



group auto and home insurance new administrator 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.

recently announced program updates

In the event you missed it, here's a recap of recently announced program updates that started September 1, 2018.

enhanced bonding benefit

The **Bonding Benefit** provides paid time off for mothers and fathers to bond with a new child within one year of the birth, adoption or placement for adoption or foster care. **As recently announced, effective September 1, 2018, the Bonding Benefit increased from two weeks of paid time off to eight weeks.**

Beginning September 1, eligible U.S.-payroll employees, including those who become parents at any time in 2018, can use the increased benefit within one year of the child's birth, adoption or placement, as long as your supervisor approves your request for time off. For additional information about the Bonding Benefit and the process for obtaining approval for time off, refer to the **Short-Term Disability summary plan description** and the **Time Away** section on hr2.chevron.com.

new administrator for group auto and home insurance

Effective September 1, 2018, Chevron's Group Auto and Home Insurance, insured through MetLife Auto & Home, is administered by Mercer Voluntary Benefits. This means that Mercer handles all quotes for coverage, servicing and billing inquiries, and assists with any customer service related matters regarding MetLife Auto & Home policies. A new website is also available to request a quote for auto insurance. Home insurance quotes can only be conducted on the phone by contacting Mercer.

With Group Auto and Home Insurance, you can take advantage of group rates, discounts and the convenience of paying premiums via payroll deduction. To learn more or get a quote, visit **VoluntaryBenefitsforChevron.com** or call **Mercer Voluntary Benefits at 1-800-274-4833**.