



good to know

medicare and your chevron retiree health coverage

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This information is a general overview intended to cover some but not all situations.

This overview assumes you are eligible for Chevron retiree health and welfare benefits. In addition, if your spouse or domestic partner has medical coverage as an employee or retiree through another employer, you should check with that employer to determine how that medical coverage is affected upon becoming eligible for Medicare.

Chevron retiree health coverage changes when you or your dependent(s) are eligible for Medicare. You or your dependents can become eligible for Medicare:

- At age 65.
- Before age 65 if receiving Social Security Disability.

This document briefly describes how Chevron retiree health benefits change and the action that may be required of you, but it does not provide all the details.



You should also review the summary plan description, **Chevron Post-65 Retiree Health Benefits**, available online at hr2.chevron.com/retiree for complete details.

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.



key contacts

Human Resources Service Center (HR Service Center)

For information about pre-65 retiree health benefits.

- 1-888-825-5247
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BenefitConnect (hr2.chevron.com/retiree)

Go to hr2.chevron.com/retiree and click the **BenefitConnect** link to:

- Manage pre-65 health benefits, including enrollment and premium payments.
 - Manage retiree life insurance benefits (if available), including premium payments.
 - Manage your Chevron pension benefits.
 - Review or update personal information such as your address, email and phone number.
 - Update beneficiary designations.
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Via Benefits

For information about post-65 retiree health benefits.

- 1-844-266-1392 (Inside the U.S.)
- 1-801-994-9805 (Outside the U.S.)
- my.viabenefits.com/chevron

enrollment in medicare part A and part B is required

All medical plans offered by Chevron require enrollment in both **Medicare Part A** (Hospital Insurance) and **Part B** (Medical Insurance) regardless if you're eligible for Medicare due to age or disability. **It is your responsibility to contact Social Security to ensure timely enrollment in Medicare.**

There are several parts to Medicare:

- **Part A** covers hospital expenses. Part A is generally provided at no monthly charge.
- **Part B** covers doctor expenses. The monthly cost for Part B is determined by your income level.
- **Part D** covers prescription drugs. The monthly cost for Part D is determined by your income level.
- **Part C** is the Medicare Advantage plans, which are private medical plans run through Medicare. These operate like an HMO or PPO, providing coverage that is at a minimum equivalent to Parts A and B, and may include Part D.

Additional information about Medicare is available on the Medicare website at www.medicare.com.

pre-65 retiree health benefits when you become medicare eligible due to disability

When you or your eligible dependent becomes eligible for federal Medicare prior to age 65, Medicare becomes the *primary* payer for that person. Chevron medical pre-65 medical coverage is *secondary*, which means it generally supplements what Medicare covers. Chevron pre-65 medical plans assume enrollment in both Medicare Part A and Part B and will pay claims as though you are enrolled in both parts. If you or your pre-65 dependent is eligible for Medicare and don't enroll, the benefits paid under Chevron pre-65 medical coverage will be significantly reduced. If you aren't enrolled in Part B, you will be responsible for a much larger share of the cost for services, and in some cases, the total cost.



If at a future date, you or a dependent become eligible for Medicare due to a disability before you turn age 65, make sure you enroll in **Medicare Part A** and **Part B** immediately. Next, contact the **HR Service Center** for further instructions regarding your retiree health coverage.

Enrollment in Medicare Part D and other non-Chevron-sponsored medical plans

You may receive marketing materials from other non-Chevron-sponsored Medicare prescription drug plans (PDPs) or from other Medicare Advantage HMOs. Please be aware that if the Medicare-eligible participant wants to continue Chevron retiree medical and prescription drug coverage, the participant should not enroll in one of these other plans. Medicare does not allow enrollment in a Chevron plan and another medical plan that offers Medicare prescription drug coverage at the same time (even if the participant chooses an option that doesn't include drug coverage). If the participant enrolls in a non-Chevron-sponsored Medicare prescription drug plan or any other non-Chevron-sponsored medical plan, Chevron coverage will be cancelled.

post-65 retiree health benefits when you become medicare eligible due to age

When an enrolled participant turns age 65, the participant is no longer eligible for their current pre-65 Chevron medical plan. However, the participant will have a chance to choose new post-65 health coverage that coordinates with Medicare. Health benefits for post-65 (age 65 or over) eligible retirees and/or their post-65 eligible dependents consist of the following:

- Access to **individual medical, prescription drug, dental and vision coverage** through a private health exchange managed by ViaBenefits.
- Eligibility to participate in the **Chevron Corporation Post-65 Retiree Health Reimbursement Arrangement Plan (Retiree HRA Plan)**. The Retiree HRA Plan is the health reimbursement arrangement that Chevron sponsors for post-65 eligible retirees and their post-65 eligible dependents to receive their company contributions to retiree health coverage. The Retiree HRA Plan can be used to reimburse the monthly premiums for Medicare Part B or any of the individual medical plans offered to Chevron retirees through ViaBenefits. You can also use your Retiree HRA Plan account to pay for any other prescription drug, vision or dental plan premiums.

Post-65 eligible participants must be enrolled in both Medicare Part A and Medicare Part B to enroll in the individual health plans offered through ViaBenefits and to participate in the Retiree HRA Plan.

If you and/or your eligible dependents are enrolled in Chevron pre-65 health coverage, the eligible participant will receive information from both **ViaBenefits** and the **HR Service Center** at least three months before turning age 65. Follow the instructions contained in those materials, and be careful to note all deadlines.

- Start enrollment in Medicare Part A and Medicare Part B at least **four months** in advance of turning 65 to avoid a gap in health coverage.
- Call ViaBenefits **three months** in advance of turning age 65 to understand and begin the enrollment process. Failure to timely enroll through ViaBenefits could result in a gap in coverage.
- Call the HR Service Center within **31 days** of turning 65 to activate the Retiree HRA Plan.



The participant turning 65 must still apply for Medicare at age 65, even if you think you aren't eligible (for example, you haven't worked long enough in the United States). If Medicare determines you to be ineligible for benefits, you will receive a letter to that effect. You must then present the letter to Chevron. In these situations, your Chevron coverage will generally continue under your current medical plan, but your monthly cost for this coverage may change.



reminder: your dependent's participation is tied to your participation

Your dependent's eligibility to participate in retiree health benefits is tied to your — the retiree's — participation. Keep in mind that if you stop participating in applicable retiree health benefits, your dependent's coverage will also end, including participation in the Retiree HRA Plan, if applicable.



not currently enrolled in pre-65 retiree health coverage? turning age 65 is an important enrollment milestone

If you – the retiree – are eligible for Chevron retiree health benefits, but are currently waiving coverage, don't forget that turning age 65 is an important enrollment milestone. In addition, you can also enroll your eligible dependents at this enrollment milestone. **The Turning Age 65 milestone could be one of your last opportunities to participate in Chevron retiree health benefits, depending on your situation.**

If you miss these select opportunities to enroll, you and your eligible dependents must wait until the next applicable enrollment milestone, if any, to return to Chevron retiree health benefits and/or the Retiree HRA Plan in the future. *Please note that open enrollment is not one of the retiree health benefit enrollment milestones.*



if you have dependents that are not eligible for medicare

If there are both **post-65** and **pre-65** eligible participants in your family, pre-65 participants will participate in Chevron group health coverage and post-65 participants will participate in individual health coverage through ViaBenefits.



mental health and substance abuse coverage

Medicare provides some mental health and substance abuse benefits. For this reason, coverage under the MHSA Plan ends for Medicare-eligible participants. Family members who are not Medicare-eligible will remain covered under the Chevron MHSA Plan as long as they are eligible for and enrolled in either the Chevron Medical PPO Plan, the Chevron High Deductible Health Plan or the Chevron High Deductible Health Plan Basic offered to pre-65 eligible participants.

post-65 and living abroad



If you reside outside of the U.S., you generally cannot receive Medicare benefits (unless you live in a U.S. territory), and ViaBenefits does not offer health coverage options outside the U.S. Furthermore, to enroll in post-65 health coverage through ViaBenefits and receive the Chevron company contribution in the Retiree HRA Plan, you must have a permanent U.S. address. For these reasons, if you reside outside the U.S. or in a U.S. territory, you are not eligible to enroll in the individual health coverage offered to Chevron eligible retirees and their eligible dependents through ViaBenefits.