

Benefits Guide



Chevron Retirees Association

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Disclaimer

Descriptions in this Benefits Guide do not cover every provision in plans. Many concepts have been summarized, simplified, or omitted in order to present more understandable plan descriptions. If these descriptions are incomplete, or if there's any inconsistency between the information provided here and the official plan texts, the provisions of the official plan texts will prevail. Chevron Corporation reserves the right to modify a plan, in whole or in part, at any time, and for any reason.

I. The Benefits Guide

A. Purpose

The purpose of the Benefits Guide is to help Chevron Retirees Association members with answers to everyday questions as well as determine the next step in where to go for assistance with complex issues. It also provides information on discounts on insurance, services, and products.

II. The Chevron Retirees Association (CRA) Benefits Committee

A. Purpose

The CRA Benefits Committee recognizes the difficulty that members can encounter when trying to traverse and cope with the ever-increasing complexity of the benefits area. As such, the Benefits Committee was established to add value to the CRA membership and help members better understand benefits.

B. Mission

In carrying out its mission, the Benefits Committee assists the membership, in the following areas:

1. Informing and monitoring developments in benefits, health care, and related topical fields and issues;
2. Creating benefit resources, as necessary, or referring them to other available resources;
3. Assisting members by answering questions, especially during the open enrollment benefit process, or thereafter as issues arise; and
4. Offering programs that complement the Chevron benefits' areas.

The Chevron Retirees Association is not a subsidiary of the Chevron Corporation but is an independent, non-profit, organization comprised of retired employees of Chevron or its predecessor companies. CRA plan descriptions in this document have been summarized for simplification. Any inconsistency between the information provided here and detail included in the provisions of the official plan texts, the provisions of the official plan texts will prevail. CRA reserves the right to modify a plan, in whole or in part, at any time, and for any reason.

Thank you for choosing the CRA! We look forward to assisting you.

Please take this opportunity to become familiar with the contents of this Benefits Guide for your future reference on both Chevron and CRA benefits, discounts, and resources, as well as information on government programs.

Lezley K. Barth

Chair, Benefits Committee
Chevron Retirees Association

CRA Benefits Committee

Jim Bateman
Bill Dodge
Mark Engelbrecht
Herb Farrington
Carl Pataky
Jim Schultz

III. The CRA Benefits Committee Contact Information

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<p>William (Bill) N. Dodge 29033 Sky Forest Magnolia, TX 77355 832-934-0680 wndodge@sbcglobal.net</p>	<p>James (Jim) R. Schultz 20 Country Hills Court Danville, CA 94506 925-368-8628 jrs@aol.com</p>
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<p>Herb Farrington 13936 Grambling Circle Westminster, CA 92683 714-904-5825 herbf76@msn.com</p>	

IV. Chevron Benefits and Chevron/Provider Contact Information

A. The Chevron Human Resource Service Center (HRSC) Contact Information:

Phones: 1-888-TALK2HR, or 1-888-825-5247, if inside the U.S.
1-888-825-5247, or 1-610-669-8595, if outside the U.S.

Fax: 1-888-329-8647

Hours of Operation: Monday - Friday, 6 AM - 5 PM Pacific Time, except holidays

Mailing Address:
Chevron Human Resource Service Center
P.O. Box 18012
Norfolk, VA 23501

Website: hr2.chevron.com/retiree

Note: *You will need your Password/PIN when you call the Chevron Human Resource Service Center. If you don't remember or don't know it, hold the line each time you are prompted to enter it until you are provided options to speak with a representative. You will need to provide alternate information to verify your identity, and the transactions you're allowed to complete will be limited until a formal PIN reset can be performed.*

B. Chevron Benefit Plans

Chevron demonstrates its ongoing concern for retirees by offering retirement programs, and health and welfare benefits. The following summary is designed to help you determine who to contact if there are any questions, issues, or claims:

C. Plan Types

1. **Retirement and Savings Plans:** Contact the Chevron Human Resource Service Center at the telephone number above. Information on Chevron's pension plan and savings plan (the Employee Savings & Investment Plan) is located in the Summary Plan Descriptions found under the "Retirement and Savings" section of the Retiree Center website at hr2.chevron.com/retiree
2. **Group Life Insurance:** Provided through MetLife. Contact the Chevron HRSC at the telephone number shown above for beneficiary designations or any changes.
3. **Post-65 Healthcare:** To understand Chevron's Retiree Enrollment Milestones for retiree medical eligibility, contact Chevron Human Resource Service Center.

In 2017, Chevron transitioned its healthcare management for eligible post-65 retirees and eligible dependents to OneExchange. Chevron's company contribution is delivered through Healthcare Reimbursement Arrangements (HRAs) managed by OneExchange. A Willis Tower Watson Company, OneExchange is a private exchange, and is different from public health insurance marketplaces.

OneExchange offers employers integrated solutions with end-to-end support for all workforce segments. OneExchange, with its scalable environment, can provide cost efficiencies, established relationships with healthcare vendors that provide improved choices and leverage based on a substantial client base and buying power.

For enrollment in and support with medical, prescription drugs, dental and/or vision plans, and for HRA information, contact OneExchange. Website: <https://medicare.oneexchange.com/chevron>

Customer Service Phone: 1-844-266-1392

Hours of Operation: Monday - Friday 5 AM - 6 PM Pacific Time (7 AM - 8 PM) Central Time

- a. After Enrolled in a Medical Plan through OneExchange: Contact your benefits provider with questions about coverage, or to inquire about a claim.
 - b. Medical HMOs: If a Medical HMO is selected through OneExchange, refer to the member identification card for provider and contact information.
 - c. Prescription Drugs: Prescription drug coverage is available as standalone policies or could be included as part of a combined policy such as Medicare Advantage. Offered through OneExchange, there are many choices, so members should refer to their member identification cards for provider and contact information.
 - d. Dental: In 2017, there were three dental providers offered through OneExchange (MetLife, HumanaOne, and Renaissance Dental) Note: Some Medicare Advantage policies may include a dental provision. Members should refer to their policy enrollment information for provider and contact information.
4. Pre-65 Healthcare: To understand Chevron's Retiree Enrollment Milestones for retiree medical eligibility, contact the Chevron Human Resource Service Center.
- a. Chevron Medical Plans: Three plans are available, administered by Anthem Blue Cross.

Anthem Blue Cross

Customer Service Phone: 1-844-627-1632

Website: www.anthem.com/ca (Note: Based in California, links are provided to available states)

Mobile App: Anthem Anywhere app

Register on the Anthem website to create a member login Username and Password, and see the Chevron-specific plans and resources.

You can also **Find a Doctor** without registering as a member or logging in:

- From Anthem's home page select the Menu at the top left side of the screen.
- In the center section under **Care**, select **Find a Doctor**.
- In the **Search as a Member** section on the left side (*there is no need to complete the Username and Password*) there is a field under **OR**, insert the alpha prefix CCV to see Chevron's in-network providers*, and then indicate Continue.
- Complete the information requested to refine the doctors' search.

*Do NOT **Search as a Guest**, as it will reflect all providers, and will not limit the list to only Chevron's in-network providers.

- b. Dental: Delta Dental of California. Refer to member identification card for provider and policy details.
 - i. Delta Dental PPO Plan:

Customer Service Phone: 1-800-228-0513
Hours of Operation: Monday - Friday, 5 AM - 5 PM Pacific Time (7 AM - 7 PM Central Time)
 - ii. Delta Dental HMO Plan (DeltaCare USA):

Customer Service Phone: 1-800-422-4234
Hours of Operation: Monday - Friday, 5 AM - 6 PM Pacific Time (7 AM - 9 PM Central Time)

Claims Mailing Address:
Delta Dental
Claims Department, P.O. 997330
Sacramento, CA 95899-7330

Claims Phone: 888-335-8227
Website: www.deltadentalins.com/chevron
Mobile App: Delta Dental app on Google Play or Apple App Store

- c. Vision: VSP Vision Care. No card issued; use your Social Security Number for validation of coverage.

Customer Service Phone: 1-800-877-7195
Hours of Operation: Monday - Friday, 5 AM - 8 PM, Saturday, 6 AM - 5 PM Pacific Time
Website: www.vsp.com/go/chevron

- d. Long-term Care Insurance: Long-term care insurance is available for those that qualify through Genworth Life Insurance Company, based on age (max. <80 yrs.), health, and coverage amount. If interested in long-term care insurance, contact Chevron HRSC.

(Note: Though MetLife is not accepting new long-term care insurance members, previously issued policies covering individuals will be honored.)

Customer Service Phone: 1-888-825-5249, select 6 when prompted
Hours of Operation: Monday - Friday, 7 AM - 7 PM Central Time

- e. Chevron Humankind Program: A 1-to-1 matching program for eligible financial contributions up to \$3,000 per retiree per year. Grants are available for volunteer work. For more information, visit the CRA website at www.chevronretirees.org. There, under the "Resources" tab, you will find a [Chevron Humankind](#) page.
- f. Employee Assistance and WorkLife Services: A division of Global Health and Medical, is a consulting service, is staffed with licensed, certified mental health professionals who are familiar with Chevron policies and culture. The services are designed to help resolve a broad range of problems – from practical everyday issues to more complicated personal concerns. There is no charge to you or your family for Employee Assistance and WorkLife Services. These services are available to employees, family members, and retirees. Your discussions with an advisor are completely confidential, except when there is threat to harm yourself or others, including child abuse. Some of the areas the advisors help resolve include:
- Family and relationship problems,
 - Personal and emotional issues, including handling stress,
 - Major changes in your life,
 - Concerns about your or someone else's alcohol or drug use, and

If ongoing assistance is required, an advisor may refer you to resources within your community.

Contact the Employee Assistance and WorkLife Services at 1-800-860-8205 or 1-925-842-3333 (if outside the US) during business hours weekdays. If you have an urgent matter after business hours, an advisor is on-call 24 hours a day, and will respond.

- g. REACH Scholarship: Children of Chevron retirees are eligible to apply for the REACH scholarship program. Applications are available at the end of November. Students or retirees may e-mail ameeks@scholarshipamerica.org for an application during the last week of November. Applications are due early. Late applications will not be accepted. The REACH program is for sons and daughters of Chevron employees and retirees. (Grandchildren are eligible if the retiree has legal custody of the child).

D. Notification of retiree's death:

It is **very important** to report a retiree's death immediately, to permit Chevron to initiate multiple required processes. Please contact the Chevron HRSC at the telephone number shown in Section IV-A.

1. After reaching the Chevron HRSC telephone number, select 2 in the top level phone tree (for Health & Welfare benefits,
2. There will be a silent pause before the next set of choices.
3. Then select * (a death), and a representative will answer the phone to initiate the process.
4. A representative can provide information to the caller on the three methods of submitting required documentation:
 - a. By mail,
 - b. By fax, or
 - c. "Upload Documents" through the Benefits Connection website. The individual needs to be logged into the member's secure portal. "Upload Documents" is found in the upper right corner of the main page.

V. CRA Benefits and CRA / Provider Contact Information

A. Purpose

Our members may have a need for benefits not available through Chevron. As such, our members may find it advantageous to have several plans available to augment those offered by Chevron.

B. Plan Types

1. Dental Coverage Offered by CRA:

The CRA dental program is available to dues paying members. The CRA dental program does not coordinate with the Chevron dental program. Renewals are mailed to current CRA dental program members each February, with the opportunity to switch plans, add or drop dependents in March, with the annual renewal effective on April 1. To make plan changes, contact MetLife. A unique ID Number is required to make plan changes. The ID Number is found in your enrollment kit. While renewals are annual, enrollment is a one-time opportunity with enrollment kits automatically mailed to new dues-paying members.

The CRA dental coverage by MetLife offers a choice of two plans: one with a \$750 annual maximum benefit, and one with a \$1,500 annual maximum benefit.

- a. No card is issued. Use your Social Security Number for validation of coverage. Note: Some Medicare Advantage policies may include a dental provision.

MetLife Customer Service Phone: 1-800 METLIFE, or 866-832-5756

Website: www.cradental.com

2. Hearing Aid Program through Hear In America (HIA): A discount program is available through Hear In America (HIA) to address the high cost of hearing aids. HIA is an independent organization; it is not affiliated with any health insurance provider. HIA has been in business since 1995. Their staff of licensed professionals are experienced hearing instrument specialists that provide personalized attention. Currently, they represent 34 associations with four million members.

- a. Products / Services:

Hearing aids are produced by nine major U.S. manufacturers: GN Resound, Widex, Oticon, Phonak, Rexton, Siemens, Starkey, Sonic Innovation, and Unitron. HIA also provides other services and supplies including: free hearing screening, 45-day trial period, three-year warranties, a three-year

supply of batteries, free cleanings, adjustments, and retesting for the life of the hearing aid. Finally, as experts in this field, HIA offers second opinions and consultative advice.

b. Price:

HIA offers highly discounted prices from 35-70% off the manufacturer's suggested retail price (MSRP) for top-of-the-line, state-of-the-art hearing aids. There is twelve-month interest-free financing, or up to five years with interest for those who qualify.

There is no enrollment fee or premium if you should decide to use HIA. Also, there is no charge for their services. They are paid through their discount arrangements with the manufacturers.

c. Eligibility:

The Program is available to employees, retirees, dependents, surviving spouses, and their families. CRA Members can enroll themselves and their family when they contact HIA Services. When you contact HIA, make sure to mention that you are a member of the Chevron Retirees Association.

d. Enrollment Contact Information:

To enroll in the HIA Discount Program, please contact them by telephone at 1-800-286-6149, Monday through Friday, 9:00 AM - 5:15 PM Eastern Time. You may also visit their website at www.hearinamerica.com

Locations:

Once contact is made, HIA arranges visits to hearing centers near your home. They also liaise with and monitor the activities of that hearing center.

3. Auto and Home Insurance: Auto and Home Insurance is no longer available for issuance of new policies. However, coverage will be honored on current policies in force.
4. Visit CRA's website (www.chevronretirees.org) or more information on the above programs. There, under the "Benefits" tab, you will find a "[CRA Benefits](#)" page outlining your benefits as a CRA member.

VI. Chevron Discount Programs

A. Purpose

The Chevron and CRA discount programs provide retirees with discount on the purchase of products/services.

B. Discounts

1. Chevron/Texaco Credit Card: Through the Chevron credit card program, a discount is offered to retirees when purchasing Chevron and Texaco gasoline. To apply for a credit card, visit the CRA website (www.chevronretirees.org). Under the "Benefits" tab, the "[Chevron Benefits](#)" page includes a link to the application for an employee/retiree credit card.
2. Chevron Recreation Program (ChevRec) and BenefitHub: BenefitHub, Chevron Recreation's Discount Portal, is available to retirees as well as employees. BenefitHub provides discounts on major purchases including cars, electronics, cell phone services, exercise equipment, and opportunities at local restaurants and spas in your area. It also offers specials geographically by entering your zip code. The website's search engine gives you flexibility in reviewing the website by product, by brand, and by price. Visit CRA's website (www.chevronretirees.org) for more information on the discount program. There, under the "Benefits" tab, you will find a "[CRA Benefits](#)" page outlining enrollment procedures.

VII. Government Programs

A. Purpose of Social Security

The Social Security Act and related laws established a number of programs that have the following basic purposes. They provide for the material needs of individuals and families, protect aged and disabled persons against the expenses of illnesses that may otherwise use up their savings, keep families together, and give children the chance to grow up healthy and secure. The following programs are included:

1. Retirement insurance
2. Survivors insurance
3. Disability insurance
4. Hospital and medical insurance for the aged, the disabled, and those with end-stage renal disease;
5. Prescription Drug Benefit
6. Extra help with Medicare Prescription Drug Costs
7. Supplemental Security Income
8. Special Veterans Benefits
9. Unemployment insurance
10. Public assistance and welfare services, including:
 - a. Temporary assistance for needy families
 - b. Medical assistance
 - c. Maternal and child health services
 - d. Child support enforcement
 - e. Family and child welfare services
 - f. Food stamps
 - g. Energy assistance

B. Social Security Contact Information

Customer Service Phone: 1-800-772-1213
Hours of Operation:
Monday - Friday, 5 AM - 1AM, Eastern Time
Saturday, 5 AM - 11 PM, and
Sunday, 8 AM - 10 PM

Mailing Address:
Social Security Administration
Office of Public Inquiries, Windsor Park Building
6401 Security Boulevard
Baltimore, MD 21235

The above information is from the Social Security website: www.socialsecurity.gov

C. Purpose of Medicare and Medicaid

Medicare and Medicaid are two different government-run programs created in 1965 in response to the inability of older and low-income Americans to buy private health insurance. Medicare and Medicaid are social insurance programs that allow the financial burdens of illness to be shared among healthy and sick individuals, and affluent and low-income families.

1. **Medicare** is a **federal** program providing health coverage to those 65 or older, or those that have a severe disability, regardless of their income. The different parts of Medicare help cover specific services:

a. Medicare Part A (Hospital Insurance)

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

b. Medicare Part B (Medical Insurance)

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

c. Medicare Part C (Medicare Advantage Plans)

A type of Medicare health plan offered by a private company that contracts with Medicare to provide with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and are not paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

d. Medicare Part D (Prescription drug coverage)

Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

2. Medicaid is a **state and federal** program that provides health coverage for those with very low income. Medicaid is NOT the same as Medicare. If you are eligible for both Medicare and Medicaid (dual eligibility), you can have both. Medicare and Medicaid will work together to provide you with very good health coverage.

Medicare and Medicaid Services Contact Information:

Phone: 1-800-MEDICARE, or 1-800-633-4227

TTY 1-877-486-2048

Mailing Address:

Centers for Medicare and Medicaid Services

7500 Security Boulevard

Baltimore, MD 21244-1850

The above information is from the Medicare and Medicaid website:

www.medicare.gov

VIII. Additional Resources

- A. **Resources** – See additional information, including a link to a complete library of Committee-developed Resources, within the Benefits section of the Chevron Retirees Association website at www.chevronretirees.org