



medical coverage for expatriate assignments effective january 1, 2019

human energy. yours.™

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 / hr2.chevron.com/retiree or by calling the HR Service Center at 1-888-825-5247.

Medical Coverage for Expatriate Assignments

Effective January 1, 2019, coverage rules for U.S.-payroll employees going on a temporary or resident expatriate assignment for greater than 6 months are as follows:

- Eligible employees not enrolled in Chevron medical coverage immediately prior to starting the expatriate assignment will be automatically enrolled for medical coverage in the **Chevron Global Choice Plan (U.S.-Payroll Expatriates)** on the effective date of your expatriate assignment. The Global Choice Plan is the only medical plan option available while on this type of assignment.
- You will have 31 days from the effective date of your expatriate assignment to add eligible dependents to your Global Choice Plan coverage.

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.

January 1, 2019

Official Summary of Material Modification (SMM)