

basic life insurance grief counseling service effective january 1, 2019

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Update to the summary plan descriptions (SPD) All changes described in this SMM are effective January 1, 2019 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.

basic life insurance

new grief counseling services

Effective January 1, 2019, MetLife is adding new grief counseling services through LifeWorks* to their standard life insurance offering at no additional cost to you. Access to this service is available to you and your family members if you are eligible for the Chevron Basic Life Insurance Plan.

Whether it's coping with a loss or a major life change, grief counseling services can support you and your family in moving forward. You have access to professional counselors and services, including:

Confidential support 24/7

Counseling sessions are tailored to you and your individual needs. You can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

Online self-help resources

LifeWorks offers resources to help you through the grieving process, giving the level of support you need at your own pace. Support covers:

- · End-of-life issues
- · What to do after the death of a loved one
- · Grieving well and getting better

- Funeral and memorial planning
- · Adult care for surviving elders
- Single parenting

Confidential legal and financial consultation

- 30-minute consultation with a LifeWorks in-house attorney who can assist with making informed decisions as it pertains to a loss.
- One-hour consultation with a certified financial planner to assist with education, strategies and options.



^{*} Services are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The grief counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.