



october 2022

your chevron health, protection, work and life balance benefits

for legacy REG U.S.-payroll employees





The information in this newsletter applies to legacy REG U.S.-payroll 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 and, therefore, may not apply to union-represented employees.

supporting total wellness

for you and your family

Your Chevron health, protection, work and life balance benefits provide you with the flexibility to choose the coverage that best supports 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 newsletter is an introduction to Chevron’s **health, protection, work and life balance benefits**. It also provides you with important information about what happens to your REG coverage, how to prepare for your new Chevron coverage and what will happen during the upcoming transition. As a reminder, your eligibility for the benefits, programs and policies described here generally begins **January 1, 2023**.



health and wellness

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

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protection benefits

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

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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.

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how the transition works

If you're a legacy REG U.S.-payroll employee eligible to participate in health and protection benefits, you'll have the opportunity to enroll in Chevron U.S.-payroll benefits starting **December 12, 2022**. Here's an overview of how this transition works. Additional enrollment instructions and reminders will also be sent via email, mailings to your home and online at hr2.chevron.com/REG as the enrollment period approaches.

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

We're providing information about your Chevron health benefits in advance, 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 in advance of making enrollment decisions. **This guide**, the **Key Resources** section on page 5 and hr2.chevron.com/REG are good starting points.

encouraged

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enroll for 2023 chevron benefits december 12 through december 30, 2022.

If you want to participate in Chevron health benefits starting **January 1, 2023**, you *must* enroll **December 12** through **December 30, 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 REG 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/REG and sent via mail and email leading up to the enrollment period.

required



enroll by december 20, 2022 to ensure your coverage is ready to serve you on january 1.

While you have until December 30 to make your enrollment elections, we strongly encourage you to make your elections by **December 20, 2022**. When you enroll, it takes additional time for your new benefit plans, like Anthem medical or Delta Dental, to receive your enrollment data from the HR Service Center and to activate your coverage in their systems. If you submit your elections by this date, your new plans will have time to activate your coverage by January 1, 2023, and you're likely to receive any applicable ID cards timely. If you have known or planned care during that first week of January, enrolling quickly can help make your transition easier.

encouraged

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complete post enrollment activities and requirements

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.

monitor

key resources

to help you prepare for the move to chevron benefits

We've provided only the highlights about your Chevron health 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/REG

We've created this page for former legacy REG U.S.-payroll 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:



attend upcoming pay and benefits education sessions

These optional education sessions will overview Chevron's pay and compensation, health and wellness, protection, wealth, and work and life balance benefits. There will also be an opportunity to ask questions live. The sessions will be a combination of live virtual and in-person at certain locations. A recording will be posted for replay later. Get the full schedule online at hr2.chevron.com/REG



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 medical, if you have questions as you research your choices.



enrollment instructions

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



tipsheets and additional plan information

Access the special instructions and tipsheets referenced in this guide, research your prescription drugs, get continuation of care forms, review summary plan descriptions, and more.

life events

what you need to do during the transition

When you experience a life event that might warrant a change to your benefits – for example, moving, getting married, having or adopting a child, getting a divorce, if your spouse gains other benefit coverage, and more – you generally have to report the event and make changes, if permitted, within a certain period of time. For your REG benefits, you have 30 days to report the event and make changes (if allowed); for your Chevron coverage, you'll have 31 days.



don't wait, report life events *right away*

While your reporting deadline and life event plan rules haven't changed, during the next few months of this transition we strongly encourage you to report these events as soon as they occur, well before the end of your 30-day deadline. Reporting your life events as soon as possible will facilitate a smoother transition to your Chevron benefits. See the instructions below for more information.

if you do experience a life event, follow special instructions

Over the next several months, you'll need to follow special instructions to ensure your REG and Chevron coverage, when applicable, is correctly updated in *all* appropriate systems to ensure that you and your family have the benefit coverage you need. We've identified the events you'll need to be aware of below that require special handling prior to January 1.

Be sure to visit hr2.chevron.com/REG for detailed instructions if these events happen to you.



If you move and your address changes

Reported on or after December 6 but before January 1, 2023.

Your home address plays a *critical* role in the transition of your health benefits to Chevron. Your address affects your eligibility for medical and dental HMO plans, so if you are eligible for and want to participate in an HMO plan, it's especially important to update your address as soon as possible to ensure your medical and dental coverage choices are accurate. Even if changing your address doesn't change your benefits, Chevron will be using your address to mail important benefit materials to you. Get detailed instructions for this event on hr2.chevron.com/REG.



If you welcome a new child dependent to your family

For event dates on or after December 12 but before January 1, 2023.

If you welcome a new eligible child dependent to your family, your child's eligibility for benefit coverage is the date of the event (birth, adoption, placement for adoption or foster care). For this reason, you'll want to be sure to report this event right away, whether it occurs before, during or after the transition. Even if you already have family coverage, you still need to enroll your new child dependent in coverage and complete the dependent verification process. Enrollment for Chevron benefits starts on December 12, so you'll need to take additional action to enroll your new child in *both* REG health coverage (in Workday) for the remainder of 2022 and in Chevron coverage for January 1 and beyond. Get detailed instructions for this event on hr2.chevron.com/REG.



For all other qualifying life events, including marriage and divorce

For event dates on or after December 1 but before January 1, 2023.

For all other qualifying life events, such as marriage, divorce, dependent gains or loses other coverage, and more, you'll have different instructions to report and update your coverage starting December 1. Get detailed instructions for this event on hr2.chevron.com/REG.

health and wellness

In this section we'll introduce you to Chevron's 2023 **health and wellness benefits**, outline key actions you may need to take, and provide details about how your REG coverage will transition and what you need to do.



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

Get the big picture here, then head to hr2.chevron.com/REG 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/REG 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/REG.

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/REG.

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; REG 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/REG.**

* 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/REG, including what you need to do to certify your incapacitated child with Chevron.

** An "other dependent" is not eligible for coverage under the Dependent Life Insurance Plan, the 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 **December 12** through **December 30, 2022**, if you want Chevron health 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)**
- **Medical HMO Plan** options (if any) vary based on your zip code.
 - Chevron Medical HMO - HMO Blue Texas
 - Chevron Medical HMO - Kaiser Northwest
 - Chevron Medical HMO - Kaiser WA

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. As with your current REG Express Scripts prescription drug coverage, 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/REG 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 15 for additional information about your vision coverage.



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. You might need continuation of care if you are already in active treatment for certain ongoing conditions on **January 1, 2023**. Continuation of care may be available for specific situations: if you're in an active course of treatment for an acute medical condition, you have a serious chronic condition, you're pregnant, you have a terminal illness, you have an imminent surgery or other procedure. Get instructions on hr2.chevron.com/REG.

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. In addition, dependent verification is required when you enroll a dependent in your medical coverage. (See page 8 for more.)
- 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 costs out-of-pocket 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 27 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 22 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, just like your REG coverage, 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 page 19 for a closer look at how Chevron's medical choices compare, including monthly premium, deductibles, and other key plan features.



benefit summaries, tipsheets, phone numbers, and more

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

REG what happens to your REG coverage

- If enrolled, your REG medical, which includes prescription drug and mental health and substance abuse coverage, automatically ends on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- If you enroll, your Chevron medical plan's deductible and out-of-pocket maximums will apply effective January 1, 2023. While the Chevron and REG PPO and high deductible health plan deductible structures have *many* similarities, there are some differences, including the amounts. See the comparison on page 19 for more Chevron medical deductible information.



medical coverage transition checklist

- If you want to participate in Chevron coverage effective January 1, 2023, you *must* enroll December 12 through **December 30, 2022**. *Coverage is not automatic*. Enroll by **December 20** to guarantee that the plans you choose will have your coverage activated on January 1, 2023, and that your ID cards will arrive timely.
- 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.
- Outstanding claims for reimbursement of eligible services that occurred on or before **December 31, 2022**, should be filed directly with Wellmark Blue Cross and Blue Shield according to your REG plan's established procedures and deadlines. **You're encouraged to file all outstanding claims as soon as possible.**
- You may need to act in advance to research and transfer your **prescriptions**, depending on several factors. If you use mail order, you'll also need to take action. Access the tipsheet for instructions from hr2.chevron.com/REG.
- 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 starting **January 1, 2023**. Please note that continuation of care is *not* available if you enroll in a Chevron Medical HMO Plan. Access the tipsheet for instructions from hr2.chevron.com/REG.
- If you have access to and choose to enroll in a **Chevron Medical HMO**, you'll have a new claims administrator for your medical, prescription drug and vision coverage so you should be sure to research the provider network in advance. If you choose to enroll in the **Chevron Medical PPO, HDHP or HDHP Basic**, you'll continue coverage with the Express Scripts and VSP networks. In addition, the Anthem and Wellmark networks are similar. You should still take the time to research the provider network under Chevron's plans to ensure your provider is in the network. **Go to hr2.chevron.com/REG for web links, phone numbers and instructions to search the networks.**
- Your current REG medical plan includes coverage for **behavioral health** – which includes mental health and substance use disorder coverage. Behavioral health coverage is provided in a different way at Chevron. See page 17 to learn more.

retiree health benefits



program basics

Chevron's retiree health benefit choices depend on if you are pre-65 (under age 65) or are post-65 (age 65 or over).

Pre-65 eligible retirees participate in generally the same group medical plan choices offered to active Chevron employees.

Post-65 eligible retirees have access to a Retiree Health Reimbursement Arrangement (Retiree HRA) and individual medical, prescription drug, dental and vision coverage through a private health exchange managed by Via Benefits. Chevron also requires that post-65 participants be enrolled in Medicare Part A and Part B. Chevron contributes to retiree medical and dental coverage based on factors such as your age and years of services.

am I eligible as a legacy REG employee?

If you're eligible to enroll in Chevron's U.S.-payroll health benefits, you're also eligible for retiree health benefits when you meet *all* of the following eligibility requirements:

- You're age **50 or older**
- You have **10 or more** years of health and welfare eligibility service (**HWES**)
- Your **Most Recent Hire Date** must have been at least **five years** before you retired

For most legacy REG employees, it's likely that you'll need to wait until at least December 2027, to be eligible for Chevron retiree health benefits. Starting during your enrollment period, you'll have access to the **BenefitConnect website** where you'll have the opportunity to review basic personalized retiree medical eligibility details, such as the first date you'll become eligible for benefits and the percentage of company contribution you're eligible to receive.



get your service letter to see your dates

Reference the personalized service letter sent to you in late August from the Your Chevron U.S. Benefits email to locate your **HWES** and **Most Recent Hire Date** to understand your eligibility for Chevron retiree medical.

dental

your chevron choices

If you're eligible for health benefits, you must enroll **December 12** through **December 30, 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. **Legacy REG employees 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	No deductible	\$100
You + one adult	\$61.90	No deductible	\$200 per person
You + child(ren)	\$52.70	No deductible	\$200 per person
You + family	\$83.60	No deductible	\$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/REG.

Coverage level	Monthly cost (without dental surcharge)	Deductible
You only	\$5.50	No deductible
You + one adult	\$11.10	
You + child(ren)	\$9.40	
You + family	\$15.00	

REG what happens to your REG coverage

- If enrolled, your REG dental coverage automatically ends on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- If you enroll in the Chevron Dental PPO, there is no deductible for services from a network provider, but the 2023 deductible will apply effective **January 1, 2023**, when you see an out-of-network provider. There is no deductible under the Chevron Dental HMO Plan.



dental coverage transition checklist

- If you want to participate in Chevron coverage effective January 1, 2023, you *must* enroll **December 12** through **December 30, 2022**. *Coverage is not automatic*. Enroll by **December 20** to guarantee that the plans you choose will have your coverage activated on **January 1, 2023**, and that your ID cards will arrive timely.
- 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.
- Outstanding claims for reimbursement of eligible services that occurred on or before **December 31, 2022**, should be filed directly with Delta Dental of Iowa according to your REG plan's established procedures and deadlines. **You're encouraged to file all outstanding claims as soon as possible.**
- For participants with a qualifying **orthodontia treatment in progress** you may be able to continue the treatment you started under your REG 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 starting January 1. Access the tipsheet for instructions from hr2.chevron.com/REG.
- The Chevron dental plans are also administered by Delta, so we expect most network dental providers to also be a network provider under your Chevron plan; however, there may be instances in which this is not the case. You are encouraged to search the network under the Chevron plans to verify the status of your current dental provider. Go to hr2.chevron.com/REG for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.
- The **dental surcharge** *will not* apply to your 2023 Chevron dental premiums. You must, however, receive a dental cleaning between **January 1** and **December 31, 2023** to avoid the surcharge to your Chevron dental premiums in 2024. More information and instructions regarding the dental surcharge are available at hr2.chevron.com/REG.



dental features, details, surcharge, tipsheets, phone numbers, and more

Research Chevron dental plan features and phone numbers, additional details about the surcharge, deductibles, out-of-pocket maximums, download tipsheets for additional instructions, and more on hr2.chevron.com/REG.

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

- Similar to your REG VSP Vision Plan, 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 December 12 through December 30, 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



vision features, monthly cost, phone numbers, and more

Review more details about basic and voluntary vision coverage, research network providers, access phone numbers to talk directly to VSP, and more on hr2.chevron.com/REG.

REG what happens to your REG coverage

- If enrolled, your REG vision coverage automatically ends on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. Premiums for the Chevron Vision Plus Program will begin on subsequent Chevron paychecks after you enroll.



vision coverage transition checklist

- As a reminder, you're automatically enrolled in basic vision coverage when you enroll in a Chevron medical plan. If you want to participate in a Chevron medical plan starting January 1, 2023, you *must* enroll **December 12** through **December 30, 2022**. *Coverage is not automatic.*
- If you want to participate in the voluntary Chevron Vision Plus Program coverage, you *must* enroll **December 12** through **December 30, 2022**. *Coverage is not automatic.*
- Outstanding claims for reimbursement of eligible services that occurred on or before **December 31, 2022**, should be filed directly with VSP according to your REG plan's established procedures and deadlines. **You're encouraged to file all outstanding claims as soon as possible.**
- There are no treatment in progress or continuation of care provisions for vision coverage.
- For **Chevron basic vision coverage**, go to hr2.chevron.com/REG for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.
- As with your REG VSP Vision Plan, **VSP is also the claims administrator** for the voluntary Chevron Vision Plus Program. As long as your current provider remains in the VSP network, you don't need to find a new vision provider.

behavioral health

mental health and substance use disorder coverage

With REG, your behavioral health coverage 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 coverage with REG, in which medical and behavioral health claims are paid by the same administrator, Wellmark Blue Cross and Blue Shield.
- **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. See page 19 for deductible information.

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 and notification requirements, go to hr2.chevron.com/REG.

REG what happens to your REG coverage

- If enrolled, your behavioral health coverage ends when your REG medical coverage automatically ends on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. You do not pay a separate premium for this coverage at Chevron.



behavioral health transition checklist

- You do not need to enroll in this coverage. Your eligible dependents are also automatically covered as long as you enroll them in Chevron medical coverage between **December 12** through **December 30, 2022**.
- Outstanding claims for reimbursement of eligible services that occurred on or before **December 31, 2022**, should be filed directly with Wellmark Blue Cross and Blue Shield according to your REG plan's established procedures and deadlines. You're encouraged to file all outstanding claims as soon as possible.
- 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 starting **January 1**. Access the tipsheet for instructions from hr2.chevron.com/REG.
- With new claims administrators in 2023 for your behavioral health coverage, we know it's important that you know if your current provider is a part of the network. Go to hr2.chevron.com/REG for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.



more resources for a healthy emotional life ...

A healthy emotional life doesn't affect just the way you feel; it can also affect your relationships with family, friends and co-workers. See page 29 to learn more about additional Chevron resources, plans and programs that can help you manage stress and find ways to become more resilient in the face of life's challenges.

snapshot: medical plan comparison

The information in this snapshot comparison on the next pages provides you with a basic comparison of the key similarities and differences to help you get to know Chevron's medical plans. This guide doesn't cover detailed plan rules, requirements, and eligibility. Go to hr2.chevron.com/REG to access additional information, documents, and plan contact information to ask the plans questions directly.



how the chevron medical plans compare

effective January 1 through December 31, 2023

	medical PPO plan		high deductible health plan (HDHP)		high deductible health plan basic (HDHP basic)	
the basics	Applies to Medical PPO, HDHP, HDHP Basic:		<ul style="list-style-type: none"> These are preferred provider organization (PPO) plans. Choose network or out-of-network providers for care. Preventive care provisions included. 		<ul style="list-style-type: none"> Second opinion requirement applies for knee, hip, back, spine surgery. Access to virtual visits, WIN Fertility service and Omada diabetes prevention service. 	
behavioral health services	Automatically enrolled in Chevron Mental Health and Substance Use Disorder Plan (MHSUD)					
employee monthly premium	no wellness credit	wellness credit	no wellness credit	wellness credit	no wellness credit	wellness credit
you only	\$146	Earn points in 2023 for 2024 premium reduction.	\$30	Earn points in 2023 for 2024 premium reduction.	\$10	Earn points in 2023 for 2024 premium reduction.
you + one adult	\$292		\$59		\$21	
you + child(ren)	\$248		\$49		\$17	
you + family	\$394		\$78		\$28	
deductible**	separate deductibles for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*	
	covered medical services*					
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
you only	\$1,000	\$2,000	\$3,000	\$6,000	\$5,000	\$10,000
you + one adult	\$2,000	\$4,000	\$6,000	\$12,000	\$10,000	\$20,000
you + child(ren)	\$2,000	\$4,000	\$6,000	\$12,000	\$10,000	\$20,000
you + family	\$3,000	\$6,000	\$6,000	\$12,000	\$10,000	\$20,000
	covered prescription drugs		Mail-order prescriptions are subject to the combined annual deductible.		Mail-order prescriptions are subject to the combined annual deductible.	
you only	\$150		Certain preventive medications covered at 100 percent, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.		Certain preventive medications covered at 100 percent, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.	
you + family	\$300					
	covered behavioral health services					
	No deductible under the MHSUD					
out-of-pocket maximum**	separate out-of-pocket maximums for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*	
	medical and MHSUD, combined*					
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
you only	\$5,000	\$10,000	\$5,000	\$10,000	\$6,550	\$13,100
you + one adult	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
you + child(ren)	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
you + family	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
	covered prescription drugs					
you only	\$1,800		One maximum for network, out-of-network.			
you + family	\$3,600					
save for health care?	Flexible spending account Health Care Spending Account (HCSA) Chevron does not contribute		BenefitWallet Health Savings Account (HSA) with payroll deductions. Chevron also contributes if you meet eligibility requirements.			

Legacy REG U.S.-payroll employees

medical HMO plan
<ul style="list-style-type: none"> Medical, prescription drug, basic vision coverage provided by HMO Health maintenance organization (HMO) plans Must use network provider Preventive care provisions included Plan choices vary by zip code
behavioral health services
Available through HMO or the Chevron Mental Health and Substance Use Disorder Plan (MHSUD), but not both for same service. Out-of-network provider not covered whether through MHSUD or HMO Plan.
employee monthly premium
Your cost varies by plan choice. Go to hr2.chevron.com/REG to review the 2023 monthly rates (without Wellness Credit).
deductible
The average annual deductible for most Medical HMO Plans in 2023 will remain \$300. Some Medical HMO Plans may have a different deductible, and a few will continue to have no deductible at all. There is no deductible when you use covered services under the Mental Health and Substance Use Disorder (MHSUD) Plan. Review the 2023 Summary of Benefits and Coverage (SBC) on hr2.chevron.com/REG to see the deductible amount for any Medical HMO Plans available to you.
out-of-pocket maximum
Out-of-pocket maximum varies by plan choice. Go to hr2.chevron.com/REG to review the 2023 Summary of Benefits and Coverage (SBC) for each plan.
save for health care?
Flexible spending account Health Care Spending Account (HCSA). Chevron does not contribute.

*Amounts paid for covered services provided by a network provider also count toward the out-of-network annual limit. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual limit.
 **For family coverage levels, each covered person has a maximum limit equal to the You Only network amount. No one family member can contribute more than the You Only amount toward the full family amount. To learn more about how this works, see an example on hr2.chevron.com/REG.

Chevron Health, Protection, Work and Life Benefit Guide

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)**. These accounts are similar to the REG accounts you may use today.

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 25 for HSA transition details.

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 26 for Health FSA transition details.

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.



chevron does not offer a limited purpose FSA.

If you are enrolled in one of the REG HDHP plans, REG made a limited-purpose flexible spending account (FSA) available to you for dental and vision expenses. Chevron does not offer a limited purpose FSA.



health savings account (HSA)

A personal account separate from your Chevron benefits.



health care spending account (HCSA)

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

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 24 for more details.

The IRS limits your total annual contributions.

See page 24 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.

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 26 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 December 12 through December 30, 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. Enrollment instructions will be provided just prior to December 12, but 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 remain enrolled in the Chevron HDHP or HDHP Basic. Your contribution percentage also automatically continues unless you change it, but you should monitor 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. However, in some situations, BenefitWallet may contact you directly if further information is needed to complete certain federal requirements before your account opening can be completed. If this occurs, be sure to respond to this request right away to ensure your account is opened as soon as possible and you remain eligible for any company contribution. In addition, no pre-tax contributions can be made unless you open a BenefitWallet HSA.

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, **December 12** through **December 30, 2022**, and your account must be open by **November 15, 2023**, to receive the 2023 contribution.

Your company contribution is based on the coverage level you choose for your HDHP or HDHP Basic medical election at enrollment. Legacy REG employees are eligible for the full Chevron company contribution amount for 2023 as follows:

- | | | | |
|-------------------|--------------|--------------------|----------------|
| • You only | \$500 | • You + child(ren) | \$750 |
| • You + one adult | \$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 (Optum, BenefitWallet, and others) cannot exceed these limits in 2023. The enrollment 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.

REG what happens to your optum HSA

- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. After this date, payroll contributions to this account are not available.
- To assist with the transition to Chevron health benefits, **November 30, 2022** is the last day to submit your **REG Physician Wellness Screening Form** to claim your 2022 stipend of Employer contributed HSA dollars. If you haven't yet already done so, download the form on hr2.chevron.com/REG and submit your form to REGPayroll@regi.com before the deadline.

REG three choices for your optum HSA account

1. **You can keep your Optum HSA and maintain this account separately.** If desired (and eligible) you can still also enroll in the Chevron HDHP or HDHP Basic, open a BenefitWallet HSA, and contribute to that account through Chevron payroll deductions. You can also continue to make personal contributions to your Optum account, but make sure you're eligible to do so under IRS rules. Remember, contributions you make to your Optum account also apply to the annual IRS HSA limit requirements. Contact Optum if you have further questions about maintaining your Optum HSA account.
2. **You can consolidate your Optum and BenefitWallet HSA accounts.** You can rollover your Optum HSA balance *after* January 1, and as long as BenefitWallet has confirmed your account is open. Access rollover instructions and forms on hr2.chevron.com/REG.
3. **You can rollover your Optum HSA into another institution's HSA.** Contact Optum and the other institution for further instructions.



HSA transition checklist

- You can **open a BenefitWallet HSA** with the convenience of Chevron payroll deductions if you enroll in either the Chevron HDHP or HDHP Basic *and* you meet IRS eligibility requirements to open and contribute to an HSA. (See page 24 for more enrollment instructions.) Enroll **December 12** through **December 30, 2022**.
- You may receive a **Chevron company contribution** to the BenefitWallet HSA in 2023 if you meet the requirements. (See page 24 for more.)
- If you choose to open a BenefitWallet HSA, pay close attention to **2023 IRS contribution limits** to avoid a tax penalty. (See page 24 for more.)
- If you open a BenefitWallet HSA you'll receive a special purpose HSA debit card to use to pay for qualifying medical expenses.
- Qualifying medical expenses that occur on or after the date your account is open can be reimbursed from your BenefitWallet HSA, as long as you have enough money in your account.
- Decide if you want to **keep your existing Optum HSA, rollover to the BenefitWallet HSA, or rollover to another financial institution.**

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 23 and on hr2.chevron.com/REG.

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.

REG what happens to your REG coverage

- Your **REG Health FSA** and **REG Limited Purpose FSA** closes on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.
- Your REG FSA Debit Card will be deactivated on **December 31, 2022**.
- Your REG Health FSA and REG Limited Purpose FSA cannot be rolled over to Chevron's HCSA in 2023. For this reason, be sure to monitor your REG FSA balance and plan your eligible health expenses accordingly to ensure you use your balance by **December 31, 2022**, and do not lose any of the dollars you have contributed (or will contribute) in 2022.



health FSA transition checklist

- If you want to participate in the Chevron Health FSA – the HCSA – for 2023, you must enroll **December 12 – December 30, 2022**. *Coverage is not automatic*. Chevron does not offer a Limited Purpose FSA for those enrolled in a high deductible medical plan. Payroll contributions to your Chevron HCSA will begin on subsequent Chevron paychecks after you enroll.
- Outstanding claims for reimbursement of eligible expenses incurred on or before **December 31, 2022**, should be filed directly with **Optum** according to your REG plans' established procedures and deadlines. **You're encouraged to file all outstanding claims as soon as possible, but no later than March 31, 2023.**
- If you enroll in the Chevron HCSA for 2023 you'll receive a **special purpose health FSA debit card** to use to pay for qualifying medical expenses that occur on or after **January 1, 2023**.

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/REG.



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 your 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 **December 12** through **December 30, 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 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/REG to get started.

REG what happens to your REG coverage

- If you're enrolled in Critical Illness Insurance and/or Accident Insurance with The Standard, your coverage automatically ends on **December 31, 2022**. Contact The Standard if you have further questions about your coverage after it ends, and the deadline to submit any outstanding 2022 claims.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.

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

mental health and resilience

A healthy emotional life doesn't affect just the way you feel; it can also positively affect your relationships with family, friends and co-workers. Likewise, emotional difficulties can make it tough to get through even the simplest daily routine, much less the rigors of your job and family life. Chevron offers resources, plans and programs to help you monitor your mental health and manage stress and find ways to become more resilient in the face of life's challenges.



mequilibrium (meQ)

An online tool that can help you learn how to navigate stress, overcome negative thinking and build greater resilience to stressful thoughts or situations.



online screening

Brief mental health screenings are the quickest way to determine if you or someone you care about should connect with a professional. You have access to a confidential and anonymous online mental health screening tool for yourself and your family members.



support

Employee Assistance and WorkLife Services is a free internal consulting service available to you and your dependents that can help you resolve a broad range of concerns or problems (see page 36). In addition, all health benefit-eligible employees are automatically enrolled in the **Chevron Mental Health and Substance Use Disorder Plan** at no monthly cost to you (see page 17).

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 2024 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 rules, you must be eligible for Chevron health benefits to receive the Wellness Credit or participate in health rewards, including earning points. The deadline to qualify for the 2023 Wellness Credit is October 28, 2022. Legacy REG employees are eligible for Chevron benefits starting January 1, 2023. For this reason, you aren't eligible to participate in Health Rewards in 2022.

REG what happens to your REG coverage

- **Submit your 2022 Physician Wellness Screening Form by November 30.** To assist with the transition to Chevron health benefits, November 30 is the last day to submit your REG Physician Wellness Screening Form to claim your 2022 stipend of Employer contributed wellness or HSA dollars, as applicable. If you haven't yet already done so, download and submit your form to REGPayroll@regi.com before the deadline. The form is available from hr2.chevron.com/REG.

protection

In this section we'll introduce you to Chevron's 2023 **protection benefits**, outline key actions you may need to take, and provide details about how your REG coverage will transition and what you need to do.



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

Get the big picture here, then head to hr2.chevron.com/REG 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 December, be sure to take a moment to designate your beneficiaries for your protection benefits. **Your REG 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. Legacy REG employees that enroll from December 12 through December 30, 2022, 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 december 12 – december 30

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 enrollment website.

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**

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**

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**

REG what happens to your REG coverage

- Your REG life insurance plans end on **December 31, 2022**. There is no option to convert these plans to individual coverage as an active employee.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.

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

REG what happens to your REG coverage

- Your REG accident insurance plans end on **December 31, 2022**. There is no option to convert this plan to individual coverage as an active employee.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.

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

REG what happens to your REG coverage

- Your **REG Pet Insurance Plan** ends on **December 31, 2022**. Chevron does not currently offer a voluntary pet insurance plan. If you are enrolled in the REG Pet Insurance Plan, you will have the option to continue your coverage on an individual basis and pay for it through direct bill. Nationwide will reach out to you directly when your coverage ends to discuss your options to continue coverage. You can also call Nationwide directly at **1-800-540-2016** to start the process.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.

work and life balance

In mid-September you learned about **time off** benefits and policies that provided you with time off to relax and recharge or offer a work schedule option that allows you to better balance the demands of work and life. In this section, we'll explore additional work and life balance programs that can help you **manage personal and work-related concerns** or help you **build and raise a family**.



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

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

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
- Clarifying career plans
- Managing stress and anxiety
- Preparing for international assignment
- Help after a traumatic event

There is no charge for you or your dependents to use EAP-WL services, and there is no limit to the number of times you can use this service. 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

REG what happens to your REG coverage

- Your **REG Employee Assistance Program (EAP)** through The Standard Insurance Company ends on **December 31, 2022**.

dependent day care flexible spending account (FSA)

The **Dependent Day Care Spending Account (DCSA)** is Chevron's **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/REG.

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. The Chevron enrollment website will allow you to contribute up to the plan's 2023 annual maximum, but it's your sole responsibility to track all contributions to all your Dependent Care FSA accounts and contribute accordingly to avoid a tax penalty.

REG what happens to your REG coverage

- Your **REG Dependent Care FSA** closes on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.
- **Your REG Dependent Care FSA cannot be rolled over to Chevron's DCSA in 2023.** For this reason, be sure to monitor your REG FSA balance and plan your eligible expenses accordingly to ensure you use your balance by **December 31, 2022**, and do not lose any of the dollars you have contributed (or will contribute) in 2023.



dependent day care FSA transition checklist

- If you want to participate in the Chevron Dependent Day Care FSA – the DCSA – for 2023, you must enroll **December 12 – December 30, 2022**. *Coverage is not automatic.* Payroll contributions to your Chevron DCSA will begin on subsequent Chevron paychecks in January after you enroll.
- Outstanding claims for reimbursement of eligible expenses incurred on or before **December 31, 2022**, should be filed directly with **Optum** according to your REG plans' established procedures and deadlines. **You're encouraged to file all outstanding claims as soon as possible, but no later than March 31, 2023.**

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.



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 when building your family. The Medical PPO, HDHP, and HDHP Basic provide coverage for **family planning and fertility 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 dedicated space for nursing mothers, return to work lactation consultation, Medela Breastfeeding University, the breastfeeding basics workshop, and milk shipment reimbursement when you have to travel for work.



dependent care reimbursement for business travel program

With this Chevron program, if you travel on company business, you may be eligible for reimbursement of dependent care-related expenses that are above those you normally pay for care when you're not traveling.



time off to care for your family and to balance work and life

Be sure to review the recent benefit guide you received about **Chevron's Time Away** benefits which include several benefit programs and policies that provide time off to have and welcome a new child to the family, time off to care for family health needs and illness, and other policies that help you better balance the demands of work and home. Access the guide on hr2.chevron.com/REG.



Chevron Human Resources
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**open me for important information about the transition to
your new chevron health, protection, work and life benefits,
including the enrollment period that starts december 12.**

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