay
Hire date – 1 year	26 weeks	26 weeks	6 weeks	6 weeks
2 – 4 years	26 weeks	26 weeks	8 weeks	8 weeks
5 – 9 years	26 weeks	26 weeks	16 weeks	16 weeks
10 – 14 years	26 weeks	26 weeks	21 weeks	21 weeks
15 or more years	26 weeks	26 weeks	26 weeks	26 weeks

good to know ...



Your Chevron time off for vacation, sick time, family care, or bonding are divided into separate banks. These banks have separate amounts, grow at different rates and have different rules for using them; they are not interchangeable. You'll receive more instructions about how to view your time off banks when you have access to Chevron's pay and time system, SAP HR, later this year.

chevron disability management process



When you have an absence that's subject to **Chevron's Disability Management** process, there are certain steps you must follow and actions that you need to complete to report an absence and receive any benefits for which you may be eligible. You'll receive more detailed information about the process effective January 1, 2023 as the final step of the transition to Chevron benefits approaches. For now, you should continue to follow your existing process for all absences.

long-term disability

The **Long-Term Disability (LTD) Plan** provides benefits to eligible employees who remain totally disabled for 180 days or use all of their Chevron Short-Term Disability (STD) and available vacation benefits, whichever is later.

There are two parts to the LTD Plan – **Basic Coverage** and **Optional Coverage**.

basic long-term disability coverage

This coverage can pay disability benefits of **50%** of your annualized regular pay, up to the Internal Revenue Code limit (this limit is currently \$305,000 but is adjusted periodically based on inflation). If your annualized regular pay is less than \$52,500, Chevron pays for Basic Coverage of **60%** of your annualized regular pay up to \$35,000.

- **You do not need to enroll.** This coverage begins automatically effective January 1, 2023, as long as you are actively at work *and* have at least six months of continuous employment since your most recent hire date. Otherwise, your coverage will begin when these milestones are met.
- Currently, this coverage is provided **at no additional cost** to eligible employees.
- This benefit is **only for eligible employees**. Dependents are not covered.

optional long-term disability coverage

You can purchase **Optional Coverage** for additional benefits that, when combined with the company-paid Basic Coverage, provide you with a **total of 60%** of your annualized regular pay up to the Internal Revenue Code limit. Note that even if you purchase the maximum amount of optional coverage, this benefit *does not* replace your pay in full.

- If you want optional coverage, **you must enroll** on the BenefitConnect website on or after **October 17, 2022**.
- If you enroll between **October 17, 2022** and **October 28, 2022**, then you do not need to provide **proof of good health**. If you miss this deadline and want to enroll for this coverage at a later date, you will be required to provide proof of good health.
- **You pay the entire cost of this coverage** through payroll deduction on an after-tax basis. Premium amounts will be available from the BenefitConnect website when you enroll.
- This benefit is **only for eligible employees**. Dependents are not covered.

life insurance

basic life insurance

Lump-sum benefit equal to **two times** your annualized regular pay if you die while you're covered under the plan.

- Employee coverage only
- Includes funeral planning and grief counseling services

**No cost
Coverage
automatic**

supplemental life insurance

Additional life insurance coverage equal to **one to eight times** your annualized regular pay, up to a **maximum of \$10 million** when combined with your Basic Life Insurance Plan coverage.

- Employee coverage only
- Includes funeral planning and will prep services

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

dependent life insurance – spouse or domestic partner

You can cover an eligible **spouse or domestic partner** in \$10,000 increments from **\$10,000 to \$250,000**. For Chevron couples, neither of you can enroll for this coverage. You're automatically the beneficiary of any benefits payable under this plan.

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

dependent life insurance – child

You can cover eligible child dependents for either **\$10,000** or **\$20,000**. If you elect this coverage, all of your eligible children (under age 25) are automatically covered.

- "Other dependents" are not eligible for this coverage.
- Coverage continues as long as you have at least one child eligible for coverage, but you must cancel coverage when all of your children become ineligible.
- For Chevron couples, only one of you can carry this coverage for your children.
- You're automatically the beneficiary of any benefits payable under this plan.

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

accident insurance

on-the-job accident insurance

Pays a benefit if you die, are dismembered, or lose the use of a body part as a result of an accident that occurs while you're at work. Benefits are in addition to any other company benefits, workers' compensation or Social Security which may apply.

- Employee coverage only

**No cost
Coverage
automatic.**

business travel accident insurance

Provides you and your family added financial security if you suffer a covered loss or you die as a result of an accident while traveling on a company-paid business trip. Your eligible spouse/domestic partner and dependent children are also covered if they accompany you on a business trip that is authorized by and paid for in whole, or in part, by Chevron.

**No cost
Coverage
automatic.**

voluntary group accident insurance

Pays benefits if you or a covered dependent suffers a covered loss as a result of an accident.

- You Only **or** You + Family coverage
- You choose the principal sum of coverage
- The Plan pays a **percentage of your principal sum** if *you* suffer a covered loss as the result of an accident. The percentage the Plan pays is based on a schedule of benefits.
- If your **covered dependent** suffers a covered loss as a result of an accident, the Plan pays a percentage of the principal sum. The amount of benefits payable under family coverage is determined by the composition of your family and is based upon a percentage of your principal sum of coverage.

**You pay the cost.
Enrollment
required.**

Premium amounts will be available from the BenefitConnect website when you enroll.

supplemental protection insurance

long term care insurance

Designed to help you pay for long term care services received at home or in a nursing facility in the event you or a family member can no longer perform everyday activities such as eating, bathing, toileting or dressing. Although most people associate long term care with their later years, it's important to know that the need for long term care can happen at any time and at any age as the result of an unexpected illness or accident. The costs of these types of services are expensive and often can exhaust financial savings. Coverage is available to you, your eligible dependents, and other eligible family members age 75 and under.

You pay the cost directly to Genworth. Enrollment required.

group auto and home

Group Auto and Home Insurance offers access to a wide range of personal property and casualty insurance policies. This coverage is insured through **Farmer's GroupSelect** and administered by Mercer Voluntary Benefits.

You pay the cost through payroll deductions. Enrollment required.

work and life balance



coverage is automatic for most programs

With a few exceptions, if you're an eligible employee, these programs and services don't require enrollment and are there when and if you need them starting January 1.



these are only the basics; go online for the full story

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support services

employee assistance and worklife services (EAP-WL)

Chevron EAP-WL is a free internal consulting service available to you and your dependents that can help you resolve a broad range of concerns or problems, from everyday issues to more complicated personal, family or work-related concerns.

We all experience everyday issues that we can usually work out on our own, but sometimes we need help. Even if you're not sure what the problem may be, an advisor can guide you through discussion to identify the issue and then develop a plan to resolve it. Among the topics that advisors are trained to help with include:

- Family and relationship problems
- Personal and emotional issues
- Major changes in your life
- Difficulties at work
- Concerns about alcohol or drug use
- Managing stress and anxiety
- Help after a traumatic event

There is no charge for you or your dependents to use EAP-WL services. If you need ongoing assistance, an EAP advisor can help identify and refer you to resources in your community. If applicable, you're responsible for any costs related to services provided through community-based or other referral sources. *Services, resources or advice received through EAP-WL is not medical advice or a substitute for seeking treatment and guidance from a health care provider.*

ombuds

The Global Office of Ombuds provides an independent, safe, confidential, neutral and informal resource to assist employees in resolving any workplace concern, foster an open feedback culture and remove barriers to diversity and inclusion at work. You can contact Ombuds to:

- Generate and evaluate different ways to resolve a work-related problem
- Determine how to bring a concern forward
- Prepare for a difficult conversation or feedback
- Find the most appropriate channel to help with a problem
- Discuss options to address issues where previous attempts have been unproductive

parents and parents-to-be resources

Becoming a parent or being a parent can be one of the most rewarding life events you'll ever encounter. With it may come questions about taking time off, bonding benefits, childcare programs, lactation support and resources for adjusting to new family relationships or everyday parenting concerns. Chevron offers a variety of parent-related resources, plans and programs that will be available to you starting January 1, 2023.



time off to care for your family

Chevron automatically provides you with benefits that provide time off to care for your family. The **Short-Term Disability (STD)** provides time off for your pregnancy-related absences and to give birth. The **Bonding Benefit** provides up to eight weeks of paid time for mothers and fathers to bond with their child within one year of their birth, adoption or placement for adoption or foster care. Lastly, **Family Care** provides wage replacement when you need time off to care for an ill or injured family member, or to take your family to a preventive care doctor's visit.



bright horizons family supports

Provides you with a free, premium Sittercity account to find and screen caregivers, like nannies, sitters and eldercare professionals, as well as resources for discounted online tutoring, test prep, full-time childcare solutions and more.



rethink

Rethink services provide free, live teleconsultations with behavior experts and access to online resources, including on-demand training videos. While this service is especially important for parents of children with developmental disabilities or learning and behavioral challenges, *any* family navigating the diverse challenges of raising children can find benefit in this program.



family building support

Chevron provides access to coverage, services, and programs that provide additional support for challenges you might face when building your family. The Medical PPO, HDHP, and HDHP Basic provide coverage for **family planning and related services** that includes access to a free personalized family building support and guidance program with **WIN Fertility (WIN)**. There are also two reimbursement programs, one for **adoption** and the other for **surrogacy and elective fertility preservation** that can provide financial assistance when expanding your family.



lactation support

A variety of lactation and breastfeeding resources are available to you through Chevron, including workplace quiet rooms, return to work lactation consultation, Medela Breastfeeding University, the breastfeeding basics workshop, and milk shipment reimbursement when you have to travel for work.



go online for the details

Learn more about any of these benefits, programs and resources on hr2.chevron.com/PRSI.