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President's Letter

I hope that you and your families enjoyed the holiday season and you were able to spend some quality time with them. I wish each and every one of you good health and prosperity in this New Year.

Our pledge to you is to continue working on your behalf in improving those things over which we have influence. This was the basis of the Chevron meeting that I had with Joe Laymon (VP of Human Resources), Taryn Shawstad (General Manager, Total Remuneration, & HR) and Claudia Polidori (Benefits Manager) in October. The intent, as the incoming CRA President, was to build a relationship with Chevron executives who have an influence in CRA matters. My meeting with them was worthwhile and I feel that I accomplished this goal.



Pres Vic Revenko

In November, certain CRA leaders (Al Horan, Benefits; Pat Branson, Treasurer; MJ Stone, Secretary; Dennis Dauphin, Communications; Skip Rhodes, Public Affairs and I met with Chevron HR (Benefits) and Policy, Government and Public Affairs (PGPA-Internal Communications, Regulatory Affairs, Digital Media, Chevron Humankind). This meeting was quite productive; it helped establish a strong rapport, discussing issues and needs in a positive and collaborative manner that was quite productive.

Chevron has, over time, always made representatives available to meet with CRA and share information and expertise as well as provide financial support all in a positive, supportive way. For this, I thanked them for Chevron's continued generosity.

The framework for both of these meetings was to look for ways that Chevron can help CRA and how CRA can help Chevron. This is a key foundation of my goals as President of CRA.

Some general comments from Chevron important to CRA were:

- Based on the CRA cornerstone request that Chevron supplement pensions, Chevron continues an annual review of pension supplementation and will decide in the Spring if they plan to do anything. I know that this is a key concern to some retirees and CRA continues to advocate for this. I hope that our collaborative approach on this matter will yield results.
- In our discussion of CRA membership, Chevron mentioned that they are committed to being a feeder for CRA membership through their policy of long-term employment. This means that Chevron will assist CRA by giving us improved access to new retirees so we can make the case for CRA membership. Chevron is quite supportive of CRA through its financial and other assistance.
- Chevron is committed to continuing its medical benefits support for eligible retirees, subject to any new regulations issued by Washington. Also, they plan to review the issue of CRA making available medical coverage to members who do not qualify for Chevron medical coverage.
- In response to thanking Chevron for its continued financial support of the CRA, Chevron will continue to provide expertise, share information and

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provide financial support to CRA so it can continue in its mission of adding value to the retirees.

- The CRA / Chevron partnership in public affairs matters has made a positive contribution to the company in the past several years. We reinforced this commitment to a positive long-term relationship and readiness to continue to be an advocate for the company.
- Chevron is very satisfied with retiree use of Chevron Humankind matching gifts (dollars or time) and is considering changes to enhance it in areas of interest that align to Chevron's corporate contributions program.

CRA shared the following matters with Chevron:

- In regard to public affairs matters, CRA is actively trying to get as many members to join the Chevron Advocacy Network (CAN) as possible. This has been a challenge to get retirees engaged but is a key goal this year for CRA. Skip Rhodes, Public Affairs Chair, is heading this effort for the CRA.
- The CRA is enhancing its electronic communications to be of more value to members. This includes the website, publications, and communications. To the latter end, CRA is exploring development of a national electronic data base (led by Frank Coe, Demographics Chair) so the CRA nationally can supplement and enhance chapter communications with members.
- We're able to keep the web site current now that we have completed the CMS changeover. We are posting messages from Al Horan about Benefits as the news develops, and we have added Chapter Meetings to the Homepage. We hope that the CRA website becomes a handy reference for all retiree computer Users. Dennis Dauphin, the Communications chair, is adding lots of new communications services. He is also exploring social media for the CRA with Chevron's help.
- The CRA Benefits committee (Al Horan, Chair), in addition to its milestone efforts in providing dental, auto, home insurance as well as life event management publications to its members, is exploring possible fee discounts with service providers such as Vanguard as a member benefit.

In my mind, the meeting reinforced the many services that the CRA provides for its members and the value that Chevron has for the Association. I also see how diligent CRA leaders work on behalf of you. In the end, the CRA is a service to its members and it relies on you to be a supportive member. You can do this in several ways. First and foremost you can renew your membership by paying dues promptly (for you and perhaps for your spouse if desired). Each retiree and spouse member is matched by Chevron and provides the major source of CRA funding. If a chapter is not available, you can join the Unaffiliated, which gives you full access to all member benefits. You may also help recruit a new member or remind others to continue membership. Lastly, you can be active in CRA chapters, join the Chevron Advocacy Network (CAN), and sign up as a candidate for a CRA national leadership position as well provide your address for the national database.

Finally, please remember that Chevron supports the CRA Public Service Awards. Please think about a deserving member of a Chapter and submit the application by March 15. Your Chapter has more information about how to do this. Skip Rhodes will provide more information shortly. The awards will be made at the annual meeting in Sacramento next May. All of you are invited to attend the annual meeting.

Best wishes for the New Year. Please contact me or any of the CRA officers at any time.

Vic Revenko (revenkocra@aol.com, 415.453.3679)

John M. Lowe Receives Volunteer of Year Award

John M. Lowe and his dad, Biff, had long, successful careers at the El Segundo Refinery in Southern California. The senior Lowe worked 37 years before retiring in 1967 from Standard Oil of California as a refinery Head Operator. His son, who grew up in El Segundo, completed 38 years prior to his 1991 retirement as a Supervisor in Administrative Services.



John Lowe, center, receives his Volunteer of the Year Award from the Chief of Police of Oro Valley, AZ. Mayor Hiremath, right, looks on.

“I have always been involved in volunteer work,” says Lowe. “For example, I helped coach an El Segundo youth baseball team to the 1969 Babe Ruth World Series Championship. A team member was George Brett, who became a superstar for the Kansas City Royals and a member of the Baseball Hall of Fame. I also was a member of the El Segundo Park and Recreation Commission for 20 years.”

His latest accomplishment has been achieved as a member of

the Citizens Volunteer Program (CVAP) in the Town of Oro Valley, a 40,000 population community located in Pima County, Arizona some 12 miles east of Tucson. The CVAP is an important “all volunteer group” whose members serve as an important liaison to the Oro Valley Police Department.

Receives award from Mayor, Police Chief

Lowe recently received the 2011 Volunteer of the Year Award from the Oro Valley Police Department for his role in providing “meritorious and recognizable contributions” to that agency. Presenting him with a plaque at an awards ceremony were the town’s Mayor and Police Chief.

In six years with the CVAP, he has accumulated 2,500 hours while working an average of 16 hours per week. Lowe is a field training officer and Vice-Chairman of the CVAP’s board of directors.

He says each of his co-workers “are treated as a staff member of the Oro Valley Police Department.” They are assigned to tasks which are suitable to their experience, education and preference. Additionally they are trained properly and provided with continuous education at improving skills. For example, they drive regular police cars, ticket abandoned vehicles, participate in traffic control, provide police service in community programs, report suspicious (stolen) cars to a radio dispatcher and are required to respond quickly to all calls for police service or support.

However, CVAP volunteers – whose minimum age is 50 -- carry no weapons and receive no financial compensation. In the event of a job-related accident or injury, the Town of Oro will provide workmen’s compensation through its insurance carrier.

During his leisure time, Lowe likes to play golf and is still surfing at age 74. He got the surfing bug while living 13 years on the Hawaiian Island of Maui.

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Active in Chevron Humankind programs

Here are two more items of interest regarding Lowe.

For two years, he has been an active participant in the Chevron Humankind's matching and volunteer grant programs. And second, he is a retired U.S. Coast Guard Veteran. As a Petty Officer 2nd Class, he served on an "ocean weather ship" that sailed in both the Pacific Ocean waters of Northern California and in the North Atlantic sea lanes offshore from Greenland, Iceland and New England to Bermuda. His discharge date from the Coast Guard was in 1954.

CRA News Briefs

Blood Bank heralds Puget Sound retiree

Washington's Puget Sound Blood Center recently gave special recognition to **Larry Conwell** of the ChevronTexaco Puget Sound Chapter for his long-term Whole Blood donations. As of mid-May, he had donated 100 units.

According to the Blood Center, the authorized time period for a donation is every 56 days. The 100 units volunteered by Conwell represent 15-plus years of his community service for people in need. He says he originally got involved in the Blood Bank program because of the illness of his sister-in-law.

In 2006-07, Conwell was the first Texaco retiree to serve as Puget Sound's Chapter President. Today he is the chapter's 2nd Vice-President and a board member. Culminating a 43-year career, he retired in October 1998 from the Operations Group in Seattle's Texaco Office. He was responsible for the distribution of Texaco refined Petroleum products in Washington, Oregon, Alaska and Hawaii.



Larry Conwell has received special recognition from the Puget Sound Blood Center for his whole blood donations, now totaling 100 units.

Serving 23 years as Chapter Treasurer

Mel Ashwill is still going strong as the Treasurer for the CRA's Tulsa Chapter. He's been performing that role since the Chapter's establishment in 1988. To date, he has served 14 Chapter Presidents and seen the membership decline to 176."

He cites "aging" as the biggest reason for the drop in membership. Ashwill, who is an active 95, says, "When we first started our luncheons the attendance would be about 150. Now it is around 40 because many members cannot attend them because of their advanced age. Also, a lot of our members live in Texas, Oklahoma and New Mexico."

Ashwill credits Bill Rinehart's sterling effort as Tulsa's newsletter editor for maintaining continued interest in the Chapter and its activities. A recent issue contained eight editorial pages plus a 2011 Membership Directory listing the names, e-mail addresses and telephone numbers of all members including spouses.

He adds, "I worked 34 years for Warren Petroleum in Tulsa as the Financial Accounting Director. I continued in that job when Gulf took over in 1977 and later retired from Gulf in 1982. At one time our Company name was Warren-Gulf-Chevron."

A Non-Stop Volunteer in Texas

Tom Leake spends significant time each year in North and East Texas to help others. As a starter, attending a Chapter meeting is routine for most retirees. However, Leake and wife, Nancy, drive to the luncheon meetings of the CRA's North Texas Chapter. What's unusual about that is the Leakes live in Tyler, which is in East Texas, and the Chapter gathering is in Arlington. That's a 110-mile drive in each direction.

Closer to home, he joins other male volunteers once a week to provide lawn care for the 78-acre campus of the Breckenridge Village of Tyler whose nine brick buildings serve as a center for mentally and physically challenged adults. Teaming together with another retiree, they head up two groups of volunteers who weekly provide all the center's lawn and maintenance support. Along with the mowing, weeding, trimming and planting of trees they keep the Village's equipment serviced and in working order.

"I am truly grateful for the six years of volunteer service, with an average of over 500 volunteer hours per year, which Tom Leake has given to Breckenridge Village of Tyler. He well represents the spirit of volunteerism that is promoted within the Chevron Corporation," says Linda Taylor, Breckenridge's director of development.

She adds, "Tom's expertise and knowledge is particularly beneficial as he spends many hours repairing and maintaining the sprinkler system pumps as well as plumbing and electrical issues that arise on a regular basis. Throughout the years, Tom, along with other volunteers, have given financially to help purchase machinery and supplies for our campus lawn care and maintenance. Because of their service to our non-profit agency, these volunteers save Breckenridge Village thousands of dollars annually in lawn and maintenance cost.

"In addition to these weekly tasks, Tom is always the first to arrive for all of our projects which occur throughout the year." An example: Leake assists occupants of Breckenridge Village during the Christmas holidays by participating in providing gifts and food for a Christmas meal. Several years ago, Leake was nominated for the annual Chevron Public Service Award based on his volunteer work at Breckenridge Village.

Leake is active in assisting other organizations, too. On the first Monday and Thursday each month, he helps pick up food at the East Texas Food Bank and deliver it to his Colonial Hills Baptist Church for distribution. Just one pickup can weigh up to 2,200 pounds. At that church he also ushers and greets members at the 8:30 a.m. worship service and is a director of an Adult Sunday School class.

Leake culminated his 35-year Texaco career by retiring in 1993 in Memphis, Tennessee, as the Field Manager of maintenance.

An Award Recipient Who Blows His Own Horn

Chevron retiree Joe Brancati writes ENCORE that "I thought some of my fellow retirees may get a kick out of learning that one of their peers is still winning something. Last month (October) I was inducted into the New Jersey Drum & Bugle Corps Hall of Fame." Equally impressive is that, in 2010, Brancati was inducted into the National Bugler's Hall of Fame thereby joining such familiar musical notables as the late Louis "Satchmo" Armstrong.

His bugle playing began in a Lions Club D&B (Drum and Bugle) Corps in 1941. By 1945 he was hired as its bugle instructor and that same year taught the horn section of the first "all black D&B Corps in Perth Amboy, NJ," which was sponsored by the Lions Club. A year later, he was hired as a bugle instructor for a VFW post in Asbury Park, NJ. Then in 1948, he left for a four-year assignment in the U.S. Marine Corps. Four years later, he taught the horns for a new drum group in the Perth Amboy fire

department and subsequently performed similar tasks for other organizations like the American Legion and Long Beach Police Corps. Presently he is Director of the ROMEO Cadet D&B Corps. During his career, he has performed with various groups in music concerts.

His Chevron service spanned 33 years from 1953 to 1986. He retired in Long Island, New York, as a Marketing representative covering Long Island, Westchester and Rockland counties in the northeastern New York area. He is a member of the CRA's Perth Amboy Chapter.

Keeping Busy With Several Organizations

Henry "Hank" Gomez, who concluded a 34-year career by retiring in 1986 from Chevron USA Marketing Operations, remains active as a volunteer in several associations. Two of the groups are the South San Francisco Kiwanis Club and the SIRS retirees' organization.

"The SIRS is an all men's group with 20,000 members in the State of California. That includes eight branches in the San Francisco Bay Area. I finished my year 2010 as the Big Sir (President) of my South San Francisco Chapter." Additionally, he serves as the Special Activities Chair for several of the branches that have combined.

A special group activity for Gomez each year is doing "birthday gigs and retirement parties" in the San Francisco Bay Area for the Cable Car Barbershop Harmony Chorus. Also, he reports that, for the seventh year in a row, "Our 4 Sons Quartet sang the National Anthem in the 7th inning stretch between the San Francisco Giants and New York Mets at the Giants stadium."

In May 2011, Hank and his wife, Phyllis, were selected as "Volunteers of the Month" and featured in an article in the monthly publication of the Coalition of Concerned Legal Professionals with national ties. It is an all-volunteer group of mainly lawyers who provide pro-bono services to people who cannot afford lawyers. Sadly, and very regrettably, Phyllis passed away in November.

Volunteer Service to Children is a Team Effort

As a couple Steve and Pam Pully of Mobile, Alabama, devote unlimited hours to serving the needs of their community. Their dedicated volunteerism is tied closely to a pair of national organizations named "Project Linus" and "Catch a Dream Vacation."

Their team effort has primarily been focused year-round on "Project Linus." The organization provides new quilts and blankets -- made by community volunteers -- for local hospitals, church, senior and youth groups, and other needy people. Linus, of course, is the pre-school character from the "Peanuts" cartoon who carries his blanket everywhere.

Pam says, "Ten years ago a woman friend of mine who was moving to Europe asked me to replace her as the distribution coordinator for Project Linus. When she told me what that entailed, I said 'yes' because the very idea of helping that organization touched my heart."

Project Linus has 368 chapters with volunteers and outlets in all 50 states. Nationwide their annual production is 4 million quilts and blankets. In Mobile the Linus chapter volunteers, totaling some 500 women working individually and in groups, have produced 6,000 units in 10 years. Other community volunteers, such as quilting organizations, are very productive, too.

"I have always loved to quilt and make blankets," says Pam. "I can only do that occasionally now

because of my regular job as a bank branch manager plus the time commitment that's required as a volunteer for Project Linus."

Here's what her task involves as a distribution coordinator: All new blankets and quilts are delivered to the Pully home where most are placed in the couple's dedicated blanket room. Pam closely inspects each blanket and quilt to make certain they all have new material, and are smoke and pet free. Her final task is attaching the Linus label.

"There's a constant need for individual blankets and quilts," says Pam. When asked what kind of quilts, she responded, "A quilt is a quilt. We accept all kinds from crocheted and fluffy to those with two layers." Regarding blankets she sometimes receives e-mails requesting as many as 40.

This is where Steve, a Chevron retiree, enters the picture. He's the delivery man. After loading his pickup truck, he distributes the blankets and quilts to local hospitals, Life Flight, police & fire departments and the Child Advocacy Center in Mobile. Steve once made a single combined delivery of 100 blankets and quilts to a hospital. Also, using a rotary cutter, he has trimmed up to 70 fleece blankets in a day.

Steve also is a volunteer host for the "Catch a Dream Foundation." He says, "It's an organization that grants once in a lifetime hunting and fishing trip to children up to 18 years of age who have a life-threatening disease. I personally accompany all family members on each multi-day outing to ensure everything goes as planned. As a host, I am up early fixing breakfast, up late helping with dinner, doing all the cleaning, and coordinating all the 'Catch a Dream' family outdoor activities.



James McClure, right, with sister Emily and mother Janet at left, with Steve Pully.

"During a recent four-day assignment in Florida I helped a 16-year-old boy, Jason McClure, achieve his dream of catching an Atlantic sailfish. I have fished and hunted all my life so I get double pleasure from my assignments – helping the children, their families and enjoying the outdoors together with them."

Steve says he got interested in the program while watching a TV show about the foundation. "I went to the

Dream website and later took their training program and got certified."

He emphasizes, "It has been a humbling experience. I get a lot of satisfaction out of helping both the children and their families. Just seeing the joy in their faces is worth all the effort."

His Chevron career spanned 27 years. He retired in 2006 as Head Operator, Utilities, at the Pascagoula Refinery. Recently, as a contractor, he served the Company on a brief assignment in Saudi Arabia. The Pullys are members of the CRA's Singing River Chapter.

Chevron Guests at Chapter Luncheons

Guest speakers from Chevron play a significant and informational role as they share their expertise on a variety of Company subjects that are of prime interest to CRA members attending chapter luncheons.

A few examples:

- Gary Luquette, President of Chevron North America Exploration & Production Company in Houston, was the special Guest Speaker at a luncheon of the Mile Hi Chevron Texaco Chapter in Aurora, Colo. He gave an update on the Company's performance, exploration and production projects, and other areas of interest.
- Dale Walker was the spokesperson at the September luncheon gathering of the Contra Costa Chapter. As the President of Chevron American Products he gave an overview of current downstream and marketing activities where many Chapter members spent their careers. His career has focused extensively on developing the Company's world-class fuels and lubricants businesses in international and U.S. markets.
- The May guest speaker at the Contra Costa Chapter was Kent Robertson, Manager, Issues Management & Litigation Communications, Chevron's Policy, Government and Public Affairs Department. He is responsible for all of Chevron's external communications as they relate to the ongoing lawsuit in Ecuador.
- Another featured guest at a Contra Costa Chapter get-together was Paul Allinson. As Vice President of Chevron Energy Technology Company, he gave an overview of Company activities in refining, chemical plants and research and development.
- Deepwater drilling was the theme of Chris Prattini, Vice President, Chevron Global Upstream, at a meeting of San Francisco Chapter members.
- Taking center stage at another San Francisco Chapter luncheon was Chevron's Digital Media Team from Corporate Marketing. Jeordan Legon, Managing Editor of Digital Media, oversees the creation of content for Chevron's web properties including social media channels. Olivia Harting, Community Manager for Social Media, supports the growth and development of online communities on Facebook, LinkedIn, YouTube, Twitter and "willyoujoinus.com."
- Frank Semancik, the El Segundo Refinery General Manager, gave attendees at a South Bay Chapter's annual membership meeting an update on the refinery and Company activities.

Other 2011 Chevron Public Service Award Nominees

The PSA recipients this year were Hollis Hayes, Birmingham Chapter, and John Hamilton, Unaffiliated Chapter. Here are the names and Chapters of the three other retirees who were nominated by their Chapters for the 2011 CRA Public Service Awards. As reported by Skip Rhodes, the CRA's Public Affairs Committee Chair, they were:

Virginia Benfield, Texaco Retirees Club of Houston.
Eldon Dickson, Albuquerque
Jim Walizer, Birmingham



Houston Retirees Continue their Athletic Competition

Jim Gerhardt and Lorie Hougland, who are members of the CRA's Metropolitan Houston Chapter (MHC), continue to excel as competitors in senior track events.

Jim Gerhardt, a Dominant Competitor in Senior Games

Gerhardt's career spanned 30 years with Gulf Oil. He retired in Houston in 1986 as Executive Director of the Information Services Division. Following his retirement, he returned to his love of athletics and began registering substantial competitive accomplishments as a senior. While he focused on such track and field throwing events as shotput, discus, javelin and hammer, he also won medals in race-walking plus football and softball distance throwing.

In 1994, he began competing in the Texas Senior Games and continued doing so through 2010. He was such a dominant competitor that on October 23, 2010, he was inducted into the Texas Senior Games Hall of Fame for his (1) participation in so many events and (2) the scores of medals he was awarded.



Jim Gerhardt

During those years, he also vied in other Senior Games from coast to coast. He was so successful he earned a Master ranking in the top 10 of his events for over 10 years. The World Rankings for 2010 had him listed in third place in the discus throw, sixth in the javelin throw and 15th in the shotput – each in his age group.

At the 2011 National Senior Games in Houston, he competed in four events with a second in the discus and third in the javelin. Gerhardt also finds time for his job with the Tal Smith Enterprises where is a consultant on player salary arbitration for Major League baseball teams.

As a youth, he excelled in the sports of basketball, golf, swimming, tennis, triple jump and high jump. And during his college years he was so outstanding he was named to Rice University's Athletic Hall of Fame where he was honored for 3 basketball letters and 3 track and field letters.

Most notably, after graduation in 1952, the lanky 6-foot-3 Gerhardt competed in the U.S. Olympic Trials where he earned a berth in the Summer Olympic Games held in Helsinki, Finland. As a member of the

USA Track and Field team, he competed in the triple jump event.

Hougland is a Long Distance Runner

Lorie Hougland, a new Chapter member, is getting ready to compete in the El Paso Corporation 5K on Sunday, Jan. 15. That race on city streets is one of the major events in the Chevron Houston Marathon, which will celebrate its 40th anniversary. Hougland has been an age group winner in that 5K competition several years. She averages four or five 5K races per year and has been an active competitive runner 43 years.

She says, "The Chevron Houston Marathon runs a first class operation and is my favorite race each year. To compete I must leave home at 5 a.m. to arrive downtown in sufficient time for the 7:30 a.m. start. The biggest challenge for me in this 5K is the cooler January temperatures, which is ideal for the marathon runners."



Lorie Hougland

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Houglund's running career extends from seventh grade through college. She excelled in the half mile at Vanderbilt University where in 1977 she also served as a volunteer track coach. (By the way, your Encore editor was an All-City half miler for a San Francisco high school).

Houglund worked for Gulf Oil Exploration and Production Company until the 1984 merger. "I had a financial career with the emphasis on budgeting, forecasting and analysis." Her Gulf assignments took her to an Odessa oil field, the Oklahoma District, various division and district offices in Houston, and a temporary 5-month assignment in London.

Benefits Corner by Al Horan

OE 2012

Well, it's hard to believe but another year and another Open Enrollment are behind us. From my perspective, I believe that the Open Enrollment for 2012 went well. The only issue that I saw was perhaps the timelier mailing of the packages next year. Because of the size of the packages for the 2012 Enrollment some retirees received them later than expected. Chevron will work with their Service Center to improve the process for the 2013 Open Enrollment.



Al Horan, Benefits
Chair

Open Enrollment Stats

The Open Enrollment included approximately 56,000 eligible retirees. (About 85% of these retirees are eligible for Medicare.) Approximately 11% of this retiree group chose to change their Medical Plan election from their 2011 elections. Finally, about 26% made changes via the Chevron website. (The previous year 24% used the website.) The balance made changes by telephone.

Reducing Plan Costs

As I mentioned on other occasions, the use of Generic and Mail Order prescription drugs are most effective in reducing your costs and the overall costs of the Medical Plans. Based on statistics for the Chevron Medical Plans that cover Medicare retirees, the Plans participants are selecting Generic drugs 75% of the time; and they are using Mail Order 60% of the time. When a retiree uses a Generic drug rather than a Preferred Brand Name drug they reduce their copayment to \$5 from \$21 for a 31 day supply of medication when it is purchased from a retailer. If they purchase a 90 day supply through Mail Order their copayment would be \$10 for a Generic drug and \$42 for a Preferred Brand Name drug. In addition, your pharmacy deductible of \$320 per person does not apply when you use Generic drugs. As you can quickly see it pays to use Generic drugs and Mail Order. Also when an individual uses Mail Order rather than a retailer they receive free the equivalent of a one month's supply of medication. (At a retailer they would pay \$15 for a 93 days' supply of a Generic drug, and they would pay \$63 for a 93 days' supply of a Preferred Brand Name drug.)

I would encourage everyone who is now using a Brand Name drug to discuss with their doctor whether a Generic substitute is available. Likewise I would strongly encourage anyone who is purchasing their medication from a retailer to ask their doctor for a new prescription that will allow them to purchase their medication through Mail Order.

Expiring Drug Patents

Also, good news, the following popular Brand Name drugs are expected to lose their patent protections and therefore they should become available in Generic form in 2012 or 2013: Lipitor (Generic recently available), Plavix (Expiration May 2012), Singulair (Expiration August 2012), Actos (Expiration August 2012) and Diovan (Expiration September 2012). Besides these drugs there will be other Brand Name medications that will lose their patent protections between 2013 and 2015. In total between 2011 and 2015 there will be \$74.5 billion in Brand Name drugs that will go off-patent. Be sure to watch these dates and speak to your doctor.

Before leaving the subject of Chevron Medical Plans, I would like to remind everyone that if you have a problem with a claim that you are not able to resolve please feel free to contact me or another member of the

Benefits Committee. I have found over the years that the root cause of most problems is miscommunication. Generally by working with you, United Healthcare and Chevron most disputes can be resolved quickly and effortlessly. So please keep us in mind!

New MetLife Program Offerings

In closing, I would like to remind everyone that CRA is making available through MetLife an attractive Auto and Home Insurance Program. There are substantial discounts available by merely being a dues-paying member of CRA; and for your combined tenure with CRA and legacy retiree associations there are even further discounts. One member was able to reduce her auto insurance premium by 50%; another member was able to reduce his combined auto, homeowners and umbrella insurance premiums by 33%. So when you receive your package from MetLife be sure to look it over and consider asking them for a quote. A quote does not obligate you to switch insurers. However, before switching please be sure that the coverage under your current policy and the MetLife policy are alike. Also, I would suggest that you ask them about issues like guaranteed renewal of coverage, claims handling (e.g. can you use your collision repair shop for an auto claim), etc. If you have any questions please feel free to contact me.

Al Horan, Benefits Chair, Phone: 972-964-1787

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Chevron Retirees Association

The Chevron Retirees Association is not a subsidiary of the Chevron Corporation but an independent Organization of retired employees of Chevron or its predecessor companies.

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ENCORE In Memoriam: July 2011 – September 2011

As reported by Chevron during this period

Caltex

Davis, Jr., Charley W., Ret. 1986
Gratzer, Frank J., Ret. 1980
Miller, Shirley M., Ret. 1982
Pizzati, Edward R., Ret. 1973
Remensnyder, William A., Ret. 1984
Repko, Richard Sydney., Ret. 1987
Sheridan, Hugh Joseph., Ret. 1982

Chevron

Adams, Daniel J., Ret. 1995
Albright, Jr., P R., Ret. 1982
Andrews, Miriam B., Ret. 1977
Bailey, John H., Ret. 1991
Baird, Tim K., Ret. 1979
Barker, L L., Ret. 1980
Barnett, Clifford L., Ret. 1978

Becmer, S M., Ret. 1985
Benton, Charles B., Ret. 1973
Birke, Robert A., Ret. 1992
Bremer, Edward R., Ret. 1982
Buckingham, Jr., W H., Ret. 1986
Caley, James L., Ret. 1977
Callais, Dickson J., Ret. 1986
Cassesi, Nicholas L., Ret. 1990
Celestino, Manuel D., Ret. 1990
Cire, George M., Ret. 1984
Coombs, John P., Ret. 1985
Coulter, Maurice L., Ret. 1976
Coward, George F., Ret. 1986
Davidson, Miles G., Ret. 1985
Dawe, Eugene C., Ret. 1973
Ehritt, Jeffrey D., Ret. 2005
Elwell, Gerald A., Ret. 2007
Fairbanks, Maurice W., Ret. 2008

Fields, Robert L., Ret. 1991
Friemon, Lorece B., Ret. 1994
Fullford, L G., Ret. 1980
Gallegos, Emilio J., Ret. 1992
George, Jr., J F., Ret. 1984
Gibson, J R., Ret. 1985
Gilbert, Jr., Harry C., Ret. 1976
Hancher, Kenneth A., Ret. 1999
Haynes, G H., Ret. 1981
Henninger, Victor G., Ret. 1983
Henson, John P., Ret. 1979
Henson, Jose F., Ret. 2002
Hicks, Jr., Whitney W., Ret. 1992
Hill, Burton E., Ret. 1992
Hood, James E., Ret. 1977
Huber, H L., Ret. 1983
Hudachek, Raymond J., Ret. 1986
Jarvis, Dorothy H., Ret. 1977

Jones, Layton B., Ret. 1976
Jones, S B., Ret. 1985
Keener, P K., Ret. 1981
Kyser, Billy J., Ret. 1992
Lafont, T A., Ret. 1986
Lamond, Ronald L., Ret. 1992
Lane, William V., Ret. 1992
Lane, L W., Ret. 2011
Lapin, Ben ., Ret. 1976
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