



chevron diabetes prevention program wellness programs effective january 1, 2020

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Update to the summary plan description (SPD)

All changes described in this SMM are effective January 1, 2020 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** (1-832-854-5800 outside the U.S.).

This SMM describes changes to the following Chevron benefit plans:

- The addition of the new **Chevron Diabetes Prevention Program** to the **Chevron Wellness Programs** summary plan description.

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.

contact information

Omada Health (Omada)

Administrator for the Chevron Diabetes Prevention Program.

Why contact this administrator

- For detailed information or support regarding eligibility for, application to, or participation in the Diabetes Prevention Program.

Email information

- support@omadahealth.com

Phone information

- 1-888-409-8687

Website information

- www.omadahealth.com/chevron

program overview

The **Chevron Diabetes Prevention Program**, administered by the third-party provider **Omada Health**, is an online behavioral modification and digital care program designed to help individuals at risk for type 2 diabetes make gradual changes to the way they eat, move, sleep and manage stress.

The program includes the following services and resources provided by Omada to help participants build lasting healthy habits:

- A one-minute, **confidential online risk screener** that asks a few questions about height, weight, and health conditions. The screener is used to identify if you might be at high risk for developing diabetes. If you are considered at high risk for diabetes, you are able to complete an online application to participate in the program.
- Those who meet the clinical eligibility criteria will receive an email invitation to enroll in the program which includes:
 - A professional **health coach** for one-on-one guidance. A coach can keep you on track, on your best days and your worst.
 - A **wireless scale** to monitor progress. You will receive this ready-to-use device in the mail, already synced so that you can confidentially share your weight with your health coach and track your weight loss progress.
 - Weekly **online lessons** to educate and inspire. During the course of the program, you are guided through online lessons that tackle physical, social, and psychological components of healthy living. **Interactive activities** reinforce learning and help you make connections to real-world scenarios.
 - A small **peer group for real-time support**. Participants are matched with other participants for added encouragement and accountability. Participate in the group as much or as little as you feel comfortable with. Note that peer groups are built from all individuals participating in Omada's programs and are not limited solely to other Chevron employees.

This program is focused on helping individuals who are at risk for type 2 diabetes. This means that while all eligible employees are invited to take the initial confidential online risk screener, only employees that meet certain clinical eligibility criteria will be eligible to enroll in the program and make use of the full resources and services offered by Omada.

The Omnibus Health Care Plan permits wellness programs to be offered under the terms and conditions established by Chevron. As such, the Chevron Diabetes Prevention Program is part of the Omnibus Health Care Plan.

eligibility

The following Chevron Diabetes Prevention Program eligibility requirements provide access to *only* the initial, **Omada confidential online risk screener**:

- You must be a current U.S.-payroll employee who meets all the requirements of an **eligible employee** as described in the **Who's Eligible to Participate** chapter of this summary plan description.
- You must be age **18 years or older**.
- You are not required to be enrolled in a Chevron-sponsored medical plan; you just need to be eligible to participate in such plans, if desired.
- Your dependents - spouse, domestic partner, children – are *not* eligible to participate in the Chevron Diabetes Prevention Program (unless they are also eligible employees of Chevron).
- U.S.-payroll employees on an expatriate assignment are *not* be able to participate in the Chevron Diabetes Prevention Program.
- The Chevron Diabetes Prevention Program is *not* available to retirees.

In addition to the above, you must *also* satisfy the following clinical eligibility requirements to be able to **enroll in and participate in the program**, which includes a professional health coach, a wireless scale and associated tracking technology, online lessons, and peer group support.

- The results of your confidential online risk screener indicate you meet current at risk clinical eligibility criteria as defined by Omada. See **Clinical Eligibility Criteria** for further details.
- You complete the subsequent online application from Omada and, after further clinical review, Omada accepts your application.
- If any of the clinical exclusions - as defined by Omada - apply to you, you are *not* eligible to participate in the Chevron Diabetes Prevention Program.

Chevron Couples

If both you and your spouse or domestic partner are eligible Chevron U.S.-payroll employees, you can both participate in the program if you meet the clinical eligibility requirements.

Clinical Eligibility Criteria

Omada must approve your application for you to participate in the program, and you must meet the following criteria defined and managed by Omada:

Obese BMI \geq 30	OR	Overweight* with one or more risk factor(s) Prediabetes Hypertension Dyslipidemia Tobacco Use
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*Overweight means BMI \geq 25 or \geq 23 if of Asian descent.

If Omada, in its sole discretion, believes that the circumstances of a your enrollment in the Diabetes Prevention Program may put your health or safety at risk (including any instances where you consistently fail to follow the recommendations of Omada), Omada may deny your application or remove you from enrollment in the Diabetes Prevention Program. The clinical eligibility criteria may be amended or modified from time to time by Omada, in its sole discretion.

how it works

Step One

Take the confidential online risk screener to determine if you may be at risk for type 2 diabetes

If you are an eligible employee and interested in the Omada program, the first step is to take the **confidential online risk screener** that asks a few questions about height, weight, and health conditions. The screener is used to identify if you might be at high risk for developing diabetes. If you are considered at high risk for diabetes, you are able to complete an application to participate in the program. You can access the screener in either one of these ways:

- Go to the **Diabetes Prevention Program** page on hr2.chevron.com.
- Access the tool directly at www.omadahealth.com/chevron.

Step Two

Complete online application

You'll receive the results instantly after completing the screener. If the results indicate you may be at risk for type 2 diabetes, you will then be able to complete a brief online application that typically takes less than 10 minutes. This online application provides Omada with more information about your health history to determine if any of the program's exclusion criteria applies to you.

Be aware that you will likely need access to the Chevron computing network to locate your personal Chevron identification number that is used to verify your eligibility to participate in the program. You do not, however, need intranet access to use the Omada tools.

Step Three

Wait for application results

In 1-2 days you'll receive an email from support@omadahealth.com with information regarding your application. If you haven't received an email notification after a couple of days, be sure to check your inbox and spam folder for the message. If at any point in the process you have questions about the status of your application, you can email or call Omada for assistance.

Step Four

Create account

If Omada accepts your application, the email will provide instructions for setting up your Omada account online so you can begin to participate in the program.

- You can set up your account on your own time. There is no strict deadline, but the sooner you set up, the sooner you can start.
- Within 1-2 weeks of completing account setup, you will receive a welcome kit in the mail that includes your wireless scale.
- The program kicks off each Sunday. Kickoff entails an introductory online message from your coach, the first lesson is *unlocked*, and access to the group message board is opened. Please be advised that Omada may choose not to kick off a new group of participants on the Sundays before or after major U.S. holidays when those holidays may interfere significantly with shipping or group momentum.

Step Five

Participate in the program

Once you've set up your account and your participation has been kicked off, Omada will guide you through the program, which can typically last a year – or more – if necessary. The program starts with a core 16-week **Foundations phase**, organized into four areas:

- Changing Food Habits
- Increasing Activity Levels
- Preparing for Challenges
- Reinforcing Healthy Choices

You'll then enter the **Focus phase** for the remainder of the first year (and thereafter, if applicable) to continue building healthy habits. All the tools that are provided by Omada during the program are meant for you to keep.

cost to participate

Chevron currently pays the full cost for the Diabetes Prevention Program.

when participation starts

If you meet the program's eligibility requirements, you can take the initial **confidential online risk screener** starting on your hire date or on the date you first become eligible, whichever comes first. Access to the risk screener is automatic; enrollment is not required.

Your participation in the **Diabetes Prevention Program** starts when your online application is accepted by Omada and you create your personal Omada account online.

when participation ends

Participation in this program will end if any of the following occurs:

- You are no longer eligible. Participation ends on the last day of the month that eligibility ends.
- If you are currently enrolled and participating in the program, Omada may remove you from enrollment in the Diabetes Prevention Program at any time if, in its sole discretion, Omada believes that the circumstances of your enrollment may put your health or safety at risk.
- Chevron Corporation terminates the Omnibus Health Care Plan or a particular wellness program offered under the plan.
- After 31 days of the following types of leave:
 - Personal Leave Without Pay.
 - Leave for educational reasons.
 - Long Union Business Leave (unless you elect to pay 100% of the cost of continued health coverage).

If you commit fraud or make an intentional misrepresentation of a material fact about your participation in the health care plans, the plan has the right to terminate coverage permanently for you and all of your eligible dependents. Also, the plan may seek financial damages caused by the misrepresentations and may pursue legal action against you. Material misrepresentation includes, but is not limited to, adding a dependent who is ineligible (for instance, adding a spouse when you aren't married or adding a child who doesn't meet the plan qualifications of an eligible dependent).

confidentiality

The Omada Program complies with the Privacy, Security and Breach Notification rules of the Health Insurance Portability and Accountability Act (HIPAA). As to your identifiable health information, Omada will not share your confidential online risk screener and application responses, medical information, or the health information that you share with Omada during your participation in a manner that identifies you except as authorized by HIPAA rules. For more information, please refer to Omada's Notice of HIPAA Privacy Practices available at www.omadahealth.com/privacy-policy.

Chevron has authorized Omada to contact eligible employees to invite them to use the program's services and resources. You can opt out of Omada communications if you choose.

Peer group members participating in the Omada program can see:

- Each other's photo, should a member choose to share it.
- First name, should a member choose to share it.
- Introduction note, should a member choose to provide one.
- Any other information that you post or disclose in your profile page or on discussion boards.

Concerning progress through the program, others in the group can see each other's lesson completion progress, and a progress bar that measures weight loss as a percentage without sharing actual weight. No one in the group will be able to see a participant's private information such as weight or last name. You will be placed in a peer group, but you are not required to share with the peer group to participate in the Diabetes Prevention Program.