



flexible spending accounts

effective january 1, 2020

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Update to the summary plan descriptions (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**.

new claims administrator

This change applies to the Dependent Day Care Spending Account (DCSA)

Effective **January 1, 2020** Chevron has selected a new claims administrator for the DCSA. HealthEquity is being replaced by Anthem Blue Cross Life and Health Insurance Company (Anthem Blue Cross or **Anthem**). A new claims administrator typically affects the administration of your plan — for example, claims submission, phone numbers, FSA debit card and website addresses.

If you're currently participating in the DCSA in 2019 ...

You'll continue to use the same claim form, website and phone numbers for HealthEquity that you use today. There is no change to other plan requirements, including the December 31, 2019 deadline to use account funds. And you'll still have until June 30, 2020 to submit claims to HealthEquity for reimbursement of expenses incurred between January 1, 2019 and December 31, 2019.

If you'll be participating in the DCSA in 2020 ...

Starting January 1, 2020, there will be new claim forms, websites and phone numbers for Anthem to use to manage your account. There is no change to the plan's other deadlines or requirements; the only difference is your account will be administered by Anthem.

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.