

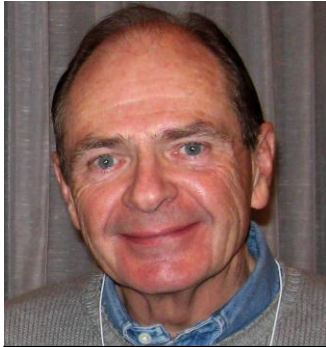


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Fourth Quarter 2012

Benefits Corner



**Al Horan,
Benefits Chairman**

By Al Horan, Chair, CRA Benefits Committee

In this article I will be covering "What's on the Horizon" for our Chevron benefits plans; then I will look at what's happening at the Government level with our benefits; and finally I will cover what's happening in the medical field.

Our Chevron Benefits Plans

Let's start by looking ahead to Chevron's Open Enrollment for 2013 for their Medical and Dental Plans. Based on advice from Chevron, Open Enrollment will be held between October 15th through October 26th. An Open Enrollment package will be mailed to retirees on or about October 5th. The package will contain a Retiree Newsletter, an Open Enrollment Worksheet, a Medicare Part D coverage notice (if applicable), and a Summary of Benefits & Coverage (SBC)

for Medicare participants. SBCs provide summary information about your health plans, such as benefits, copayments, deductibles, coinsurance and plan contact information. You might notice some plans have SBCs that use a different format from past years. That's because these plans use a new pre-designated format mandated by provisions of the health care reform law. 2013 SBCs for all health plans are available free of charge online at hr2.chevron.com or by calling the HR Service Center at 1-888-825-5247 (inside the U.S.) or 1-610-669-8595 (outside the U.S.), option 2.

Chevron also advised that they do not expect significant changes to the benefit provisions of the Plans nor do they expect any change in eligibility requirements to join a Chevron Plan. Further, at this time member contributions for 2013 have not been made available to us. However, we need to remember that member contributions are a function of claims experience and the Company's contribution. (Chevron's maximum annual increase in their contribution is 4%). Under the Affordable Care Act, anyone who participates in a HMO plan may be eligible for a premium refund if the insurer does not spend 80% to 85% of premiums on the direct care of patients, including efforts to improve the quality of their health. Insurers are required to rebate excess premiums if they fail to meet these standards. This change currently applies to pre-age 65 HMO participants and beginning in 2014, it will also apply to age 65 and older HMO participants. Chevron reported that none of their pre-age 65 HMO plans generated a refund for 2012. It should be noted that this provision of the Affordable Care Act does not apply to Chevron's non-HMO Medical Plans because they are self-insured.

In deciding which Plan to join for 2013, you may wish to consider the following: (a) the state of each participant's health; (b) the amount of medical care you each received over the last 12 months; (c) any anticipated medical care each of you expect to receive in 2013; and (d) each participant's age since there is a greater chance of unexpected medical problems at advanced ages. In doing your review, you may wish to consider that, to the extent you are eligible, Chevron's Medicare Plus Plan provides the maximum level of benefits for Medicare participants and Chevron's Option 1 Plan provides the maximum level of benefits for non-Medicare participants. Please note, Chevron mentioned that generally only about 10% of participants change their coverage. If you decide that you are satisfied with your existing coverage you will not need to do anything. You will be automatically reenrolled in the same Plan for 2013. Lastly, if you haven't already done so we strongly encourage you to make arrangements with Chevron's Service Center to have your monthly premiums automatically deducted from your bank account.

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President's Letter

Fellow Retirees,

The Core of the Chevron Retirees Association is the Chapters



Vic Revenko,
CRA President

As President, I receive many newsletters from chapters around the country. I am pleased to see how much information is in each of these. They reflect local chapter and national CRA information, social events, people stories, personal information about anniversaries and the like as well as major issues that CRA deals with such as encouraging E mail communication locally and with CRA nationally. The newsletters also discuss major themes of concern to retirees such as health care, identity theft and privacy and security, financial advice, and much more. The newsletters are all written in a way that shows high regard for retiree's needs and matters as well as the positive support for Chevron. When I read these I feel proud of the CRA chapters that add so much value in so many ways to CRA. Congratulations and keep up the good work!!

The CRA web site carries links to many chapters so you can get a sense of the good ideas and practices that chapters use to provide value to its members. Besides ENCORE, the CRA national newsletter, the features, current news, archives, and web links are a great resource. If there is one thing that I personally find most valuable is the communications that CRA provides locally and nationally. This is only one part of a CRA membership, which costs only about \$10/year. What a deal!!

Fall Management Meeting

This fall **CRA leadership meets with Chevron management** to discuss common issues and to continue building good relations. Our main contacts are in Benefits and Public Affairs. The agenda for the meetings center around how CRA can provide value to Chevron (such as being a member of the Chevron Advocacy Network (CAN), helping with STEM (science, technology, engineering, math) teaching and more), how Chevron can help the CRA (such as pension supplementation, health care matters, financial and expertise support and more). These meetings really help keep us close to Chevron and demonstrate that the CRA is worthwhile in what it is doing. It allows the CRA to inform and advocate for members' concerns and needs. We have excellent rapport with Chevron management and they are a great resource for the CRA.

The Value of CRA Membership

I and others have spoken about **the value of CRA membership** over time. Membership is a dual responsibility. Members get, but they also give. We all enjoy and value the CRA for many reasons, otherwise we would not be members and pay our dues. Personally, I enjoy my chapter lunch meeting where I renew friendships and listen to some good ideas from a speaker. I stay abreast of local and national CRA matters. I also help CRA do its thing both locally and nationally. Many of you do so as well. This "get and give" is what makes the CRA a great organization because members mutually "own" it and make it thrive.

So, please remember that if you value CRA membership and enjoy what you get, please give as well. This means volunteering to serve in local and national leadership positions, helping "do the work", paying dues promptly and providing updated contact information so we can keep you well informed in a timely manner. CRA is only as good as what you give.

CRA members are diverse and getting more diverse. Members span more than half a century in age. This Fall, I will help celebrate one of **CRA's longest and oldest members, past President Clay McElroy's time honored service**. I knew Clay when I was just starting my career at Chevron and he was just retiring. We have been and are good friends.

New Retirees From Chevron And Legacy Companies

We can expect some differences. They may have shorter service, have fewer benefits, may pursue a second career, and not have the ties to Chevron or legacy companies that some of us had. This makes attracting and retaining these new retirees a challenge to the CRA. They communicate electronically, use social media, have many interests outside of work, and may want different value from a CRA membership. In addition, many CRA members have traditional needs and views. So, the CRA needs to continually see how it can appeal to a full spectrum of needs.

A Survey is Planned

One way we plan to address this is to **survey members** and perhaps others in some manner yet to be decided about what they value or not about CRA. The content and process of the survey is still being developed. However, **I would like your views in general about what you value most or least in the CRA** and phone (415 453 3679) or email (revenkocra@aol.com) me at any time between now and year end so we can factor your thoughts in addition to whatever we do with the survey.

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Annual Meeting in 2013: A Cruise

As you know CRA leadership meets twice a year to discuss CRA business. The main event is the annual meeting in May. In 2013, we are trying something different. In order to gather not just the Delegates to the meeting we are also trying to attract non-delegates such as you by making it more appealing. The 2013 meeting will be held on a cruise ship from May 7-10 leaving Los Angeles and arriving Vancouver, BC. This is a great opportunity to get your local chapter members to attend and see what goes on at the annual meeting, meet as a local group as well as enjoy an ocean cruise. Costs are nominal and details can be found on the web site or through your local officers.

Best regards

Vic Revenko (revenkocra@aol.com, 415.453.3679)

Standing Committees Change For 2012 - 2013

Already hard at work are the CRA Standing Committee members for 2012-13. The impressive list reflects BOTH the Chairs and members who have agreed to serve. Altogether, there are seven Standing Committees and Chairs with 45 active male and female members. Additionally, there's an Ad Hoc Committee with two members and a Membership advisor.

In a recent "communication" to Association Directors, CRA President Vic Revenko wrote "The Committee Chairs and I have finalized the goals on which each Committee will focus this year. The key to successfully completing these goals lies in each team member contributing his or her knowledge to the overall Committee effort.

"The role of each Chair is that of a team leader -- establishing the parameters for the study of each project and to delegate the work to the Committee members. As necessary, the Chair will assist, facilitate and follow-up on the progress of Committee members and will prepare the Committee's report to be presented at the Mid-year and Annual Meetings. "The purpose of these goals," emphasizes Revenko, "is to increase the value of the CRA to its membership over time."

Planning and Research is Largest Committee

While every Committee, Chair and Member is important, there have been changes in assignments for 2012-13. A prime example is Planning and Research. As the largest Committee, its 14 members include current CRA President Vic Revenko and former CRA Presidents Ernest Breaux, John Dewes and Charles Rhoads.

Mike Elgie is the newly appointed Planning and Research Chair. This committee's focus is on projects that (1) look at the CRA's needs in the future areas for next year and (2) surveys CRA members in some manner about the value of products and services. It also looks at multi-year and lifetime CRA membership options. That includes studying the Annual Meeting rotation process and confirming or recommending changes to the temporary realignment of chapters resulting from the South Atlantic Seaboard Area change. As Planning and Research Chair, Elgie has succeeded Bill Schultz, who has taken over the Budget/ Finance Chair from Tom Boaz.

Serving from San Francisco to Kazakhstan

Most recently, Elgie was involved in the planning meetings for the CRA's very successful 2012 Annual Meeting in Sacramento and in serving as President of the CRA's Marin Chapter. A Montana native and graduate of Montana State University with a degree in Chemical Engineering, Elgie joined Chevron in 1968 in the Corporate Engineering Department in San Francisco. He spent his first 8 years in the Engineering Department. Subsequently, he had a number of other assignments both domestically and internationally. They included Foreign Operations Staff, Corporate S&D, CIOC and CUSA S&D. His last assignment was in the supply and trading section of Tengizchevoil (Chevron's joint venture in Kazakhstan. This was a rotational assignment.

Elgie took early retirement in 1999 to conclude his 31-year Company service. He moved on to a seven-year career with Cline Cellars, a noted winery firm in Sonoma County north of San Francisco. Among his other activities have been volunteering his expertise with the San Rafael School Districts --both High School and Elementary -- (five years) and the Dixie School District (five years) for elementary students -- both in Marin County.

After retirement, Elgie served seven years on the Board of Family Service Agency of Marin.

Annual Meeting Cruise Open to all CRA Members/Spouses

Prior to 1989, all Chevron Retirees Annual Meetings were held in the San Francisco Bay Area. That changed when delegates attending the 1988 conference voted to hold all future Annual Meetings in other geographic regions with major concentrations of Company retirees.

Houston was the 1989 icebreaker with Chevron Vice Chairman Jim Sullivan serving as the keynote speaker at the Westchase Hilton. Since that significant event, all subsequent meetings have been held from coast to coast in the USA with one exception. In 2004, the gathering was held in Calgary, Alberta. Among the repeat sites have been San Francisco, Louisville, New Orleans and Houston.

Now a dynamic change is scheduled for 2013. At the 2012 Annual Meeting held in Sacramento, California, the CRA delegates voted to conduct their May 6-10, 2013 conference at the Crowne Plaza Hotel Los Angeles Harbor and aboard a 1,600-passenger cruise ship that will sail from Los Angeles to Vancouver, British Columbia. The cruise ship, Star Princess, will sail on May 7-10.

Both originating and “selling” that innovative idea was Herb Farrington, who is the Southern California Area Vice President. He received approval to invite ALL CRA members – including delegates, at-large members and their spouses/guests – to sail aboard the large, 10 deck oceangoing Star Princess.



The Star Princess Cruise Ship

Explaining the reason for this grand shipboard gathering, Farrington says: “This is an opportunity for former Chevron, Texaco, Union Oil, Gulf, Getty and other legacy company employees to experience a reunion by visiting with their old friends and former co-workers. “Additionally, he emphasizes, “The cruise is being held in conjunction with the CRA’s Annual Meeting. All the members at large who are interested may attend the Wednesday, May 8 CRA business meeting onboard the ship.”

Yet another cruise attraction is that it offers a low cost vacation and an opportunity to see beautiful British Columbia. Additionally, other cruise/tour options are available after arriving in British Columbia.

Cruise Events: The Cruise Committee is planning some special activities, games and parties for CRA attendees aboard the Star Princess. Further details will be available prior to the cruise. Also, Princess Cruises holds numerous activities and entertainment all day long and into the evenings. These are included in the cruise fare.

Cruise Cost: The basic “regular” fares were \$279 (interior cabin), \$399 for an Oceanview and \$419 for a Balcony. However, in September, Princess Cruises announced a sale on the cruise fares. Those sale prices were: \$199 interior, \$349 Oceanview and \$349 Balcony. As this article was written, it was not clear if the sale prices would be extended beyond September. So please contact our representative John Aguilar at (800) 901-1172, ext. 31179 or at jaguilar@princesscruises.com to get current pricing. Please note that in addition to the cruise fare there is \$40 in government fees and taxes. There’s also a suggested gratuity for crew members of \$11.50 per day.

Cruise fares cover all meals, onboard entertainment and CRA cruise events. Alcoholic and soda beverages are extra. Passengers traveling alone must pay a “single supplement.” For singles interested in sharing a cabin, and avoiding the single supplement, the Cruise Committee will attempt to match you with another CRA member. All above rates are subject to change.

Cruise Reservations: Contact John Aguilar (Princess Cruises) directly at (800) 901-1172, ext. 31179. Another option: jaguilar@princesscruises.com. Reservations can be made with a deposit of \$112. Deposits are 100 percent refundable until 2/21/2013 when the balance is due.

Other Costs: Depending on your point of origin, there may be airfare, shuttle, and other travel fees.

Valid Passport: Since you will be traveling outside the USA, you must have a valid passport or other approved photo ID to board the cruise ship. Princess Cruises can provide detailed information about the allowable form of identification.

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Veteran's Benefit: Princess Cruises offers US Veterans a \$50 onboard credit which can be used in the duty free shop, specialty restaurants, lounges, Internet bars and the spa. Contact Cynthia Stroh at (800) 901-1172, ext 41666.

Post Cruise Tours/Activities: Although the cruise ends May 10, there are many great tours and sites available in Vancouver and British Columbia. Also, starting the day following arrival, there will be other cruises departing for Alaska. Cruise Committee member Gwen Scott has a list of many of those tours and can assist you. Contact her at (661) 589-6543 or email at 53gwen@att.net.

For General Information: Cruise Committee Contacts: Carl Brick (714) 529-4673 or Herb Farrington (714) 904-5825.

Southern California Arrival Information: If you are arriving May 3-6, there is a **special \$88 rate (reservations must be made before March 6th to get this special rate)** at the Crowne Plaza-L.A. Harbor. Call the Crowne Plaza at (310) 521-8021 and mention you are part of the Chevron Retirees Association group. The reservation line is available 8 a.m.-4 p.m. Pacific Time Monday- Friday. Or, request reservations by email at reservations@cplaharborhotel.com. The hotel has a free shuttle to the cruise terminal. By the way, Princess Cruises – a global company operating a fleet of 16 modern ships – is a member of an alliance that includes such other major seagoing lines as Carnival, Holland America, Cunard, Costa and Seabourn.

Four-Term Treasurer Honored At Annual Meeting

During an eight-year period from 2003-11, Merle Hufford performed an exceptional volunteer job as the CRA Treasurer. In that key role, he served two years each under presidents Bob Olmstead, Bill Leney, Charlie Rhoads and Ernie Breaux.

For that dedicated service, Hufford received special recognition from the four aforementioned presidents at the CRA's May 2012 Annual Meeting Banquet in Sacramento, California. Taking over the evening's rostrum was Breaux, who was joined by Leney and Rhoads (Olmstead was unable to attend).

After asking Hufford to join them, Breaux informed the Banquet guests, "Merle was the recipient of the CRA's President's Award in 2009. Now, on behalf of the CRA and the four presidents with whom he worked, this certificate is hereby awarded to Merle Hufford. It is in recognition and appreciation for his loyal service to the CRA for those eight years."



**Merle Hufford – Past
CRA Treasurer**

Following Merle's acceptance, Breaux interjected: "Now that he has something for his wall at home, the four Past Presidents felt it was only right to find something appropriate for his desk. So, the four of us selected this gift." It was a spectacular Waterford Crystal Eagle and Pedestal.

In a later telephone interview with Encore, Breaux offered further praise. He said:

- "Merle distinguished himself as (1) a good and trustworthy steward of the organization's finances and (2) as an important liaison between the CRA, Chevron, IRS and other third-party services.
- "He fulfilled the requirements of contracts signed by the President on behalf of the CRA."
- "He was successful in securing tax exempt 501(c)4 status for some of the Texas chapters, secured contributions from Chevron and made certain these funds were always safely invested and earning maximum interest."

By the way, Merle is now serving the CRA in another capacity. He is an active member of the key Budget and Finance Committee.

Now let's turn the calendar back to Seattle in 1965 where he joined Standard Oil of California (Socal). His assignment was pricing jet and diesel fuels for major Company commercial accounts. Two years later, he was transferred to the Richmond Refinery where he spent five years as a computer operations supervisor. During that time span, he attended night school in Berkeley to prepare for the CPA exam which he passed (he is a graduate of the University of Washington having majored in Accounting).

His combined Company and collegiate accomplishments resulted in his transfer to Company headquarters in San Francisco where he was assigned to Internal Auditing for Chevron Corporation. That role also involved traveling from coast-to-coast in the U.S. and Canada.

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Another upgrade occurred in 1980 when he was transferred to London on a three-year assignment that encompassed auditing for Chevron Oil Europe. Next stop: a three-year tour of duty in a remote Company oil field camp for families at Rumbai, situated in the jungle of the Indonesian Island of Sumatra.

He retired in 1997 where he had held responsibility for the auditing of Chevron Corp. diversified operations.

Subsequently, Merle joined the CRA as treasurer of the Contra Costa Chapter. His other current volunteer activities are:

- For 14 years, he has participated in the Tax Counseling for the Elderly Program funded by AARP, the IRS and Contra Costa County, which offers free tax return preparation for seniors 60 and older with low to moderate-income levels. Starting in January each year he attends classes to brush up on new tax-law and tax-software. Then, until April 15, he prepares federal/state returns at Senior Centers in Antioch, Brentwood and Pittsburg in Contra Costa County.
- In the same county since 1997, Merle Hufford has been the Clayton City Treasurer.

CRA BRIEFS

An October Caltex Reunion

From Oct. 26-28 the ninth Caltex Reunion in a series, held every three years, will return to Houston's Woodlands Resort and Conference Center. The event is conducted for the benefit of former and current employees plus retirees of P.T. Caltex Pacific Indonesia (now P.T. Chevron Pacific Indonesia).

The reunion is being organized and arranged by former Chevron or Texaco retirees who worked in CPI. Co-hosts of "Caltex Reunion 2012" are Gary Fitzgerald and Russ Wilbert. Providing some support, too, is Chevron Corporation upstream management. All former Chevron, Texaco, Caltex, Amoseas, Unocal employees who worked in Indonesia, or supported operations there, are welcome.

A new website (www.caltexreunion.com/) features photo galleries of attendees at the last reunion, a 2012 list of people who will be attending, activity rosters and more. Rosters will be updated periodically. Among scheduled activities adjacent to the site's natural park setting with a 200-acre lake is a golf course with practice range and banquet dinner. The previous Caltex Reunion banquet turnout was 286 guests.

Company Luncheon Speakers

The Greater New Orleans Chapter reported that Mike Casey gave "a wonderful presentation about how well Chevron is doing in exploration and production activities in the Gulf of Mexico and worldwide." Casey, who is Chevron's general manager for Operations, spoke at a North Shore restaurant luncheon.

Chevron employees Nancy Wallace and Byron Smith were speechmakers at the Second Quarterly 2012 Meeting hosted by the Permian Basin Chapter at the First Presbyterian Church in Midland, Texas. The presentation focused on their work for a Chevron group called "Living Water International." The latter uses its knowledge and expertise to bring water resources to developing countries around the world.

Subsequently, Mitch Mamoulides, Chevron's Permian South Area Manager, spoke at the Chapter's Third Quarterly Meeting. His address was focused on "Chevron's commitment to the Permian Basin and about some of their plans for activities in West Texas and Southeast New Mexico."

Mike Caci, manager of the Chevron Global Lubricants Center, Williamsburg Plaza in Louisville (formerly called LBC, Louisville Business Center or Lubricants Business Center), was the featured speaker at a Louisville Chapter gathering.

Barry Anderson, vice president for Commercial Chevron Asia Pacific Exploration and Production Company, was guest speaker at a Contra Costa Chapter social gathering. He previously served as the head of Chevron's geothermal and power business based in Jakarta, Indonesia.

Other Items of Interest

For 30 years Sarah Turner, the surviving spouse of Chevron retiree Arnold Turner, has been very active as a docent with the Clayton Historical Society and Museum in Contra Costa County, California. The society's primary role has been preserving a two-story house built in 1876 by Joel Clayton, founder of today's City of Clayton. Mrs. Turner says the museum contains such artifacts as a historical piano organ, a wood stove, Indian artifacts discovered nearby and memorabilia of the historical residents of Clayton. She is a Contra Costa Chapter member.

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The “Hostest With The Mostest”

At times, Chevron retiree Lillian Smithson seems to be everywhere. She’s a member of the Marin, Contra Costa and East Bay chapters. She’s also a Board member and the very important “Event Chairperson” of the East Bay Chapter. Regarding the latter title: she’s a whirlwind volunteer at planning notable and fun outings near and far for members and spouses of the aforementioned chapters. Among her specialties are coordinating quality evenings and programs at San Francisco theaters to attend primarily musical productions like “West Side Story,” “The Lion King,” “Wicked” and “Les Miserables” to name a few.

Another specialty is arranging chapter member outings at major league baseball games featuring the San Francisco Giants and Oakland Athletics. Her coup de grace, however, is a once a year overnight group package via a deluxe 54-seat bus to Reno, Nevada, where the gala evening may include live musical performances at The MGM, Grand Sierra or other hotel-casinos. The majority participants are East Bay retirees and spouses.

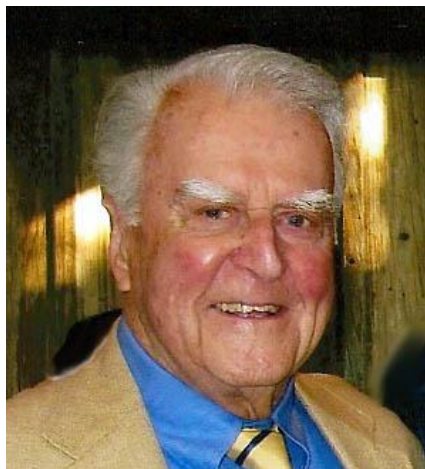
At the moment she’s considering organizing an overnight flight and stay at a Las Vegas hotel-casino. Smithson’s Chevron career spanned about 40 years. For 25 years, she was supervisor of Graphic Services at Chevron Research in Richmond and served another five years in San Francisco. She retired in 1992.

Thinking Ahead to the 2016 Annual Meeting

Talk about an “eager-beaver” chapter! According to an item in the May 31, 2012 issue of the Chevron Texaco Puget Sound Chapter, the Northwest US Area “will be hosting the next Annual Meeting in 2016 and it will most likely be held in Seattle. We will need a number of volunteers to help man the hospitality suite and will need suggestions on various tours that we could offer attendees at the meeting. Planning will start in 2013. Let one of the Board members know of your interest in helping and ideas ASAP.”

Prior to 2016, the hosting geographic areas will be The Plains and Tulsa in 2014 and The Canadian Area in 2015.

A Visit With Clay McElroy



Clay McElroy – 99+ years
and a lot to smile about

“Since turning 99 on April 10 I am now the oldest living former president of the Chevron Retirees Association.” That’s what Clay McElroy told the Encore editor during a recent telephone interview from his home in New Braunfels, Texas. He quickly added, “While I am in my 100th year now I won’t become an official centenarian until next year.”

McElroy, always an upbeat, friendly, entertaining individual, is particularly noted for being only the second and last person to be elected to serve a third one-year term as CRA president. That occurred June 13, 1989, at the CRA’s 18th annual meeting in Houston. It also marked the first such CRA gathering to be held outside California.

“Thanks for one last hurrah” McElroy proclaimed at the time. Also attending that Annual Meeting as the keynote speaker was Jim Sullivan, the Chevron Corporation Vice Chairman.

Misses Annual, Mid-Year Meetings

At the mention of the word “Annual Meeting”, McElroy says in all sincerity, “It just kills me not to be able to attend the Annual Meeting and the California Mid-Year Meeting with all my many Chevron friends. But I am slowing down a little bit.”

He explained, “Two years ago I had to stop driving and at age 96 I had to quit playing golf. That was unfortunate about my golf game because I was shooting my age about five times a year. But, I am still socializing such as getting together with my golf friends. Also, under the Humankind program, I am a contributor to many local community organizations.”

McElroy also is noted for an in the field experience that occurred in early September 1988. As reported two months later in ENCORE, he was one of six retirees who took a whirlwind helicopter tour over the remote Coastal Plain of the Arctic National Wildlife Refuge (ANWR), located 65 miles east of Prudhoe Bay on Alaska’s North Slope.

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Also visited native village, Chevron well

Purpose of the tour was to acquaint CRA officials and participants in the Company's "Key Retiree Program" with a close-up view of ANWR. The retirees and their Chevron hosts covered 250 miles by helicopter as they flew over the Coastal Plain, landing to visit a native village and inspect the Chevron-operated KIC No. 1 well completed in 1986. Upon his return from that trip, McElroy was quoted in ENCORE as saying "My biggest surprise was observing that any oil or gas exploration in the Coastal Plain would have no real impact on the local environment because it would involve just a miniscule portion of ANWR's acreage.

At the time, according to Interior Department estimates, "as much as 9 billion barrels of oil may be found and produced from the Coastal Plain, which would make it equivalent in size of Prudhoe Bay – the largest field ever discovered in the United States."

Experience "Thrill of a Lifetime"

McElroy reminisces today "That Alaska experience definitely was the thrill of a lifetime."

Born in Livermore, Calif., he earned a Bachelor's Degree in Economics at St. Mary's College in Moraga, California. After graduation, he joined Standard Oil of California at the 225 Bush Street headquarters in San Francisco.

During Company advancements, he supervised Human Resources functions at El Paso, Salt Lake City, Pascagoula and The Bahamas. Some other assignments included a special exploration/production task in Venezuela in 1946, four years at the Lawrence Livermore Research Lab and heading up a personnel program at the Chevron Geophysical Office at Houston.

McElroy retired at 62 in the Bahamas in 1975 after completing 40 years of service. Clay, by the way, expressed his thanks for the many people who helped him along the way.

Benefits Corner

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In concluding this section, I would like to remind everyone that on October 1st Medco's website, communications and literature changes to Express Scripts. The Medco website address is changing to www.Express-Scripts.com. However, www.medco.com will continue to work for an indefinite amount of time. If you use the www.medco.com address after September 30, 2012, you will automatically be sent to the new Express Scripts landing page. Their phone numbers remain (800) 935-6215 for Medicare members and (800) 987-8368 for non-Medicare members; and their participating pharmacies remain unchanged. You should continue to use your current Medco ID card, as there is no need, at this time, to issue new ID cards.

Government Benefit Plans

When Medicare was enacted into law in 1965 it only provided indemnity benefits. Then in 1997, it was amended to allow participants the choice of traditional Medicare benefits or alternatively a Medicare Advantage plan – a HMO. The Government believed that an Advantage plan would provide participants with better medical care at lower costs. As an inducement to get traditional Medicare participants to switch to a Medicare Advantage plan, Medicare Advantage insurers received, on average, about \$1,000 more per person than traditional Medicare. It was expected that this would translate to lower costs for everyone, including the participants. However, for various reasons this did not prove to be the case.

Now, the Affordable Care Act levels the playing field between traditional Medicare and Medicare Advantage plans by eliminating the subsidy that was paid to Medicare Advantage insurers. The subsidy was financed by the Government and all Medicare participants. This change potentially affects 12 million Medicare participants who are covered by Medicare Advantage plans. In total there are approximately 50 million Medicare participants. Logically one would expect that by leveling the playing field, participants of Advantage plans would see their premiums increase, their benefits decrease or a combination thereof. Much to my surprise, so far this has not been the case. In February, the Government reported that Medicare Advantage premiums are down 7% on average, enrollment is up 10% and the quality of care under Advantage plans is improving. These statistics may be showing that through achieving cost efficiencies in delivering care and by perhaps attracting new healthier members, Advantage plans have been able to reduce costs.

Ideally, I would have also liked to cover what will be happening in 2013 with our Medicare premiums and deductibles; and whether there will be a Social Security cost of living increase in 2013. However, at the time of writing this article this information was not available. As soon as it becomes available I will advise your Chapters and, most likely, it will also be posted on our website - www.chevronretirees.org. You may wish to check with your Chapters or our website for this information in about 6 – 8 weeks.

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The Medical Field

Two of the objectives of the Affordable Care Act are to reduce costs and improve the quality of health care. On the surface, these sound like an impossibility. Yet, as I mentioned earlier, Medicare Advantage premiums are down 7% on average and the quality of care is improving. According to the Institute of Medicine, the nation's health care system is overpaying at least \$210 billion a year for overtreatment of patients – too many scans, blood tests and procedures. Here are two examples of how medical organizations have been able to lower costs and improve care.

- The Geisinger Health System in Pennsylvania is testing the following proposition: By employing the best practices in medicine with a team approach, it is possible to improve the quality of care while reducing its cost. This approach involves the patient, the doctor and a nurse care coordinator. The nurse care coordinator maintains continuous contact with a patient who has a chronic disease by intervening and arranging for the appropriate level of care before the patient's condition worsens and requires extensive treatment. An example is an 80-year-old woman who is prone to bronchitis that once spent 29 days in a hospital's intensive care unit fighting pneumonia. By maintaining contact with the lady and arranging for appropriate care her condition has not worsened nor has she needed hospital confinement. In addition to the handling of chronic conditions, Geisinger also offers fixed-price hospital procedures, including bypass surgery, which come with 90 day warranties. They have been able to offer fixed-price procedures because of uniform adherence to best practices. The results have been excellent – mortality rates dropped to 0.5%, medical complications fell by 10%, the cost of the procedures fell by 5.2%, and insurers saved \$250,000 on readmissions.
- Partners HealthCare in Massachusetts have ten hospitals and employ 60,000 employees and 6,000 doctors. Like so many other organizations, they found their costs soaring, their level of service to be typically mediocre, and their quality of care to be unreliable. To correct these deficiencies they embarked upon standardizing procedures, including the aftercare of patients. This change included having surgeons use a single manufacturer for 75% of joint implants. These changes resulted in vastly better outcomes for patients, which meant quicker recoveries with less pain. In addition to standardizing procedures, they introduced a remote ICU unit which helps monitor ICU patients in their hospitals through closed circuit television. The doctors and nurses that run the remote unit are there to help monitor standards of care and to be there to collaborate with the attending physicians and nurses. With these changes in care, the organization entered into new contracts with Medicare, Blue Cross/Blue Shield and other insurers where their financial rewards are linked to their clinical performance. The measures of performance include agreed upon targets for quality improvements and cost reductions. In spite of these changes, Partners recognizes that good medicine cannot be reduced to a recipe. Therefore, adjustments are made in the prescribed protocols as necessary based on the facts and circumstances of individual cases.

Irrespective of the changes and advances in medicine, the long-term solution to rising medical costs and the quality of care lies in preventative care. Please remember Medicare and Chevron's Medical Plans cover most preventative screenings, services and vaccines; and generally they are reimbursed at 100%. However, to be sure that a screening or service is covered you should check with Medicare and United Healthcare or other provider of your Chevron coverage. In addition, if you are being treated for a medical condition please be sure to follow your doctor's advice.

Finally, here are a few tidbits that I picked up from different sources:

- Drinking a cocoa-rich beverage every day may help brain health in older adults. (Source: Anthem Blue Cross, WebMD)
- People who are overweight when they are diagnosed with type 2 diabetes appear to live longer than people whose body weight is normal when the disease is detected. (Source: Anthem Blue Cross, WebMD)
- The drug, Egrifta, that's been approved by the FDA for use in HIV patients may also help slow the decline of memory and mental function experienced by people who are in the early stages of Alzheimer's disease. (Source: Anthem Blue Cross, WebMD)
- An excellent source for information about wellness and various medical conditions is United Healthcare's website - www.myuhc.com.
- The Centers for Disease Control and Prevention is recommending that all "Baby Boomers" (born between 1945 and 1965) be screened for hepatitis C – a liver destroying disease.
- If you receive a new medication (pill) and you wish to check what it should look like, AARP has a pill identifier on its website – healthtools.aarp.org/pill-identifier. Alternatively, you should phone Express Scripts.

If you have any questions please let me know.

Al Horan, Benefits Chair, Phone: 972-964-1787 Email: awhoran@verizon.net

A Trio of Medical Volunteers

Ross Fujino

While attending the University of Alberta some 50 years ago, Ross Fujino responded to a faculty challenge by donating blood to others. Subsequently, he became fully committed to that personal and ongoing path of “giving” in 1973 when his youngest daughter was born with a medical condition requiring numerous visits to the hospital.

His dedication to this process of volunteerism has resulted to date in 161 pints of blood given to the Canadian health system in his native city of Calgary. His donations originally went to the Canadian Red Cross from whom he received a special certificate when the cumulative total reached 100. Today his “contributions” go to a clinic operated by Canadian Blood Services from whom he accepted a special certificate for 150 pints.

Roberta Merlitti

Roberta is a five-year Board member of the Puget Sound Chapter, has accumulated 200 volunteer hours while working every Tuesday from 11-2 p.m. at the Evergreen Hospice in Kirkland, Washington. That large center provides care for people from all over the Tri-County Area of Washington State.

She says, “I became involved because my mother had received several years of hospice care. I volunteer now because I am doing it from the heart. I do mostly grunt work in the volunteer office. That consists of data entry and general record-keeping on the other volunteers (200 Hospice) and their time spent in training, and working with patients and staff. ”



Roberta Merlitti, left, and supervisor Sheri Standley

Completing a 38-year Texaco career she retired Jan. 1, 1995, as a Human Resources specialist for the Pacific Northwest states of Washington, Oregon, Montana and Idaho – plus Alaska and Hawaii.

Jan Boyce

Jan is a longtime volunteer on the Board of Directors of the Baylor Irving Healthcare Hospital Foundation -- and active in many other community activities -- recently was awarded the City of Irving's (Texas) “High Spirited Award.”

Boyce explains that Irving is a city of 200,000 near Dallas and the Baylor-Irving Hospital is the hub of the community. During her 15-years of volunteer service at the Foundation, she has assisted in raising funds throughout the local community for the Foundation. Also, while serving on the Foundation's Board, she chaired the annual “Texas Fest” which is a huge popular local event in Irving and fundraiser for the hospital and Foundation.

Additionally, for 17 years, Boyce has been involved in fundraising for the Irving Symphony Orchestra, for which she was the organization's former president. She also was president of the Las Colinas Women's Club and helped organize the Fascinating Finances Investment Club.

Jan is the wife of Charles Boyce, who in December 2001 also received Irving's High Spirited Citizen award established by the Irving Convention Visitors Bureau in 1998. He has been active in the local Rotary Club and helped start the Rotary Reading program for second graders. Both Jan and Charles are members of the CRA's North Central Texas Chapter.

Mr. Boyce served as Corporate Secretary and Associate General Counsel of Gulf Oil prior to the Chevron merger. After he and Jan moved from Gulf's Pittsburgh headquarters to Irving, he became Vice Chairman of Caltex Corporation.

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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D'Eri, Mary S., Ret. 1982
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Loring, Jr., Philip B., Ret. 1982
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Ezell, Fred M., Ret. 1975
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Slagle, Richard V., Ret. 1985
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Witt, Von P., Ret. 1992
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Nyman, Van C., Ret. 1985
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Reed, Henry B., Ret. 1984
Romstadt, N C., Ret. 1969
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Wall, Audrey ., Ret. 1985
Westwood, John E., Ret. 1977
Wilkison, Richard A., Ret. 1984
Williams, Stanley E., Ret. 1979
Workman, Albert E., Ret. 1986

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Barnett, Elton P., Ret. 1986
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Benson, George K., Ret. 1990
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