

funeral planning services effective january 1, 2018

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Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective January 1, 2018 unless otherwise indicated.

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

This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

new funeral discount and planning services

Effective January 1, 2018, MetLife has added new funeral discount and planning services through Dignity Memorial* to their standard insurance offering at no additional cost to you. This service has been developed and is managed by MetLife. Access to their program is available if you participate in the **Chevron Basic Life Insurance Plan** or the **Chevron Supplemental Life Insurance Plan**.

Dignity Memorial provides you, your spouse, children and extended family access to counselors and discounts on funeral services through their U.S. network of funeral homes and cemetery providers. Services currently include:

- Discounts of up to 10% off funeral, cremation, and cemetery services provided through a Dignity Memorial funeral home.
- Unlimited access to Dignity's comprehensive end-of-life planning tool and resource library.
- Professional funeral consultants to you and your family make confident decisions.
- Planning services to help make final wishes easier to manage.
- Bereavement Travel Services to assist with time-sensitive travel arrangements to be with loved ones (when services are provided through a Dignity Memorial location).

For more information or to use this new service call MetLife at **1-866-853-0954** or visit **www.finalwishesplanning.com** after January 1, 2018.

^{*} Services are provided through an agreement with SCI Shared Resources, LLC ("SCI"). SCI is not an affiliate of MetLife, and the services SCI provides are separate and apart from the insurance provided by MetLife. The Dignity Memorial brand name is used to identify a network of licensed funeral, cremation and cemetery providers that comprise the Dignity Memorial network. The Dignity Memorial network includes affiliates of Service Corporation International, 1929 Allen Parkway, Houston, Texas. Not yet available in all states. Not available in all jurisdictions and subject to regulatory approval. Not available with our Legacy Paragon GVUL, Dependent, and Accidental Death & Dismemberment coverages.