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Second Quarter 2014

President's Letter



Dennis Dauphin, President

MUCH NEWS TO SHARE

The 2nd Quarter Encore has typically posed a challenge to assemble. From past experience, our Encore Editor and Communications Chair have an overflow of news and articles for this edition. One of our major events, the Mid-Year Meeting, was held in January 2014 and CRA Secretary MJ Stone has issued the minutes to all Directors. Encore Editor Walt Roessing will cover the meeting highlights and I will share some points as well. This issue also serves as prelude to our Annual Meeting to be held in May at the Marriott Southern Hills in Tulsa, OK. It is the once-a-year opportunity for all Delegates, spouses, guests and members-at-large to convene and discuss the business of the CRA. It is also a grand and pleasant opportunity to renew our friendships, meet our new AVPs and Chapter Presidents, and to visit with our corporate executives who have honored us in the past with their

participation. And, as always, our dedicated Benefits Chair Al Horan will share key items with us, the headline being a new enrollment of the CRA Dental Plan with MetLife.

BREAKING NEWS: *On March 4th, the U.S. District Court for the Southern District of New York ruled that the \$9.5 billion judgment against Chevron Corporation in Ecuador was the product of fraud and racketeering activity, finding it unenforceable.* We have been following this story from "day one" and included updates in each issue of Tidbits. Please share with your friends and neighbors who have an interest in our industry. The complete bulletin is available at our CRA website, www.chevronretirees.org.

IN MEMORIAM

We are very saddened to learn that we have lost a great leader of our organization, Past President Don Ostrom. Don passed away in February. He had an illustrious career with Chevron, then Standard Oil of California, and sixty-five years of marriage with his wife Mary. Don also served his country in World War II. He retired as the President of Chevron International Oil Company and enjoyed a very active life in retirement, including his stint as our CRA President. Naturally, Don was gifted with many friends and admirers. Past President **Bill Leney** noted that Don "had the most perfect combination of intelligence and warmth of any executive I have known. He was someone who would make you happy when he said 'hello'. I am deeply saddened by his loss". **John Trammell**, Supply and Distribution, Chevron International Oil Company, has known Don for over 41 years. "Don was a very special man, who had a large impact on my life. I



Don Ostrom, Past President

can't say enough good things about this man and, if I did list those things that made him so special, none of it would be a surprise to those who knew him. An intelligent man; a man of such goodness, I don't think I shall ever know his equal".

Past President **Charlie Rhoads** commented, "Don was a consistent contributor with his wisdom and presence to every member of the Leadership team year after year. His concern for the welfare of each and every retiree was unparalleled. His personal warmth and good humor will be missed." Past President **Ernie Breaux** noted that "Don had a warm and engaging personality. He was a special friend who was deeply respected and whose counsel I valued." **Mary Lou Baugher**, Past CRA Secretary: "Don's passing is indeed sad. He had a special insight in dealing with CRA matters and was always willing to share his thoughts and ideas. He was a kind, gentle and much respected person. He will be missed." **Skip Rhodes**, Public Affairs Chairman, said, "Don was a fine gentleman and a wonderful leader, family man and friend".

NEWSLETTERS, NEWSLETTERS, NEWSLETTERS...

Before settling into the business agenda of our Mid-Year Meeting this past January, I recognized and expressed my appreciation for all the Chapter Newsletters that I receive. I asked all of our Area Vice Presidents (we had a 100% attendance) to share this message with the Chapters concerned. A Chapter Newsletter is a most effective way of staying in touch, building Chapter cohesion and camaraderie, and sharing the news from your Officers and Committees. I was very impressed with the various approaches and layouts; some had obvious signs of professional experience in their preparation; thank you for sharing your skills. But each Newsletter achieved the same communications goal: we're here, we care about you, and here's what's happening within the Chapter and our organization. I realize not all Chapters have the resources to produce a Newsletter; some of our smaller Chapters still use Alexander Graham Bell's invention. It works just as well. We just need to "stay in touch".

Reminder to all: Please send your news and your Newsletters to Walt Roessing, Encore Editor, email: wroessing@cs.com or address: PO Box 927240, San Diego CA 92192-7240, (858) 597-1777. We especially enjoy reporting our retirees' exploits within their communities and public service.

AN "AREA WEBSITE"

AVP Herb Farrington came up with the concept of creating an "area-wide" website, which allowed all the Chapters with web pages/websites in his Area to link under the auspices of his Southern California area. This certainly advances the technology of what's already here and further enhances our communications efforts. Congrats, Herb! I am also very impressed with the Chapter websites in general as they have been well maintained and upgraded to include some very innovative layouts. Further, the use of "links" has been effectively employed to expand the volume of information that they provide. Keep up the good work, folks! We live in a new "Information Age" and it is expanding exponentially.

THE MID-YEAR MEETING

In addition to the MYM coverage provided by Editor Walt Roessing, I am offering some keynotes from the meeting:

- **CRA Secretary MJ Stone** noted that most of the CRA forms have been updated and made "fillable" thanks to Glenn Ewan. She requests that everyone use the forms on the website whenever possible.
- **Treasurer Pat Branson** announced that the new CRA mileage rate for 2014 is 39-cents per mile or 70% of the IRS rate.
- Pat will advise the AVPs of the Chapters dues status in March in accordance with our resolution on delegate reimbursements for attending the AM.

- **Benefits Chair Al Horan** provided an extensive report on the new enrollment for the CRA Dental Plan.
- Based on a study by our Planning & Research (P&R) Committee, with input from Budget & Finance, we addressed the Planning Meeting task of making our Annual Meetings more attractive for our Delegates/Alternates to attend and participate. We amended the AM budget to cover meals for the Spouse/Guest, reducing their out-of-pocket expense.
- Our Annual Meeting (AM) rotation schedule was presented by P&R and the length of cycles between geographic areas reviewed. For the next two Annual Meetings, our schedule shows Vancouver, BC in 2015 and the Seattle area for 2016. However, a problem with available resources led us to ask AVP Kevin Ryan, North Atlantic Seaboard, to gather the data to host the 2016 AM; the city of Philadelphia is under consideration. We will learn more at the Annual Meeting.
- **Planning & Research Chair Kathleen Henschel** is continuing to analyze the results of our retiree survey and the excellent suggestion from the floor of last year's AM to develop a "marketing plan" to attract and retain retirees. **Membership Advisor Ernie Breaux** will assist in this development, as it is critical to our growth and our mission of supporting retirees.

NOT SO FAST

I offer my personal apologies for the delay in some of the implementation of the Chevron discount program for retirees. We thought we had final implementation on the Verizon cell phone discount, which is of particular interest to many CRA members. Please be assured that Benefits Chair Al Horan is doing his best to bring this to a successful conclusion.

FINAL REMINDERS

By the time this edition goes to print and is posted online, the deadline for the Annual Meeting Registration (April 5) will be upon us and the deadline for hotel reservations (April 25) will immediately follow. We earnestly seek your attendance and participation in keeping our CRA alive and well, intact, and moving forward. We need your help!

Hope to see everyone in Tulsa,

Dennis

Dennis Dauphin
 Association President
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 228.875.7268

CRA Annual Meeting – May 17-19, 2014

DUE DATES:

MEETING REGISTRATION - APRIL 5, 2014

HOTEL REGISTRATION - APRIL 25, 2014

HOTEL RESERVATIONS - TOLL FREE 1-866-530-3760

As the May 17-19 date moves ever closer, Lee Johnson continues to coordinate the planning for the 2014 Annual Meeting of the Chevron Retirees Association (CRA) in Tulsa, Oklahoma. The Tulsa Skelly-Getty-Texaco Chapter is hosting the Annual Meeting with assistance from individual members of the Tulsa Chapter (Warren-Gulf-Chevron). Lee was selected host chairman because he is the president of the organization's Tulsa Skelly-Getty Texaco Chapter and the Area Vice President of The Plains. The Plains Area consists of 992 CRA Members. It should be noted, too, that the busy Mr. Johnson continues to serve as the volunteer chief of the Liberty Fire Departments located in south Tulsa and Okmulgee counties in Oklahoma.



Lee and Karen Johnson



Tulsa Skyline

Getting ready to greet the arrival of all CRA Annual Meeting attendees in Tulsa is the staff at the Marriott Southern Hills Hotel, which was substantially renovated recently. A block of 90 premium rooms are being reserved for directors, alternates (holding a proxy), and members-at-large. The discounted room rate is \$84 per night plus taxes and applies for the nights of May 17, 18, 19. That group rate also is available three additional nights before and after the Annual Meeting.

An added important note: "Reservations must be made directly with the hotel on or before April 25 to ensure that attendees receive the correct negotiated rate for the rooms." Make certain (1) to mention the Chevron Retirees Association when making reservations and (2) advise the Marriott if you have any special needs such as a king-sized bed or a room with two double beds. Among the hotel amenities: The Southern Hills is a smoke-free facility. All sleeping rooms -- renovated three years ago -- feature luxurious bedding with down comforters. Moreover, all rooms are equipped for wired or wireless Internet access. There's a 37-inch

HDTV in each room plus a small refrigerator, hair dryer, iron and ironing board. Computers are available adjacent to the registration desk. Also be sure to give the hotel your Marriott Rewards number if you have one.

The hotel, about 20-30 minutes from Tulsa Airport, provides free shuttle service. Taxis and rental cars also are available at the airport. Hotel parking is free in outdoor parking lots surrounding the hotel. Tulsa weather in May usually is pleasant with temperatures as high as 80 degrees and lows about 60. Rain is possible in May because it's usually the rainiest month. Relative humidity varies depending on the rainfall.

REMINDER TO DIRECTORS: If you are not attending the AM, please ensure that your alternate has a Proxy Form (CRA-210). A copy is included in the registration packet for your convenience and is available on the CRA web site.

HOTEL MEETING ACTIVITIES

The CRA Meeting Registration Desk will be situated in the Atrium near the Hotel Registration Desk and entrance lobby. Registration packets will be available from 10 a.m.-5 p.m. on Saturday, May 17 and from 7 a.m. to Noon on Sunday, May 18. Anyone arriving after noon on Sunday, May 18 may pick up their Registration Packet in the Hospitality Suite, Studio 312. That suite will be just off the elevators on the third floor. Open hospitality hours will be Noon-5 p.m. Saturday and 10 a.m.-4 p.m. Sunday and Monday. All general business meetings/meals will be held in the Council Oak Room, Salons A-E, adjacent to the atrium on the Marriott's first floor. The Presidents Planning Session will take place in the second floor Sycamore Room to the right of the elevators.



Host Committee

Seated (L to R): Carolyn Hunt, Virginia White, Joanna Martin Standing (L to R): John Anderson, Howard Seigfreid, Lee Johnson, Susie Janowski



Sacred Rain Arrow

Sunday evening's offsite dinner will be held at the Gilcrease Museum which houses the world's largest collection of art and artifacts of the American West. However, only about 10 percent of the collection can be displayed at one time. Thomas Gilcrease was an oil industry pioneer who parlayed his original 160-acre Muskogee (Creek) tribal allotment of land into a sizeable fortune with more than 30 oil wells operating on his property. He founded his own exploration company in 1922 and in 1949 he opened the Thomas Gilcrease Museum next to his home north and west of downtown Tulsa. Gilcrease transferred his Museum and the 460 acres site it occupies to the City of Tulsa in 1955 as a result of a \$2.25 million bond issue passed in 1954 by the voters of Tulsa to pay off his debts. The Museum now is operated by the University of Tulsa. A four-story building is under construction adjacent to the Museum to house research activities.

SOME OTHER HISTORICAL HIGHLIGHTS

Tulsa is nestled in the wooded hills of eastern Oklahoma. The original settlement was started between 1828-1832 by Muskogee (Creek) Indians. By 1882 the railroad arrived which helped settle the town. Cowboys drove cattle to the rail yard for shipment to Eastern markets while much of the ranching and farming growth was by Creek families. Growth was slow but steady until 1901 when an oil well drilled on the west bank of the Arkansas River in the small town of Red Fork hit Black Gold. Wildcatters and investors flooded into Tulsa. Then in 1905 another oil field was discovered south of Tulsa that became the world's largest oil reservoir for several years. Texaco built the first refinery in 1910 and at one time 18 refineries were located nearby. By 1915 Tulsa was transformed from a cow town to the "Oil Capital of the World." That title was relinquished to Houston in the early 1980s. In the 1950s, Tulsa was dubbed "America's Most Beautiful City", partially due to its abundance of Art Deco-style buildings.



The Golden Driller

Tours for spouse/guests of Annual Meeting attendees will include the Tulsa Rose Garden, Linnaeus Teaching Garden and Philbrook Museum and gardens on Sunday. Then on Monday they have the opportunity for a short walking tour of some of the Art Deco downtown office buildings and an interior tour of the Art Deco Boston Avenue Methodist Church.



Tulsa Rose Garden



Philbrook Museum



Art Deco Buildings



Boston Avenue Methodist Church

Prior to the CRA's Annual Meeting, the Tulsa International Mayfest will be held May 15-18 with outdoor fine arts and crafts, four stages for performing arts, festival food, and five indoor galleries. For further information on the Tulsa events go to www.visittulsa.com.

CRA News Briefs

It's a year away. But the Vancouver Chapter already is working on the preliminary details for the Chevron Retirees Association's 2015 Annual Meeting. At the recommendation of Vancouver Chapter President Bob Bradbury the dates of May 17-19 (Sunday-Tuesday) were approved at the 2014 Mid-Year Meeting for two reasons. They avoid the traditional Victoria Day holiday weekend and the Sunday arrival means lower room rates for the conference. John Adams, who is the chapter's secretary, has been named the Chairperson for the City of Vancouver Convention.



Vancouver Skyline

After evaluating three major properties for the event, the chapter booked the River Rock Resort as the convention host. Bradbury said the River Rock Resort offers the lowest cost of the meeting options. Additionally transportation from the airport to the selected hotel is yet another cost savings. That short ride is (1) only about a 5-minute trip on the Sky Train light rail and (2) passengers are protected from any inclement weather by taking a covered walkway from the train station to the hotel.

Both the Vancouver International Airport, voted four years in a row as North America's best airport, and the meeting hotel are situated in the city of Richmond – not Vancouver. Richmond, British Columbia, by the way, hosted several events in the 2010 Winter Olympics.

CHAPTERS FOCUS ON MATCHING GIFTS, YOURCAUSE PROGRAMS

In the February 2014 San Francisco Chapter "BULLETIN" Kathy Henschel wrote the following in her President's Letter:

"Here's a special note about the Chevron Matching Gifts program! Chevron Humankind's new vendor is YourCause. There are some startup problems which CRA and Chevron are working to resolve. All retirees late last year were sent a letter describing the changeover, including your user ID and information to use in signing up for the new system at chevron.yourcause.com. If you have problems, you can reach customer support at chevron-support@yourcause.com or 866-751-9031. You can also check to see if your charity is on their list. If you can't find it, obtain the EIN from the charity to use for the search."

However, she cautions "But don't try requesting matching gifts yet. They still need to resolve a few issues. Word will come out when everything is ready to go." By the way, Henschel urges chapter members to get in touch with fellow retirees, spouses and surviving spouses who are not yet CRA members. She says "Invite them to a luncheon and urge them to join us." Among chapter luncheon sites are restaurants in San Francisco and Millbrae.

MORE YOURCAUSE DETAILS

Further information regarding YourCause was published in the December 2013 issue of the CRA's North Central Texas Chapter. For example, the new YourCause online system provides a user-friendly experience. It is simpler to use and has improved customer support functions. If you don't already do so, it is recommended to request your matching grants online as it allows a faster payment turn-around and saves Chevron the additional cost of processing paper forms. Also in the new system you will have the ability to donate directly to your charitable organization through YourCause's secure online credit card payment option. This option will eliminate the extra step of donation verification.

PORTLAND AREA CHAPTER PROVIDES TOYS AND JOY

After the Portland Chapter's Christmas Meeting in December, the foursome of Gene and Wanda Graber and Gerry and Margaret Kemper delivered three very large bags containing all their unwrapped gifts. Offering assistance were Cliff Ralston, Gerry Hildebran and Herb Holm. Upon arrival, the "Toy and Joy Makers" folks remembered Gene and Gerry. They have been spearheading this local toy drive for more than 10 years and were very grateful for "our help once again."

NEW PRESIDENTS IN CRA GULF COAST AREA

Rudy Trembl has volunteered once again to accept the role of president at the Big Sun Chapter. To revive/increase membership Rudy is reviewing the possibility of having chapter meetings during 2014 in four areas: Daytona Beach, Tampa, Kissimmee and the Villages. He foresees that these meetings will be a catalyst for the formation of Social Groups or possibly Chapters, which will meet more often. Then there's Steve Smith who is the new Singing River Chapter president. Altogether there are 13 chapters in Alabama, Florida, Louisiana and Mississippi and two social groups in Florida with a combined membership of approximately 1,050. The "2020" outlook is for 7 to 9 Chapters (3 strong with stable membership), 800 to 900 members and 5 to 7 social groups.

OPEN ENROLLMENT FOR CRA DENTAL PROGRAM

Al Horan, who chairs the CRA Benefits Committee, called attention to the North Central Texas Chapter's following good news for all chapters: "MetLife will be holding an Open Enrollment for the CRA Dental Program probably in early 2014. If you previously decided not to join one of the plans offered under the Program, here will be your chance. Open Enrollment is not a scheduled event. It occurs sporadically. The last time MetLife held an Open Enrollment was in 2010."

CRA Mid-Year Meeting Highlights

CRA Secretary Maree “M J” Stone was the kickoff speaker at the organization’s 2014 Mid-Year meeting at a San Francisco Bay Area hotel. Here’s a sampling of some of the important facts and figures she shared with the delegates who were in attendance from coast-to-coast in the USA and Canada. For example:



Delegates sing “O Canada”

CHAPTER ACTIVITY

“We began our fiscal year with 83 in the US and 2 in Canada. By the end of January the number of US chapters was 79 with the conversion of two Southern California Area chapters to the status of “satellite.” The CA Central Coast is now a satellite of the San Joaquin Chapter and La Habra is a satellite of South Bay. Also, the Sierra Nevada Chapter is in the process of transferring its members to the Unaffiliated Area while the Carolina Chapter has closed. Five chapters each elected a new president.

Keeping the Secretary informed of changes in officers and/or contact information facilitates accurate communications and website maintenance. She also is updating the “Personal Planning Worksheet” (Survivor Guide) to include a place that will record military service and other resources.

TREASURER’S REPORT BY PATRICIA BRANSON

On June 30, 2013 the CRA dues-paying members totaled 12,353 compared to 14,154 in June 2012. Chapters are reminded dues should be paid by March 15 but no later than June 15, 2014. Dues may be reported through June 30. Status of the “1st year free” membership is 158 members so far.

BUDGET/FINANCE COMMITTEE REPORT BY BILL SCHULTZ

A 2012-13 budget year review by the Budget and Finance Committee indicates that CRA ended the year with a surplus, income was close to budget, Opex and annual meeting expenses were lower than budget, the mid-year meeting was over budget and income was close to budget. However the current fiscal year outlook reflects that Opex is stable, annual meeting attendance is trending downward, membership is anticipated to fall and income will decline. The forecast for 2014-15 expenses is they will increase primarily due to the cost of the 2015 annual meeting in Vancouver, BC.

In an effort to stop a decline in annual meeting attendance, the Committee considered various strategies to offset the cost for spouse/guest attending. For example: a motion was made and seconded that the cost of dinners at the Mid-Year and annual meetings for the spouse/guest of the CRA Director would be pre-paid by the CRA. All directors voted yes.

PLANNING AND RESEARCH COMMITTEE BY KATHLEEN HENSCHEL

The future rotation of the Annual Meeting among the geographic areas was reviewed and a motion was made and seconded to shorten the typical cycle of South Texas to five years. However, Northern/California/Hawaii would remain on its five-year cycle. A discussion agreed the North Atlantic Seaboard Area would host the 2018 Annual Meeting and all delegates voted yes.

Work is under way to evaluate the results of the 2013 CRA retiree survey that contains a wide variety of meaningful information and suggestions. Those suggestions have been divided into four major categories and it is anticipated they will be handled at different levels; i.e. CRA National, local level, CRA and Chevron.

Vancouver Retiree Volunteer Honored by Queen

A special international honor recently was bestowed on John Meneghello who is a member of the CRA's Chevron Canada Chapter based in Vancouver, British Columbia. He received the "Queen's Jubilee Medal" for his exceptional volunteer efforts in his community. Following is the official citation:



John Meneghello

"A very active community member, John is the Chair and Founder of the Juvenile Diabetes Golf Classic which has raised over \$182,000 since 2008. He has been a member of the Kinsmen Club of Coquitlam since 1983 and is former Chair and currently Director of the Kinsmen Foundation of the BC & Yukon. He also is Vice President of the Vancouver Transportation Club."

"John was Chair of the Coquitlam Public Library Board of Trustees, Member of the City of Coquitlam's Economic Development Committee, and Treasurer and Fundraiser for both Coquitlam Senior and Junior Adanac Lacrosse Clubs."



Rick Hansen Medal Relay

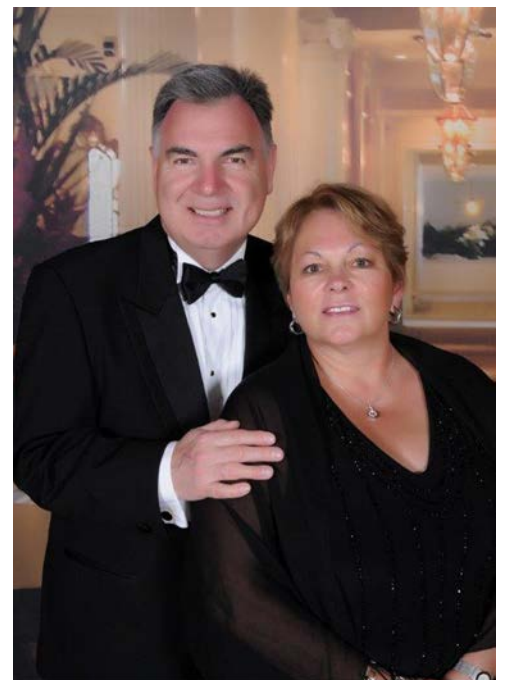
Regarding the Coquitlam Library: He is most proud of "Firstly convincing city hall that we needed a new flagship library and secondly establishing a permanent endowment fund with the Coquitlam Foundation for the library."

He adds, "The Kinsman's motto is to "serve the community's greatest need." He has served each and every executive position in the Vancouver Kinsmen from the bulletin editor to president and the current membership director. Kinsman Canada's primary service project is Cystic Fibrosis.

John also is highly honored that in September 2010 he was awarded a Life Membership in Kin Canada and named a Difference Maker by the Rick Hansen Foundation. Regarding the latter, John turned 60 in June and two weeks later ran his first half-marathon. He did so in 2 hours, 17 minutes.

He continues: "Over the years I was one member of the many Kin Canada clubs across Canada that helped Rick Hansen (a paraplegic that wheeled his chair around the world)." Additionally, for the Rotary Club, he raised money in Terrace, Metro Vancouver and Burnaby, BC for numerous local and international causes.

His interest in volunteerism was passed down from his father who was active in community service. He adds, "My wife, Linda, and daughter, Janna are both involved with politics which I have so far resisted."



John & Linda Meneghello

As to his Chevron career: John Meneghello joined Chevron Canada Limited in 1981 and retired on October 31 in 2010. “My time at Chevron was primarily in Marketing. But I did spend three years as Commercial Credit Supervisor and Assistant Treasurer. Over the years I had various titles similar to Business Consultant, which primarily meant I was responsible for large Commercial and Industrial sales and supervising bulk plants & cardlock operations throughout British Columbia. My last assignment was the Metro Vancouver Area.”

Benefits Corner *By Al Horan, Chair, CRA Benefits Committee*

As you are probably aware, we try to keep you informed about what is happening with your Chevron benefits plans, your CRA programs as well as what’s happening in the benefits area. From time-to-time we supplement this column with updates that are sent to your local CRA Chapters. Typically, the updates are also posted on our website, www.chevronretirees.org. We would suggest that you periodically visit our website.



Al Horan, Benefits

CRA DENTAL PROGRAM

In the January issue of Encore we advised that the CRA Dental Program would be holding an Open Enrollment beginning in February and running through March. The Open Enrollment period was predicated upon the timely submission of membership data by Chapters and an approximate mailing date of January 15 for the Open Enrollment material. Unfortunately due in part to the late submission of membership data by some Chapters we have had to delay the distribution of Open Enrollment material until March. By the time you read this article, those members for whom Chapters submitted membership information should have received the material. Members who in prior years were afforded an opportunity to be covered by the CRA Dental Program will have up to 30 days to enroll. New CRA members will have up to 60 days.

We feel that you owe it to yourself and your family to carefully consider the CRA Dental Program since dental health plays an important role in our overall general health. Please remember that dental insurance is most cost effective when an individual is treated by a network provider. MetLife has more than 120,000 dentists participating in its network. It is one of the largest networks available.

MEDICAL COVERAGE

In previous Benefits Corner articles and in supplemental communiqués, we have tried keeping you advised about what is happening with health care benefits and Health Care Reform. For the most part, the material focused on providing insight into changes taking place in the benefits area. We also attempted to clarify public information that is sometimes misleading. In these releases we generally only touched upon what is happening in the delivery of medical care by medical professionals.

Linda Bulla who is a member of the CRA Benefits Committee has prepared an article to give us a better understanding of changes that are starting to take place in the delivery of medical care. The key points are shown below. The full article can be found on the CRA website, www.chevronretirees.org in the ***Benefits Tips and Helpful Information*** series.

Linda who has been a member of the Committee for several years has more than 32 years' working experience. During her career, she held management positions in hospitals and a medical school where she focused on inpatient and outpatient services, managed care, and physician management services. She holds two master's degrees in social work and business management. We are very fortunate to have Linda as a member of our Committee.

IMPACT OF ACA ON PHYSICIANS AND HOSPITALS

Beginning in January 2014 certain sections of the Patient Protection and Affordable Care Act (ACA) that apply to medical providers became effective. The overall objective of the ACA is to provide a framework for more consistent and improved medical outcomes for patients while also culminating in reducing the cost of medical care. However, to achieve this goal medical providers face the following hurdles:

- Physicians will need to decide how to introduce research driven data into their patient care practices and services. Financially they may experience a reduction in Medicare reimbursements that result from a new Medicare payment schedule.
- Hospitals will need to ensure that they have appropriate procedures in place that foster an integrated approach to the care of patients by the hospitals and the physicians. Hospitals will also receive lower Medicare reimbursements; and they will be subject to penalties for avoidable Medicare readmissions occurring within thirty days.

Again, please visit our website to view the full article.

DRUG COVERAGE - EXPRESS SCRIPTS (ESI)

You may recall that beginning January 1, 2014 we are required to approve all new prescriptions, including new prescriptions for existing medications. If a prescription is filled by a local pharmacy, we approve the issuance when we pick up the medication. However, when a prescription is filled by mail order through ESI, we will be contacted by ESI to approve the processing of the request. If the insured is unavailable, ESI will leave a voice mail message requesting that their phone call be returned. Because of HIPAA requirements, the message may be vague. I can appreciate that retirees are generally concerned about scams. However, it is important that a member respond in a timely manner since the shipment of their medication can be delayed.

From time-to-time members have voiced concern about the size of the type of the warning on prescription bottles. The warning plus other vital information about a medication is typically supplied in the package that contains the medication. I strongly encourage everyone to read the insert since it contains important information. ESI is planning on addressing the size of the type. However, the modification is not expected in the near future.

Just prior to releasing this article, I received word that ESI will be issuing replacement member ID cards starting in April. The member ID numbers will remain the same. The card will have the ESI logo and it will replace the Medco ID card. When filling a prescription through a retail pharmacy, the pharmacy will need your member ID number. It is also helpful to have your ID card handy when phoning ESI to fill or inquire about a mail order prescription.

CHEVRON DISCOUNT PROGRAM

In previous Encore articles, we reported that Chevron has graciously agreed to extend vendor discounts that are available through the Chevron Recreation Program to retirees. Most of the discounts are currently available at chevrec.mybigcommerce.com. The exception is the Verizon cell phone discount, which is still being worked on by Chevron and Verizon.

Please accept our apologies for the delay. We can appreciate that the Verizon discount is of particular interest to many CRA members. As soon as the legal documents are executed by Chevron and Verizon, Verizon will be able to implement the administrative procedures that will allow facilities to extend the discount to retirees. We will keep you advised.

If you have any questions please let me know.

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Encore In Memoriam: October-December 2013

As reported by Chevron during this period

Amoseas

(No deaths reported)

Caltex

Armstrong, Veronica M., Ret. 1982
Beggs, Adrian E., Ret. 1989
Driver, Felix ., Ret. 1988
Monroe, Parker ., Ret. 1988

Chevron

Adams, John Q., Ret. 1986
Anderson, G J., Ret. 1977
Anderson, Harry M., Ret. 1985
Anderson, Nellie K., Ret. 1973
Arbrough, Steven A., Ret. 2003
Bachus, Norman D., Ret. 1983
Baker, John A., Ret. 1984
Bartlett, Robert H., Ret. 1986
Barton, Roy L., Ret. 1986
Bayard, D B., Ret. 1990
Beavers, Joseph E., Ret. 1985
Bond, Cleve D., Ret. 1995
Bonnette, Mary J., Ret. 1973
Bourn, Milton ., Ret. 1992
Brain, W F., Ret. 1983
Bregle, Alfred S., Ret. 1977
Brockelsby, Edward F., Ret. 1977
Bruley, A G., Ret. 1990
Calvert, Ronald R., Ret. 1993
Cerda, Frank ., Ret. 1981
Chaires, Kenneth R., Ret. 1980
Clarke, Robert E., Ret. 1985
Cole, K C., Ret. 1986
Comfort, Jane A., Ret. 1986
Conlay, G W., Ret. 1990
Cook, Donald G., Ret. 1986
Cornwell, P Wayne., Ret. 2008
Crane, Kenneth C., Ret. 1985
Creppel, O V., Ret. 1981
Dahl, Stanley F., Ret. 1993
Daily, James W., Ret. 1984
Davidson, Lester A., Ret. 1996
Denny, R H., Ret. 1980
Depew, Claude R., Ret. 1996
Dorrego, H D., Ret. 1987
Dudeck, Ronnie K., Ret. 2010
Duisman, Jack A., Ret. 1992
Duvall, Milton L., Ret. 1992
Eggers, W D., Ret. 2005
Ekstrom, Shirley M., Ret. 1986
Erickson, W E., Ret. 1986
Fulks, Robert N., Ret. 1991
Garesche, Winston L., Ret. 1984
George, Adad S., Ret. 1999
Germany, Charles E., Ret. 1992
Gobl, Fred ., Ret. 2004
Gordon, Clyde L., Ret. 1985
Greth, Douglas F., Ret. 1960
Hall, Samuel E., Ret. 1999
Harman, William N., Ret. 1986
Hinson, J R., Ret. 1986
Holec, James M., Ret. 1975
Hosking, Carol C., Ret. 1986
Howard, J D., Ret. 1992
Hughes, Henry E., Ret. 1985
Hull, Charles E., Ret. 1983
Inglis, Robert A., Ret. 1992
Isbell, Jack D., Ret. 2005
Jackson, W B., Ret. 1986
Jaeger, A H., Ret. 1976
Jardin, Alvin M., Ret. 2004
Johnson, K E., Ret. 1992
Jones, Robert V., Ret. 1985
Kelso, Derrell W., Ret. 1991
Knowlton, Harold E., Ret. 1982
Kotuski, Joseph M., Ret. 1982
Kray, Louis R., Ret. 2003
Lahmann, Lester L., Ret. 1975
Langton, Joseph C., Ret. 1977
Lantrip, Charles W., Ret. 1986
Lavender, Robert N., Ret. 1986
Lemay, Dean M., Ret. 1997
Leroy, Michael D., Ret. 2001
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Longon, Thomas R., Ret. 1996
Lyon, Fred K., Ret. 1998
Martin, Jerry C., Ret. 1992
McCormack, R C., Ret. 1984
McCutcheon, K L., Ret. 1984
McGhee, Wanda ., Ret. 2004
McKeon, E T., Ret. 1984
Melton, Richard E., Ret. 1978
Michel, John J., Ret. 1986
Mitchell, Neal L., Ret. 1976
Morris, Noley F., Ret. 2010
Myers, M A., Ret. 1982
Neill, C F., Ret. 1985
Nejelski, Joseph ., Ret. 1986
Norman, Louisa M., Ret. 1986
Nygreen, Paul W., Ret. 1986
O'Connor, Dennis L., Ret. 2008
Ortez, Raymond M., Ret. 1992
Pagnozzi, Amel V., Ret. 1983
Parker-Jones, Harold A., Ret. 1988
Price, Robert T., Ret. 1990
Prigge, Paul J., Ret. 1986
Rea, Melvin E., Ret. 1986
Reid, Edwin L., Ret. 1986
Rheude, C C., Ret. 1983
Richmond, James T., Ret. 2002
Rickles, Charles R., Ret. 1994
Rightmire, Edward I., Ret. 1977
Rimmer, R ., Ret. 1982
Rintoul, John D., Ret. 1971
Rittgers, Carol J., Ret. 1973
Rodgers, J J., Ret. 1997
Rosenquist, Charles M., Ret. 1998
Ruhter, Paul E., Ret. 1990
Rydberg, G A., Ret. 1986
Sands, James F., Ret. 1994
Schildknecht, Theodore R., Ret. 1986
Scott, Warren L., Ret. 1985
Shelton, Loretta H., Ret. 1985
Silva, Phillip S., Ret. 1998
Sliger, I H., Ret. 1982
Smith, Bruce S., Ret. 2002
Snell, Rudolph ., Ret. 2000
Sokolowski, Benjamin ., Ret. 1977
Solis, Alfred E., Ret. 1987
Sorenson, Elizabeth L., Ret. 1986

Storey, Douglas J., Ret. 1986
Strickland, F S., Ret. 1986
Summers, W C., Ret. 1983
Swan, W D., Ret. 1980
Talbert, Lee M., Ret. 1971
Thergesen, John R., Ret. 1985
Thompson, W E., Ret. 1982
Tipton, Grant M., Ret. 1983
Tranter, Damon M., Ret. 1977
Usery, Frank P., Ret. 1985
Vangorden, James M., Ret. 1987
Veronte, Lois I., Ret. 1994
Wildebaur, Darrell D., Ret. 1982
Williams, Carolyn R., Ret. 2007
Wofford, Otha L., Ret. 1986
Wood, Bennie M., Ret. 1985
Woodson, Arthur A., Ret. 1986
Yaksich, Roderick ., Ret. 2004
Yates, Franklin P., Ret. 1986
Young, Blaine J., Ret. 1992

Getty

Arlitt, William B., Ret. 1984
Bartlett, Robert O., Ret. 1987
Bles, Lauretta J., Ret. 1985
Brown, Edward W., Ret. 1982
Crompton, Duane A., Ret. 1991
Cumbie, Thomas V., Ret. 1993
Davison, David A., Ret. 1994
Engle, Robert L., Ret. 1980
Ensey, Billy R., Ret. 1990
Green, Barry A., Ret. 1993
Hanna, Clifton E., Ret. 1981
Hoffar, Jack W., Ret. 1980
Knowles, Samuel A., Ret. 1979
Landphair, Leland E., Ret. 1981
Lynch, John P., Ret. 1984
Malkin, Karl W., Ret. 1994
Mason, Margaret ., Ret. 1986
Matney, Jackson R., Ret. 1994
Miller, Robert E., Ret. 1991
Nicks, Robert L., Ret. 1992
Parson, Ruben D., Ret. 1983
Pell, Fred G., Ret. 1984
Porterfield, Harold D., Ret. 1991
Powell, Robert E., Ret. 1984
Rocha, Ernest G., Ret. 1985
Smith, Eldon R., Ret. 1990
Velasquez, Ernesto B., Ret. 1999
Walton, Charles M., Ret. 1985
Wilburn, Carl L., Ret. 1987
Wilburn, Jack W., Ret. 1986
Wilson, William J., Ret. 2011
Zacherson, Elvera N., Ret. 1975

Gulf

Adams, Doris M., Ret. 1986
Adams, Nolan M., Ret. 1987
Allen, John L., Ret. 1984
Ash, Freddie R., Ret. 1992
Bamford, William H., Ret. 1983
Beadle, Hughlen J., Ret. 1988
Bettes, Gary R., Ret. 1998
Clark, William G., Ret. 1985
Collins, Billy D., Ret. 1992
Cook, William R., Ret. 1994
Cranor, Gary R., Ret. 2002
Davis, Helen E., Ret. 1981
Dieter, James G., Ret. 1977
Doyle, Robert L., Ret. 2007
Easler, Sylvan L., Ret. 1986
Fierro, Anthony ., Ret. 1986
Fogle, M Clark., Ret. 1979
Ford, Billy F., Ret. 1983
Foster, Furman E., Ret. 1996
Fowler, Clyde D., Ret. 1983
Godel, Phillip L., Ret. 1996
Gutshall, Hazel M., Ret. 1982
Hensel, Henry P., Ret. 1986
Highsmith, Mary E., Ret. 1990
Jackson, Walter L., Ret. 1997
Jaynes, V E., Ret. 1983
Jensen, Alfred J., Ret. 1979
Johnson, Howard F., Ret. 1985
Jones, Douglas H., Ret. 1977
Kapp, Ben E., Ret. 1985
Kennedy, Gwen L., Ret. 1999
Kinney, John H., Ret. 1984
Landry, James C., Ret. 1984
Lawton, Charles E., Ret. 1984
Leebrick, Verva P., Ret. 1983
Lott, Merrill S., Ret. 1980
Louvier, Joseph H., Ret. 1989
Love, Joseph A., Ret. 1994
Martin, Bernard R., Ret. 1979
Mc Kelvey, Charles J., Ret. 1983
McDaniel, Coy E., Ret. 1995
McKee, William H., Ret. 1983
McLaughlin, William P., Ret. 1992
Miller, Henry T., Ret. 1991
Morrison, Wiley H., Ret. 1983
Myers, Ellis J., Ret. 1985
Olzewski, Edward A., Ret. 1986
Paulsen, Frank P., Ret. 1986
Reinke, Alice M., Ret. 1969
Rodgers, Johnny R., Ret. 1983
Ross, Charles E., Ret. 1983
Rowbotham, John A., Ret. 1983
Schexnayder, Helene S., Ret. 1983
Schweitzer, Louis R., Ret. 1977
Seidel, Richard J., Ret. 1985
Shaneor, John H., Ret. 1983
Sheets, Harry G., Ret. 1979
Shouse, Wilbur K., Ret. 1983
Smith, Donald D., Ret. 1977
Spagna, Robert D., Ret. 1985
Suprono, John J., Ret. 1986
Tosh, Tommy L., Ret. 1979
Valencic, Frank A., Ret. 1983
Varner, Roy V., Ret. 1985
Weiss, Andrew C., Ret. 1978
Woloch, Anthony J., Ret. 1983
Yingling, Robert D., Ret. 1985

MolyCorp

Pettit, John A., Ret. 1992

Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

Allen, Clifford B., Ret. 1983
Armstrong, Truman A., Ret. 1980
Arnold, Lawrence E., Ret. 1989
Barnett, Jewett B., Ret. 1985
Barolin, David R., Ret. 1984
Barton, Charles D., Ret. 1982
Bell, Samuel R., Ret. 1994
Belyeu, Frank L., Ret. 1979
Bloomer, Kenneth R., Ret. 1987
Bonham, John C., Ret. 1986
Borne, Lee C., Ret. 1986
Borowski, Sheila A., Ret. 2003
Bounds, Malvern L., Ret. 1990
Bowie, Frances M., Ret. 1985
Boyette, Glen T., Ret. 1989
Bradford, Wilburn C., Ret. 1986
Braselton, Wilburn ., Ret. 1982
Breaux, Rivers A., Ret. 1983
Brunet, Carrol J., Ret. 1987
Bryant, Herbert N., Ret. 1982
Buchanan, James C., Ret. 1987
Buffington, Albon L., Ret. 1986
Cage, Loretta T., Ret. 1993
Carswell, Robert L., Ret. 1987
Cass, Porter J., Ret. 1985
Cavallo, Anthony J., Ret. 1989
Cloninger, Aubrey J., Ret. 1987
Constantinople, Carmine F., Ret. 1995
Coulon, Glenn M., Ret. 1995
Covert, Frank E., Ret. 1982
Cox, James W., Ret. 1999
Danzer, Richard H., Ret. 1988
Davis, Garland R., Ret. 1982
Drake, Clifford P., Ret. 1982
England, Clarence E., Ret. 1980
Everson, Billy G., Ret. 1994
Featherston, Edward K., Ret. 1984
Ferry, Charles I., Ret. 1983
Flato, Michael H., Ret. 2002
Floss, Clifford N., Ret. 1981
Forman, Mary E., Ret. 1984
Gagner, Michael J., Ret. 2002
Garrett, William B., Ret. 1984
Givens, George G., Ret. 1989
Goodwin, Nathan L., Ret. 1997
Graham, James K., Ret. 1990
Gray, Lucille ., Ret. 1982
Green, Ernest J., Ret. 1993
Gregori, Simone R., Ret. 2000
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Heard, Alan E., Ret. 1994
Hill, Bryan J., Ret. 1983
Hnatyshyn, Julius ., Ret. 1985
Hoffman, Max ., Ret. 1980
Holcomb, Robert P., Ret. 1986
Holievina, Joseph ., Ret. 1984
Houser, Gayle L., Ret. 1997
Hughes, Luther L., Ret. 1986

Hummel, Richard P., Ret. 1985
Hyland, Anna G., Ret. 1974
Keenan, Walter M., Ret. 1998
Kinnison, Lee Roy., Ret. 1985
Knight, John D., Ret. 1994
Koran, William C., Ret. 1980
Kunetka, Robert E., Ret. 1986
Lambrecht, William G., Ret. 1987
Lawrence, William T., Ret. 2012
Lazzeri, David A., Ret. 1993
Lee, Albert A., Ret. 1983
Liddell, Richard H., Ret. 1994
Loff, Richard M., Ret. 1987
Loftin, Charles A., Ret. 1994
Mack, Jimmy D., Ret. 1994
Manning, Mary F., Ret. 1987
Marchese, Madeleine R., Ret. 2001
Mason, Billie ., Ret. 1991
Maxwell, Kenneth M., Ret. 1983
McClendon, Georgia L., Ret. 1997
McCoy, Lorenzo ., Ret. 1982
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Mead, Theodore C., Ret. 1993
Meranda, Kenneth C., Ret. 1981
Metzler, Robert E., Ret. 1991
Miller, James A., Ret. 1985
Moorer, Dewitt ., Ret. 1986
Morgan, Paul M., Ret. 1994
Moss, Harry T., Ret. 1992
Mullins, Ernest L., Ret. 1988
Overfelt, Robert L., Ret. 1984
Overmyer, Keith H., Ret. 1982
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Patterson, Robert A., Ret. 1983
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Pierce, Wayne B., Ret. 1986
Poe, Augustus G., Ret. 1978
Post, Harold R., Ret. 1981
Pretti, Diane ., Ret. 2002
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Richard, Joseph W., Ret. 1985
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Rissmuller, William F., Ret. 1982
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Sandford, Gerald G., Ret. 1999
Scharwath, Herbert G., Ret. 1992
Schell, Melvin E., Ret. 1984
Schenkel, Alfred E., Ret. 1985
Schreiber, Joseph A., Ret. 1973
Scott, Ronald L., Ret. 1988
Shaffer, Lester S., Ret. 1973
Slife, Wilton M., Ret. 1985
Smith, Thomas M., Ret. 1987
Solin, Ronald ., Ret. 1995
Spencer, Billie J., Ret. 1986
Spencer, Willcie T., Ret. 1985
St Cyr, Leroy V., Ret. 1980
Stevens, Helen R., Ret. 1986
Stinson, Charles T., Ret. 1986
Sweeney, Thomas E., Ret. 1987
Talbot, Paul A., Ret. 1993

Tatom, Gerald D., Ret. 1986
Tauches, Eugene L., Ret. 1989
Temple, William L., Ret. 1979
Turnbull, Emmert S., Ret. 1985
Vanhess, Francis J., Ret. 1982
Vecchiarelli, Victor O., Ret. 1982
Vernon, James L., Ret. 1988
Villanova, Joseph ., Ret. 1982
Werthmann, Joseph J., Ret. 1983
Weston, Katharyn I ., Ret. 2013
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Willard, Blair J., Ret. 1985
Yawn, Billie T., Ret. 1991
Zwicker, Raymond C., Ret. 1983

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Appenzeller, Louise M., Ret. 1984
Barrientes, Louis ., Ret. 1998
Barrow, James E., Ret. 1986
Batove, James L., Ret. 1991
Battiste, Arthur F., Ret. 1981
Brown, Lavon D., Ret. 1993
Buckles, John I., Ret. 1994
Bulian, Donald J., Ret. 1995
Carnahan, Edwina S., Ret. 1989
Catron, Raymond W., Ret. 1979
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Chase, Victor R., Ret. 1986
Christensen, Devere W., Ret. 1981
Clanton, Annie ., Ret. 2007
Cross, Gordon M., Ret. 1984
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Devault, Clarence ., Ret. 1992
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Elliott, Robert E., Ret. 1992
Filip, Clara B., Ret. 1985
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Gallagher, Jeanne M., Ret. 1987
Garcia, Danny B., Ret. 1995
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Gotlund, Ruth E., Ret. 1979
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Helander, Robert E., Ret. 1992
Huber, Robert H., Ret. 1980
Hudson, Ronald J., Ret. 1988
Jurlin, Lynne R., Ret. 1979
Lebold, Leonard A., Ret. 1984
Leek, Lawrence R., Ret. 1986
Lopez, George ., Ret. 1997
Luke, Ted E., Ret. 1986
Mason, Dorothea E., Ret. 1992
McCreery, Donald A., Ret. 1999
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McNett, June M., Ret. 1988
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Murphy, Aaron L., Ret. 1986
Neal, Bobby C., Ret. 1994
Palmer, Aaron M., Ret. 1992
Parsons, Jean W., Ret. 1986
Quigley, George R., Ret. 1997
Rea, Homer E., Ret. 1993
Renner, Ted W., Ret. 2008
Roy, Andre J., Ret. 1997

Schmidt, Donald W., Ret. 1992
Schweikert, Walter ., Ret. 1992
Scott, Artie L., Ret. 1983
Segura, Gilbert J., Ret. 1995
Shiner, Wilma C., Ret. 1986
Sitton, Joseph H., Ret. 1985
Smith, Gerald L., Ret. 1986
Smith, Mary Anne ., Ret. 1986
Sterr, Armond L., Ret. 1966
Sumner, Gloria M., Ret. 1994
Tastula, William M., Ret. 1985
Tiffany, Robert R., Ret. 1986
Uphoff, Richard C., Ret. 1990
Van Rees, John H., Ret. 1976
Walgren, Carl E., Ret. 1979
Wert, Wayne H., Ret. 1980
Whiteside, J F., Ret. 1995
Whitney, Fred O., Ret. 1985
Wight, Carlyle G., Ret. 1986
Wilkinson, Warren J., Ret. 1981
Wills, Thomas M., Ret. 1985
Wolter Jr, Henry B., Ret. 1981
Wooldridge, Marvin L., Ret. 1996
Wrigley, Harold C., Ret. 1966