



# **tobacco surcharge ends**

## **chevron supplemental life insurance plan**

### **effective january 1, 2018**

**Update to the summary plan descriptions (SPD)**  
**Changes described in this SMM are effective January 1, 2018.**

The enclosed information serves as an official summary of material modification (SMM) for the **Chevron Supplemental Life Insurance Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at [hr2.chevron.com](http://hr2.chevron.com) (or [hr2.chevron.com/retiree](http://hr2.chevron.com/retiree)) or by calling the HR Service Center at **1-888-825-5247**.

## **tobacco surcharge ends**

Tobacco free activities are now included among the Health Rewards qualifying activities available to earn points toward the Wellness Credit. For this reason, you are no longer required to certify your tobacco use status and the tobacco surcharge for Chevron supplemental life insurance coverage will not apply to coverage starting January 1, 2018.

*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.*