



Important Notices Regarding Your Chevron Health Coverage

Please read these legally-required notices and keep them for your records.

Chevron is required to distribute the enclosed notices to comply with federal legislation regarding your health care coverage with Chevron. Please read them carefully and keep them in a safe place for future reference. No action is required on your part.

Notice of New Health Insurance Marketplace Coverage

The Patient Protection and Affordable Care Act generally requires all U.S. citizens and resident aliens to have medical coverage beginning January 1, 2014, or pay a penalty. To make affordable coverage available to everyone, the government has created a new way to buy health insurance, called the Health Insurance Marketplace. This enclosed notice provides some basic information you'll need if you enroll in health coverage through the Marketplace.

Do I Need to Take Action?

You are eligible for Chevron's health benefits, and Chevron's health benefits will continue in 2014. Chevron offers medical coverage that meets the *minimum essential coverage* standard set by the Affordable Care Act. This means you aren't required to go to the Marketplace to shop for health coverage. You can still buy private medical insurance through the Marketplace, but if you do you won't qualify for a discount (subsidy) on your monthly premium, you'll have to pay for that coverage on an after-tax basis, and Chevron will not contribute to the cost of the coverage you purchase. Note that there is a *separate* open enrollment period for the Marketplace (October 1, 2013 through March 31, 2014). **The Marketplace enrollment period has no connection to Chevron's open enrollment (October 14 through October 25, 2013).** You'll receive more details about your 2014 Chevron health coverage and Chevron open enrollment materials in early October.

Notice of Privacy Practices for Health Care Information

Chevron is required to distribute the enclosed privacy notice to you in compliance with the Health Insurance Portability and Accountability Act (HIPAA). This notice advises you of important privacy rights as they relate to your Chevron benefits, including how medical information about you may be used and disclosed and how you can get access to this information. The updated notice is effective September 23, 2013, to comply with recent legislation. It is also always posted online at hr2.chevron.com.

For More Information

- If you have questions about your Chevron coverage, call the HR Service Center at 1-888-825-5247 (610-669-8595 outside the U.S.).
- Go to hr2.chevron.com for short videos that explain more about Health Care Reform and the Health Insurance Marketplace. You can also download the enclosed notices and view additional Chevron-specific data you'll need if you decide to buy private health coverage through the Marketplace.
- Visit HealthCare.gov for more information about a Health Insurance Marketplace in your area. If you decide the Marketplace is best for you, you can view the plans available and start the enrollment process from this site.