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Benefits Corner by Al Horan

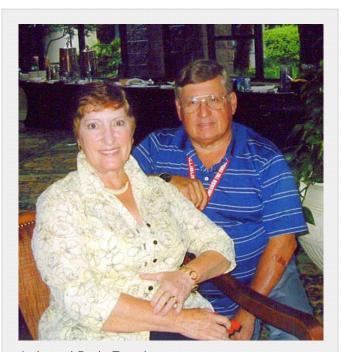
Varied Benefit costs increase, decrease

The Open Enrollment for Chevron Medical and Dental coverage for 2011 is now over. And from my perspective, it appears to have gone well.

Unfortunately, however, some retirees saw substantial increases in their monthly contributions for Dental coverage, HMO coverage and Medical coverage for non-Medicare retirees. These increases resulted from inflation and increased utilization of medical/dental care. On the other hand, Medicare eligible retirees experienced reductions in their monthly contributions. These reductions, for the most part, resulted from government subsidies for drug coverage that were passed along to retirees by Chevron.

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Chapter volunteerism is a family affair



Judy and Rudy Treml

Serving as officers at nearly two dozen CRA chapters from coast to coast is a family affair. Whether it's a big city or small town, you can find a chapter where one spouse is the

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president and other a secretary. That has long been a valued CRA tradition.

However, involved in a CRA first when it comes to volunteerism by a husband/wife team is the story of **Rudy and Judy Treml** of DeLand, Florida. You might even call them a triple threat because Rudy is the South Atlantic Seaboard Area vice president (AVP) and Judy is president and secretary of the Big Sun Chapter in DeLand. Sometimes Judy, who succeeded her husband as the Big Sun president, "goes the extra mile" by giving Mr. AVP a helping hand with his mail distribution.

President's Letter

We need your assistance in every way possible to increase membership

It is my sincerest hope that you and your family, relatives and friends had a joyous holiday season and you were blessed with all the great things that promote quality of life.

By the time you read this newsletter the new year will be under way and you no doubt will have your priorities set. I hope included in that list is your commitment to attend your Chapter meetings and assist in whatever way possible to increase its membership. As Association officers our priorities also are set and that is to continue working hard on your behalf and for your benefit in the strongest way possible.

Getting ready for Mid-Year meeting

The Association already is preparing for its Mid-Year meeting in the San Francisco Bay Area, where we will present the detailed plans of our 2011 annual conference in Houston. Chevron management from Benefits Planning and Public Affairs will bring participants to our meeting to update us on matters of importance to the Association. **Joe Laymon**, vice president of Human Resources, will attend and provide us with a briefing on Chevron activities and matters of concern to our members.

Various CRA committees, who are working behind the scenes, also will be reporting on their work at the Mid-Year meeting. For example, the Benefits Committee, chaired by **Al Horan**, has been working on a booklet entitled "Advanced Care Planning." The committee, which has completed its work, has done a masterful job on this project. It is currently available for reading on the CRA website and will be made available in hard copy form for those who do not have access to the internet.

While we are busy with the Mid-Year meeting preparations, all Chapters will have completed the process of their Officer elections. Please ensure that Secretary Mary Lou Baugher has the current information on your Chapter Officers so that we may keep our CRA rosters up to date. Please keep in mind this is also an ideal time to nominate someone from your chapter for the Chevron Public Service Award. To do so, complete form CRA 220 and submit your nomination to **Skip Rhodes**, the Public Affairs Committee Chairman, by March 15.

Rebuilding CRA website underway

I am pleased to report we are making great strides in communications with the help of **Dennis Dauphin**, Communications Chair, and **Deb McNaughton**, Chevron Manager of Internal Communications. Deb and her staff are assisting the CRA in rebuilding our website with user-friendly content management software. This is extremely important as we continue to move away from hard copy print to electronic communications. Expect to see a lot of added efficiency built into the website and quick response to change.

However, membership continues to be a major concern. This past year we experienced a significant decline in membership and the loss of three chapters. Membership solicitation remains a major focus for each chapter.

Incentives proposed to boost membership

Bill Leney, our Membership Coach, has proposed incentives to boost our membership. So I encourage each officer at both the Area and Chapter level to (1) implement the ideas provided by Bill and (2) to use the demographic data provided by **Frank Coe**, the Demographics Chair.

If you know someone who lives in an area where there are no CRA chapters, encourage them to join our Unaffiliated Chapter chaired by **Bill Mather**. It is only through a strong, active membership that we may serve as a major intermediary for an exchange of ideas between Chevron, its retirees and the public.

We are looking forward to a very active year in 2011 and I thank each of you for the continued support of your chapters and the Association.

With warm regards,

Ernie Beaux, 112 Wicklowe RD, Lafayette, LA 70503, 337-984-4657, eibro112 @me.com

They serve as medical volunteers

In a wonderful benevolent gesture, many Company retirees volunteer their services and time to assist patients and visitors in varied ways at local medical centers. Two current examples are Bob Heaney of Tulsa and Nell Richmond of San Francisco.

During her 38-year Chevron career, Richmond was responsible for several important medical functions at the Company's former headquarters at 225 Bush in downtown San Francisco. She performed audio tests on employees, ran EKG's, worked in the drug and alcohol program, and administered biofeedback tests demonstrating relaxation techniques to patients.

She says, "I thoroughly enjoyed my work at Chevron. It is also where I met my late husband, Dr. Gordon Richmond." She retired in 1984 as a medical technician.

Her husband had advised her to always keep involved. So she looked for an opportunity that would (1) be meaningful and (2) get out of the house. She urges other retirees who have free time to also volunteer.

Now, from noon to 4 p.m. every Thursday and Friday, she is a volunteer at the California Pacific Medical Center in San Francisco. For ten years she has worked at the main information desk at the Pacific Campus where she assists patients and visitors alike. Among her responsibilities is serving as a conduit between concerned family members and the doctors and nurses caring for patients.

Richmond also is an active member of the CRA's San Francisco Chapter.

Then there's Warren/Gulf retiree Bob Heaney. He recently was informed by St. John Medical Center in Tulsa that he was qualified for a service award by working 10,000 volunteer hours at that facility. Currently he works four-hour shifts twice a week at the waiting room registration desk in the neonatal intensive care unit.

Heaney, a Tulsa Chapter member, initially worked 22 years for Warren Petroleum in Tulsa as head of the Terminal and Transportation Division. Subsequently, he spent 10 years with Gulf as vice president, U.S. Transportation operations. Heaney retired in 1979.

Chapters welcome Chevron speakers

South Texas' Hill Country Chapter - situated between Austin in the north and San Antonio in the south - has been quite successful in getting Chevron executives to speak at its retiree luncheons.

"We have been fortunate to have such speakers visit us at least once a year," says Chapter President Bob Bowie. "Most recently, our September guest speaker was Steve Perry, who is Chevron's State Government Affairs Manager based in Austin.

"A year ago we were pleased with the visit of Janeen Judah, president of Chevron Environmental Management Company. And in 2008 it was Gary Luquette, president of Chevron USA."

Bowie, the chapter president three years, says the Hill Chapter's most recent paid membership count was about 200.

A petroleum engineer, Bowie spent 17 years each with Chevron and Tenneco. He retired from Chevron Overseas Petroleum in 1997 in Perth as manager of drilling and production on Australia's Northwest Shelf.

Moving out west to California's Contra Costa Chapter, nearly 100 of its members were in attendance in September to hear luncheon guest speaker John Gass, who is president of Chevron Global Gas. He provided a stimulating overview of Chevron's worldwide natural gas activities.

Another Contra Costa Chapter highlight occurred in midyear when five qualified undergraduate college candidates each received a \$1,250 scholarship.

In 2005 the chapter inaugurated a scholarship program for children or grandchildren of duespaying members to attend accredited colleges and universities. Such awards are based on academic merit and ability. And scholarships are funded entirely by contributions of chapter members.

The 2010-11 recipients - selected by Scholarship America from 18 applicants -- were Alyssa Dixon-Word, granddaughter of Owen Kubal; Micah Stedman, granddaughter of Don Stedman; Christine Tormey, granddaughter of Donald Tormey; Hillary Wheelock, granddaughter of Gerald LeMay; and Sean Wright, grandson of Robert W. Morris.

Unforgettable year for Vancouver Chapter



Retiree Sherman Quon with 75th Anniversary cake

It all began in mid-February 2010 with the Olympic Winter Games, only the third such event - winter (2) and summer (1) - held in Canada. Metropolitan Vancouver was overwhelmed by local and foreign dignitaries, an army of security, Olympic competitors and coaches, Canadian and foreign tourists and thousands of media representing international TV, radio, magazine, newspaper and wire service outlets.

Many members of the Vancouver Chapter and their families were active attendees at multiple competitive events. And several chapter members - three of whom were featured in the previous Encore -- worked day and night as volunteers at venues in both the Vancouver area and at Whistler Mountain Resort 75 miles north.

That was just a tuneup for April. The month began with the chapter's annual spring luncheon, highlighted by an enlightening financial discussion by **Michael Solnes**. Chapter President **Bob Bradbury** says, "Solnes is a well respected independent financial advisor who owns a company called Solguard Financial. He handles many of the financial portfolios of Chevron retirees."

Chevron Canada Limited 75th anniversary

Just a week later excited chapter members joined 350 Company employees at the 75th Anniversary celebration of Chevron Canada Limited. The gala luncheon was held in a ballroom at the new Vancouver Convention Centre. A particular room was selected because it offers a strategic view of the

new floating Chevron Legacy Barge in Burrard Inlet.

Chapter Secretary **John Adams** played a significant role in the luncheon as the retirees' 75th event coordinator. He had been asked in Fall 2009 to join the event's Planning Team. A key part of the group's task was producing a photo collection for the 75th Anniversary Video and Pictorial Book, which involved team meetings at Chevron's Burnaby Refinery and the Company's downtown office. The Vancouver Chapter's guest speaker for the luncheon was Chapter Treasurer Gerry Houlden, now in his 27th year of retirement.

Only a month later Chapter President Bob Bradbury attended the CRA Annual Meeting in New Orleans. At that gathering he had an opportunity to chat with Chevron Corporation CEO **John Watson**, who was Chevron Canada's president from 1996-98.



Gerry Houlden, the retiree chapter's guest speaker, and Fern Tom were responsible for the DVD and 75th Anniversary pictorial booklet.

Highlights of the 75th Annual Celebration, two chapter luncheons and the New Orleans Annual Business Meeting were featured in an extended 12-page issue of The Pipeline, which is the chapter's newsletter.

Retirees keep busy doing multiple tasks

Steve Olsen of Concord, Calif., culminated a 23-year Chevron career by retiring in 2003. His last assignment was with the Corporate Human Relations - Workforce Development Unit. He was the e-learning manager on the San Ramon staff.

Since then, Olsen has been busy in many other activities. He returned in 2004 to the classroom at Northgate High School in Walnut Creek as a math teacher of Algebra, Advanced Algebra and Trigonometry for mostly seniors. He commuted on his bike from home to school - 30 minutes one way - several days a week.

Shortly after leaving Northgate in June 2009, he became certified to be an Assessor for the State of California Teaching Performance Assessment process.

Olsen says, "That process is a California mandated standardized teacher candidate performance assessment. It is incorporated in teacher training programs at many public and private universities. I am working now as an independent assessor with Dominican University, University of San Francisco and Alliant International University."

Additionally, he recently formed Winning Performance Solutions, a consultancy whose purpose is the targeting of organizational learning, teamwork and improved focus.

There's more. As vice president of the East Bay Basketball Officials, he is responsible for training, development and promotion of high school basketball referees. He personally plans "to officiate about 75 high school basketball games in the East Bay and Napa Valley this season. I

welcome fellow Chevron retirees to come courtside and say hello."

Olsen is a member of the CRA's East Bay and San Francisco chapters.

A college math instructor

Another retiree with a mathematics background is **Randy Joe Snider** in Tahlequah, Oklahoma. His employment spanned 29 years with Skelly, Getty and Texaco in Tulsa before retiring in 1997 from Texaco as an analyst in the Corporate Records Department.

His retiree years have primarily focused on working as a mathematics instructor. That is apropos because he graduated from Oklahoma State University with bachelor and master of science degrees in math.

For 10 years he has been a mathematics instructor at Northeastern University in Tahlequah with the emphasis on Elementary and Intermediate Algebra, Trigonometry and Computer Science. His wife, Vicki, is the college's Mathematics Department secretary.

During summers he is a volunteer in Colorado for the U.S. Forest Service in Leadville and staffs the visitor center in Twin Lakes. Next summer's goal is to teach math at Colorado Mountain College in Leadville - a community at an elevation of 10,000 feet. That height should not be a problem for Snider because he has hiked to the summits of five 14,000 mountains in Colorado, including Pikes Peak.

The Sniders are members of the Tulsa- Skelly-Getty-Texaco Chapter.

Public Service Award runner-ups

Three CRA members were runner-ups for the 2010 Chevron Public Service Awards. They include:

- **Jim Conard**, nominated by James Holcomb, president, Chevron Texaco Gulf Retirees Club of Atlanta.
- Judson E. Goodrich, nomination by Rich Irwin, president, Wine Country Chapter.
- John Westmoreland, nominated by Mike Elgie, president, Marin Chapter.

Each nominee received from their respective chapter presidents a "Certificate of Accomplishment" signed by both John Watson, Chevron chairman, and Ernie Breaux, CRA president.

CRA Briefs

Just a reminder that the **2011 CRA Annual Meeting** will be held May 14-16 at the Sheraton North Houston Hotel which is a short distance from the George Bush Intercontinental Airport. The airport is Continental Airlines' largest hub with almost 4,000 weekly flights.

Frank Coe, South Texas Area Vice President and the CRA's Demographics Committee chair, is the Annual Meeting chairperson. An all-encompassing overview article on the scheduled happenings at the Houston Annual Business Meeting will be featured in the 2nd Quarter 2011 edition of Encore, whose scheduled publication date is Monday, April 4.

Annual Gumbo Cook-off

Three volunteer members of the Acadiana Chapter, led by President **James Mouille**, participated in a mammoth annual community Gumbo Cook-off held in support of the United Way Saturday, Nov. 6 in the parking lot of the Chevron Office in Lafayette, La. CRA members Mouille, **Rudolph Carrie** and **Tommy Whitley** manned a booth together with Chevron employees from the Environmental Health and Safety Division. They were among 46 participating cooking teams.

Mouille, a Cook-Off participant for eight years, reports "Our team cooked and served 10 gallons of chicken and sausage gumbo." Altogether, \$17,421 was raised from the event, with gumbo sales responsible for \$14,700 of the total. Additional monies were from the sale of tickets, sweets, sundaes and raffle by the 1,613 people who attended.

For six years Mouille has been the Acadiana Chapter president, which has about 200-paid members from Chevron, Texaco and Unocal. He culminated a 34-year Texaco career by retiring in 1999 as Materials manager for the South Louisiana Natural Gas Processing Plants Division.

Provides veteran services

Gordon Geren of Grove, Okla. has been an 18-year member of the Grove Veterans Ritual team. It is a group of VFW volunteers who provide a military-based ceremony at veterans' memorial services for

surviving families. Working with 10 funeral homes within a 55-mile radius of Grove, the 12-member team performs all the honored military rituals - a rifle squad, bugler, extra flags and a folded American flag for the family.

Geren retired in 1962 from Getty as supervisor, Computer Operations, in Tulsa. He spent a combined 32 years with Skelly Oil (27) and Getty (5). He is a member of the Tulsa-Getty-Skelly-Texaco Chapter.

Christmas luncheon donations

For the second consecutive year, **Ruby Roberts** of Everett, Wash., has made a large, multicolored afghan for the raffle at the CRA Puget Sound Chapter's Christmas luncheon. Funds raised at the raffle are used to support the chapter's annual picnic.

Roberts' 21 years with Chevron started in Everett at a local service station where she pumped gas, did lube jobs, changed tires and fan belts, and did the books. After three years in the field, she was transferred to the Seattle Division Office where she worked as an accountant for service stations. Roberts' last 12 years were served in the Concord, Calif. office as a financial analyst, Aviation, in the Credit and Finance Division.



Ruby Roberts made a new 78" by 52" afghan for her Puget Sound Chapter's Christmas raffle.

I wish to point out Chevron was not alone in seeing increases in some Medical Plan costs. Many other large employers also saw sharp increases. These were the largest increases the community saw since 2004.

More increases predicted

Some experts also are predicting high increases again in 2011. While these predictions may or may not come to pass, we should try to remember that WE, the end users, ultimately play a major role in controlling costs. You may be wondering how we influence costs. It's simple. We affect them through utilization of care and by maintaining healthy lifestyles. Here are just a few ways we can help:

- UTILIZATION: We should strive to match the service to our need by -
- Consulting a family physician, where feasible, before seeing a specialist.
- Visiting a doctor's office, if possible, rather than an emergency room for non-emergency care.
- Using generic drugs, where possible, and ordering through the mail.
- HEALTHY LIFESTYLE:
- Take medications as directed.
- Eat healthy and watch our weight.
- Exercise our bodies and minds.
- Obtain proper rest.
- Remain active by socializing, volunteering, etc.
- Obtain regular checkups.

A change in regular checkups

Until now, only non-Medicare retirees were covered by annual checkups under Chevron's Medical Plans. But starting now in 2011, Medicare retirees also will be covered for annual checkups through Medicare. More details: refer to Chevron or Medicare literature. Or phone your Medical Plan provider or Medicare.

While on the subject of Medicare, it is my understanding that, unless the government acts to permanently reinstate the higher Medicare allowable fees, medical providers will see a rollback in their reimbursements. Since Chevron's Medical Plans for Medicare retirees use Medicare allowable charges to calculate benefits, the providers will not receive relief through Chevron's Plans. Also heard that, if the government allows the rollback, some doctors may consider retiring from practice while other doctors may consider not accepting new Medicare patients. Keep your eyes on this subject and be careful about changing doctors.

"Advanced Care Planning" booklet

In closing, I'd like to mention the Benefits Committee has completed a booklet entitled "Advanced Care Planning." It deals with such subjects as long-term care, in-home care and provides useful reference sources for information. The booklet is now online. To download, visit: http://www.chevronretirees.org/Tools-And-Resources/Advanced-Care-Planning.

Additionally, we are exploring the possibility of making available discounted Homeowners and Auto Insurance coverage. We hope to rollout these opportunities sometime in 2011. They will be made available to all dues-paying CRA members. Finally, Benefits Committee member Herb Farrington has written a detailed summary regarding "The 2010 Tax Relief Act." His article highlights certain provisions of the new law signed by President Obama as it concerns retirees and investors. His article will be available to members on the CRA website after Jan. 15. Let me know if you have questions regarding any of the foregoing.

As always, please let me know if you have questions.

Al Horan 972-964-1787 awhoran@verizon.net Rudy appreciates any added support. That's because he has responsibility for more chapters than any other AVP. Although average paid membership in the South Atlantic Seaboard Area may be on the small side, Rudy still has his hands full with 12 chapters in five states. They include Florida (5); Georgia, North Carolina and South Carolina (2 each); and Virginia (1). That total could increase because Rudy is hopeful of reestablishing, in 2011, a new CRA chapter near the former Texaco Latin America/West Africa headquarters office in Coral Gables, Florida.

Both worked at NASA

"Judy and I met at NASA 41 years ago," says Mr. AVP. "We worked in the same unit at the NASA Manned Spacecraft Center in Clearlake City, Texas, which is near Houston, during the Apollo 11 mission." He was on the remarkable team that accepted the Apollo Lunar (moon rocks) Return Sample Container from astronauts Neil Armstrong and Edwin Aldrin. That occurred in an isolation chamber connecting the crew quarters and processing lab. At the same time, Judy was working as a secretary to the doctors of the astronauts in the crew quarters.

"I was the third person on Earth to see the lunar rocks," recalls Rudy. The work of the TremIs at NASA encouraged them to donate their time to benefit various needy organizations, which remains ongoing. Today, in addition to the CRA, almost all their time is involved in the following: Rudy is actively engaged as a board member, district director and procurement officer of the Florida Fair Tax Educational Association; as an

area director and spokesman for the national Americans For Fair Taxation movement; and an HOA area representative for a portion of the Victoria Hills neighborhood wherein he resides.

Judy is Queen Mum of the Victoria Red Hats Ladies Chapter in DeLand and is beginning a new project (hobby) making seat covers for golf carts.

A Texaco, Chevron employee

Not to be overlooked is Rudy's 32-year Texaco career. It primarily was focused on offshore Refinery Operations and Package Lubricants, with extensive business travel to Europe, Africa's West Coast, the Caribbean and Latin America. Prior to retirement in 2002 from the Chevron Texaco LA/WA headquarters office in Coral Gables, Florida, he spent his last few Company years with Chevron as manager, Package Lubricant Products -- International Supply and Trading.

Judy, in turn, served five years as a branch manager of the Texaco Employees Federal Credit Union out of Atlanta, Georgia, with her branch office located in the Texaco LA/WA headquarters office in Coral Gables.

(Being considered as future Encore articles are those focusing on other current wife and husband chapter teams; women-only teams, which include chapter president and secretary; chapters with a president and no secretary; and chapters with a president and secretary who are not related.)

Unforgettable year for Vancouver Chapter

Continued from page 4

Splashed in color throughout the June issue were nearly 80 photos. Also published were several local feature articles.

No chapter membership fees

Bob points out, "We don't charge dues or fees to be a member of our chapter. That's because our charter stipulates that all retirees and their spouses, including surviving spouses, are automatically members. This is possible because of our small size and a very generous annual grant from Chevron Canada Limited."

Responsible for chapter functions are four officers, five committee chairs and 12 board members. Chapter membership totals 250 with about 75 actively attending subsidized luncheon events.

"However," adds Bob, "some members (approximately 75) make a \$10/yr contribution, which is important to the overall organization as \$3 is sent to the parent CRA in the U.S."

Bob Bradbury, of course, also serves as the CRA's Canadian Area Vice President.

Caltex

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Chevron

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