



Published by the Chevron Retirees Association

Web site: www.chevronretirees.org

Third Quarter 2024

President's Letter



It's summertime! I hope that the heat dome moves out to the Atlantic Ocean so that those who are suffering from extreme heat get some relief. I'm glad I'm retired so I can choose which days to exercise and run errands and which days to sit at home with fans and AC.

We have the new website up and running – please check it out at the same address : chevronretirees.org. There are lots more photographs. It works better on mobile devices. The flow is a more modern design. We welcome more content from the chapters – please share something of interest!! For those of you who are putting together newsletters or websites for your chapter, please note links may need to be updated.

We have a strong linkage back to Chevron, and one of those links is the Chevron Advocacy Network (CAN). Several CEO's have mentioned this is the best way for retirees to show their support for Chevron and we need it now more than ever. Even if you just join CAN to read the information that is a great step in the right direction. Our retiree membership in CAN has dramatically increased. But we have a lot of room to grow with about 43,000 retirees or surviving spouses out there. PLEASE JOIN! (<https://chevronadvocacynetwork.com/>). One of the metrics we have with Chevron is our retiree count in CAN, so help us get to 5000 retiree CAN members!

Chevron has a lot of information on their website, including press releases on current activities, the annual report, the Climate Change Resilience Report, and lots of information on Sustainability. Links to these are shared on chapter websites, newsletters, the CRA website, and CRA publications. You can also sign up to get new news items about Chevron and the industry delivered to your email. <https://www.chevron.com/newsroom/subscribe>

The home office in San Ramon has moved from Chevron Park to Chevron Lakeside, about a 5-minute walk from Chevron Park, what used to be called the Pac Bell / AT&T building. The new space is 400,000 square feet, comprised of 3 levels plus garage/parking, with requisite security, and access to the existing, public restaurants in the building in a beautiful setting overlooking the lake.

Your Chevron Retirees Association met in Denver in May to handle the business of the Association and to spend time together. This is an annual gathering of retirees from all over the US and Western Canada, representing many different brands (Chevron, Texaco, Gulf, Getty, Skelly, etc.) that are now part of Chevron, and including folks from all different aspects of the company – Upstream, Downstream, Midstream, Corporate. This is a linkage of all the parts of CRA, all in one place. It is a wonderful event that brings us all together to meet each other, talk about our careers and our chapters, learn about other Chapter practices, hear from Chevron speakers, vote on official items, hand out the Public Service Awards, and build camaraderie. The host committee did a fantastic job and we all had a great time in Denver. Our 2025 location is Dallas.

If you are interested in doing a little bit more for your Chevron Retirees Association, consider starting with your local chapter – join the board. Chapters are always looking for more volunteers, especially President (or next President), Treasurer, someone to help plan the luncheons or get speakers for the luncheons. Thanks,

Brad

Brad McCullough
President, Chevron Retirees Association, CRACoCoevents@gmail.com

Chevron Retiree Association News Briefs

The New CRA web site (albeit with the same website address, www.chevronretirees.org) was redesigned. The changed navigation, which is much easier and more visual, with the addition of a Frequently Asked Questions (FAQs) page. A new Contact Us form allows you to ask questions/input from the home page. Everything should be easy to find directly from the home page at www.chevronretirees.org. Many of the links from the original website will no longer work. Below are some direct weblinks to pages you might want to bookmark for future reference.

<https://www.chevronretirees.org/inmemoriam> – In Memoriam

<https://www.chevronretirees.org/inmemoriam-archives> – In Memoriam Archives

<https://www.chevronretirees.org/resources> – CRA Resources

<https://www.chevronretirees.org/publications> – CRA Publications, including Encore and Tidbits

<https://www.chevronretirees.org/chapters> – CRA Chapters

<https://www.chevronretirees.org/publications#benefitscorner> – Benefits Corner

<https://www.chevronretirees.org/benefits#can> – Chevron Advocacy Network

<https://www.chevronretirees.org/benefits#chevronhumankind> – Chevron Humankind

Chapter lunches and events are back again across the country in full force. Look for your chapter lunch news in your chapter newsletter. Or in the Events segment of the Chapters page on the CRA website. Publishable photos of such events can be sent to the editor, as we start to publish such chapter albums on the Home page.

Retiree Spotlight – In each issue of Encore we spotlight retirees from chapters across the US and Canada. This time we focus on two retirees who won the Public Service Awards for outstanding volunteer activity, for \$5000 each, presented at the CRA Annual meeting in Denver, and promptly disbursed by them to the community institutions of their choice. They are not only active volunteers, but have also learned to benefit their volunteer organizations for many years with Chevron Humankind cash contributions for their volunteer work and donations.

Focus on the most common retiree questions, searchable on the web site, see first Q&A on Resources/FAQ.

Find the most recent deceased retirees – Last quarter deaths reported by Chevron end every Encore issue.

Also find Recently deceased or any deceased retiree deaths, see FAQ.

How to apply for matching Chevron contributions to volunteer work hours or financial donations – see this issue.

How can I support CAN – see below:

Chevron Advocacy Network

The [Chevron Advocacy Network](#) (CAN) is a community of 50,000 Chevron employees, retirees, marketers, retailers, family and friends who advocate for Chevron and the energy industry. CAN gives you the information, resources, and tools to speak up about the benefits of energy in your community and inform public opinion so together we can positively impact policy.

More than 2,500 retirees are members of CAN, and we encourage you to [register today](#) if you're not already signed up. There is no cost to join, and participation is always voluntary. If you're already a member, we encourage you to [log in to your account](#) to ensure your address and relationship to Chevron, Retiree, is correct.

Retirees can visit the [CAN educational videos page](#) and log in to watch recordings of CAN webinars with Chevron leaders sharing information on our lower carbon businesses and more. We also encourage you to "Like" and "Follow" the [CAN Facebook page](#).

Community support through Chevron Humankind

Chevron supports U.S. paid employees and retirees in their efforts to help the causes they care about, through the [Chevron Humankind](#) program, by matching financial contributions to increase their impact. This giving program offers a one-to-one company match to eligible nonprofits (See complete guide at [eligible retirees for how to check and apply](#)), up to \$3,000 per retiree annually.

U.S. retirees can also request a \$500 grant for either individual or company-sponsored projects after volunteering 20 hours at a qualified non-profit. A maximum of two volunteer grants per year per individual for one nonprofit or two different nonprofits is allowed.

If you are an [eligible retiree](#), you should have received your **User ID** prior to retirement. If you did not receive it or misplaced it, please contact our customer support team for assistance. They will help you retrieve your User ID and set up your account. To contact the customer support team, please email chevron-support@yourcause.com or call 866 751-6031. When contacting them, please provide the following information:

- Your first and last name
- Your mailing address and your email

The customer support team will verify your identity and provide you with your User ID.

To log in to Chevron Humankind you will need to follow these simple steps:

- Go to <http://www.chevronhumankind.com> which will take you to the "Log In" screen at yourcause.com, which has a good link to a quick reference guide with a support toll-free number and email.
- Enter your 8-Digit User ID (ex. XXXX-XXXX) with hyphen, and a password that you have created. If you have forgotten your password, you can reset it by clicking on the "Forgot Password" link.
- Once you are logged in, you will be able to access your dashboard, where you can see your giving and volunteering history, manage your preferences, and explore opportunities to get involved.
- If you have any questions or need assistance, please contact the Chevron Humankind team at chevronhumankind@chevron.com.

Reminder: The end of the year is busy enough – don't wait to submit your match and volunteer grants. Submit them now to help the causes you care about!

Volunteer opportunities coming this Fall: This year's Fall Volunteer Campaign will run from **September through mid-November**. There will be plenty of time to come together, strengthen bonds with other retirees and make a positive impact in your local communities. There will be a diverse set of options to volunteer that are spread out across our U.S. business units. Whether you are passionate about STEM (Science, Technology, Engineering and Math), the environment or any other area of need, there will be many opportunities to assist our fellow community members this Fall. Search volunteer opportunities [here](#).

Recent Chevron News – June 2023

A couple of recent Chevron News highlights follow - A larger segment was recently published on Tidbits at this [link](#). You can find more articles on the Chevron news site [here](#).

Chevron updates stockholders at annual meeting

SAN RAMON, CA, May 29, 2024 -- Chevron Corporation (NYSE: CVX) today provided an overview of the company's business performance and plans at its 2024 Annual Meeting of Stockholders.

"Chevron continues to deliver strong operational performance, maintain cost and capital discipline and consistently return cash to shareholders," said Michael Wirth, Chevron's chairman and CEO. "We've strengthened our portfolio to grow both traditional and new energy supplies by advancing major capital projects and completing strategic acquisitions."

Chevron delivered the highest production in company history with annual production of 3.1 million barrels of oil equivalent per day in 2023, underscoring the company's track record of strong leadership and worldwide demand for affordable and reliable energy. This year's first quarter performance marked the company's ninth consecutive quarter with adjusted earnings over \$5 billion and adjusted ROCE above 12 percent.

In the Gulf of Mexico, Chevron reached first oil at the Mad Dog 2 project and completed installation of the floating production unit for the Anchor field, an important milestone toward achieving first production this year. In downstream, Chevron continues to evolve its refining system to produce lower carbon intensity fuels and products, by converting the diesel hydroheater at its El Segundo refinery to process either 100 percent renewable or traditional feedstocks.

The completed acquisition of PDC Energy, Inc. boosts Chevron's U.S. presence in the DJ and Permian Basins by a total of 300,000 net acres, while the completed acquisition of a majority stake in ACES Delta, LLC accelerates the development of a green hydrogen production and storage hub in Utah.

"Our financial priorities remain unchanged – grow the dividend, invest capital efficiently, maintain a strong balance sheet and return excess cash to stockholders," Wirth said. "It's also important to recognize that we've maintained our financial strength with a single-digit net debt ratio and continue to achieve our objective of safely delivering higher returns, lower carbon and superior shareholder value in any business environment."

Chevron Pipe Line Company and American Aerospace Technologies to fly unmanned aircraft in San Joaquin valley

Houston, TX, May 6, 2024 - Chevron Pipe Line Company (CPL), a subsidiary of Chevron Corporation, and American Aerospace Technologies, Inc. (AATI) received a first-of-its-kind waiver from the U.S. Federal Aviation Administration (FAA) to conduct unmanned aircraft surveillance in the San Joaquin Valley. The AiRanger Unmanned Aircraft System (UAS) was designed by AATI, a leader in intelligent airborne sensing and surveillance services for energy and other critical infrastructure to support Beyond Visual Line of Sight (BVLOS) aerial surveillance for Chevron's pipeline and production facilities. The Detect and Avoid (DAA) system's capabilities were demonstrated during flight operations in Buttonwillow, California, in October 2023. The AiRanger is the first UAS to demonstrate compliance with industry consensus standards for the DAA system and reach this milestone.

"CPL and AATI have been on a journey since 2019 to develop an aerial patrol solution with technology that advances safe, reliable, and cost-effective routine facility inspections and pipeline system surveillance," said Stephanie Beveridge, president of CPL. "Through collaboration with the FAA, we do it in the San Joaquin Valley."

The AiRanger UAS is a fixed-wing, unmanned aircraft system capable of long-range operations beyond visual line of sight. The aircraft weighs 220 pounds with a wingspan of about 18 feet and can fly over 700 miles and up to 17 hours at up to 17,000 feet. "For the first time, an unmanned aircraft weighing more than 55 pounds that flies above 400 feet and beyond visual line of sight has been approved for U.S. commercial operations. This initial Waiver and Exemption spans over 4,000 square miles at up to 8,000 feet MSL, opening a new era in unmanned aviation in the National Airspace System," said David Yoel, CEO of American Aerospace Technology, Inc

"CPL operates approximately 3,000 miles of regulated pipelines nationwide. The AiRanger UAS beyond visual line of sight operations will help transform routine oil and gas pipeline surveillance and inspections required by the Department of Transportation's Pipeline and Hazardous Materials Safety Agency (PHMSA) using automated intelligence solutions," said Roy Martinez, project manager for the UAS initiative and digital advisor for operations in CPL. "CPL's coordinated efforts with the FAA and AATI to deploy this program is just one example of how Chevron continues to work with federal agencies to explore and implement emerging technologies to further Chevron's purpose of developing the affordable, reliable, ever-cleaner energy that enables human progress."

Tengizchevroil starts WPMP operations at Tengiz oil field in Kazakhstan

San Ramon, CA, April 25, 2024 – Chevron Corporation (NYSE: CVX) announced today that its 50 percent owned affiliate Tengizchevroil LLP (TCO) has safely commenced operations at its Wellhead Pressure Management Project (WPMP) at the Tengiz oil field in Kazakhstan. TCO achieved this milestone by converting its first metering station at Tengiz to low pressure and activating the associated Pressure Boost Facility (PBF). This marks important progress for TCO's overall expansion project at Tengiz. The WPMP is designed to maintain the existing processing plants' full capacity (approx. 28 million tonnes per annum), by lowering the flowing pressure at the wellheads and then boosting the pressure to the existing plants.

"This is a significant step towards completion of the Future Growth Project (FGP). It is also important progress for the modernization of the existing base business at Tengiz and demonstrates TCO's commitment to safely and reliably manage operations, while maximizing the ultimate recovery of resources critical to global energy security," said Clay Neff, President of Chevron International Exploration and Production.

The final phase of TCO's expansion project, FGP, is on track to conclude in the first half of 2025. This will enable TCO to expand Tengiz crude oil production by an incremental 12 million tons per annum (260,000 barrels a day).

Chevron Retiree Spotlight

Dennis Walther: Serving Human Needs

Chevron retiree Dennis Walther (one of two 2024 Chevron Retirees Association Public Service Award recipients) spent his early life on a farm in North Dakota, attending a one-room schoolhouse during six and a half years of that time. He had just graduated from high school when the family came to CA for their first family vacation to see their US Navy son before he left for his assignment in Japan.

“I had an uncle who worked as a boilermaker for Standard Oil’s Richmond Refinery and he said I should apply for a job there,” Dennis recalls. What would a country boy do to find work in this new environment? He wasn’t intimidated by the prospect. After all, he says, “When you grow up on a farm, you become well-rounded in the different trades.” He was hired on as a laborer in 1960 and eventually worked his way up to managing major turnarounds at the refinery – a job at which he was so good that as a contractor he went to Kazakhstan to work at planning and to advise on turnarounds.



Contributing to blood drives

While at the refinery, he also learned the value of supporting people in need. This was a lesson that would become ever larger as he grew older. During his years at the refinery, he participated in many periodic blood drives, beginning just three months after he joined the company. He expanded his support in 1990 after coming upon a local blood bank in his community. A member of the blood bank told him how the red cells, plasma and platelets were urgently needed for premature babies, cancer sufferers, burn victims and others, and Dennis was quick to volunteer. He has been volunteering ever since, recently marking his 300th time giving blood.

“I have been very blessed during my life, and I feel I need to give to those less fortunate.” says Dennis. “After all, giving blood saves lives. People who need blood need it now and it’s easy for me to do so I do it. By volunteering and donating blood, I continue to be blessed and I am amazed how thankful many of the people are.” Dennis received direct thanks from blood recipients and their families after an interview with him on CBS Channel 5 in San Francisco was aired nationally. He was particularly touched by an email from a woman in Oklahoma whose son was being sustained for his auto immune disease by periodic injections of plasma pheresis. For her, Dennis became the epitome for all those who regularly give blood to help support human needs. The CBS report noted that Dennis’ volunteerism was especially commendable – and vital – because of a continuing shortage of blood donors.

Volunteering to fight hunger

Dennis’ drive to support human needs also prompted him to become a volunteer for Meals on Wheels almost a decade ago. Initially, he and his wife Gerrie delivered food to 30 to 40 seniors in their community of Fairfield (Calif.) every Monday. “We averaged around 30 stops, so it took 3 to 4 hours, even though it was only about 35 miles.” A change in their schedules occurred in 2021, when the pandemic limited the number of available drivers. “Because of the shortage of volunteers, we started delivering food three times a week,” he recalls. By that point, they were serving a wide variety of food-dependent people, ranging from people with disabilities to multigenerational families. “In many cases, we were the only people with whom they had personal contact,” Dennis says. “And it became natural for us to develop relationships with them. We also became their eyes, taking note of anything that didn’t look right – such as a case of starvation – and reporting it to authorities.”



At the peak of the pandemic, Dennis and Gerrie were driving 100 miles a week. He estimates that over the past decade, they have delivered more than 26,000 meals. And, as with his commitment to blood donations, he has no plans to cut back on his volunteerism. Clearly, he and Gerrie are highly valued by the community. It should therefore be no surprise that Meals on Wheels of Solano County has just named them Volunteers of the Year.

Jerry Jackson: “Service Above Self”

CRA 2024 Public Service Award winner Jerry Jackson often applied his formidable skills at finding better ways to operate, especially during the final years of his 39 ½ year career at the Pascagoula (Miss.) Refinery, ending as Technology and Innovation projects manager. When he retired in 2020, he didn’t need to make a transition to retired life. Instead, he put his skills to work in guiding numerous Pascagoula organizations to be more effective.

With Chevron, he had already been the company’s representative on the Rotary Club of Pascagoula since 2013. After staying on as the club’s secretary in 2023, fund raising chair in 2024, he coordinated the Rotary Club drawdown, which helped to provide \$20,000 in scholarships for both Pascagoula and Resurrection High Schools. Jerry lives by the Rotary Club Motto: “Service Above Self.” He is presently in the Rotary Club Leadership progression and is the Board president elect for year 2024/Board president for 2025. “I’m really proud of the club for what we can do locally, especially through our fundraising efforts,” he says. “It’s important to have an organization that engages community leaders, like doctors, lawyers.”



Jerry often combines fundraising acumen with an acute sense of what an organization needs to be successful. One such example is the Pascagoula - Gautier STEM Robotics Booster Club, which he founded and on which he served as president. “We had access to all these local engineers working for Chevron and other companies,” says Jerry. “By creating a booster club, we were able to identify engineers to help build robotic equipment, assist with robotics competitions and serve as Booster Club members for fundraising.”

His strong support for local education prompted him to become president of the Pascagoula Athletic Foundation’s Board in 2018. Since then, he has helped raise over \$50,000 in support of the organization’s mission of improving all athletic programs within Pascagoula High School and Middle School and to provide an organization that promotes excellence in athletics. Jerry has also played an important role in supporting the local schools’ athletic programs. Recognizing the need for a booster club in support of track and field, Jerry and a colleague co-founded the Gold Medal Club in December 2013. The Gold Medal Club raised an average of \$3,000 - \$4,000 per year for supplemental support of the teams’ traveling expenses/supplies. In 2014, Jerry led in the development of a video of track and field athletes for entry in the Walmart/Coca Cola grant competition. The Pascagoula Track and Field Team won the competition and was awarded \$5,000, which was used for new uniforms and supplies. Jerry’s skills in photography and videography were a major factor in the win. “One of my goals in volunteerism is to find the holes in a system and devise ways to fill those holes,” Jerry says. “At the time, my son was running track, but the sport wasn’t getting enough attention – unlike sports like football and baseball that had their own booster clubs. Through the Gold Medal Club, we helped support kids who eventually got track scholarships to top universities.”

Jerry recently became involved in the Pascagoula Gautier Foundation for Educational Excellence, a new startup. “Having two sons who are graduates of the Pascagoula Gautier School District, I truly understand the benefits and value of community engagement for enhancement of educational programs,” Jerry says. “My goal is to work toward enhancements for the school district to ensure it is top-tier and to maintain that status for our students and student athletes.” He anticipates that this effort will be in conjunction with the involvement of area businesses, and is interested in their fundraising and marketing.



In addition to providing fundraising and organizational acumen, Jerry occasionally relies on the technical skills that he perfected while at the Pascagoula Refinery. Other organizations with which Jerry played an active volunteer role include the Chevron Federal Credit Union Pascagoula Advisory Council, the Bacot Foundation of South Mississippi, the Pascagoula Planning Board, Pascagoula Men’s Club/Foundation, and LifeWise (another startup). In his heavy slate of volunteer activities, he has often taken on short-time roles, where he can help guide the organization to develop the skills it needs to be successful.

Whatever his role, he says, “I truly believe in giving back. And I believe in community. It’s my job to help people get where they need to. That’s what I live for.”

Benefits Corner

3rd Quarter 2024

By Jim Bonwell, Chair, CRA Benefits Committee

- Summer Travel Discounts
- 10 Medicare Mistakes
- New CRA Website Links
- US Social Security, Medicare get slight boost



Summer Travel Discount

Are you planning any summer vacations? If so, don't forget to check out the discounts available to you as a CRA member on the ChevRec BenefitHub website. Not familiar with BenefitHub? BenefitHub is the discount portal for Chevron Recreation and is available to Chevron retirees. Not only does BenefitHub offer travel discounts, but there is also a dedicated page, which has all the corporate discounts available to Chevron employees and retirees. Save up to 14% off at IHG Hotel and Resorts, 30% at Marriott, 15% at Hyatt and Chevron preferred rates at Hilton Hotels and Resorts. Don't forget about a rental car. AVIS, Hertz, Budget and Enterprise offer discounts of up to 25%. Each of these preferred vendors have their own "tile" page located on the Chevron Offers page. Compare vendors against each other for the best deal. Some just need a rate code and others you click a unique link from the page. BenefitHub has its own deals available too. You can search for theme park tickets, cruises, resorts, etc.

Not yet a member of BenefitHub? Membership is free to employees and legacy company retirees. To protect the exclusive nature of this program, you are required to provide a referral code to complete your registration. Retirees email Jim Bonwell at jbbonwell@pacbell.net to request a BenefitHub referral code. Your access will be authorized against our retiree database.

Sources

- [ChevRec BenefitHub \(chevrec.benefitHub.com\)](http://chevrec.benefitHub.com)

10 Medicare Mistakes

When you sign up for Medicare and consider various health plans through Via, you must make several important decisions, and the rules and choices can be complicated. I just turned 60 a couple of months ago, so I'm not eligible for Medicare yet. I suspect there are others in that position. Here are 10 common mistakes that prospective Medicare enrollees make in not fully comparing original Medicare with Medicare Advantage plans

1. Not signing up for Medicare at the right time
2. Being confused about your options if you work past age 65
3. Delaying enrollment when your job's insurance is second in line
4. Not knowing when to sign up for Part D
5. Choosing a Medicare Advantage plan that doesn't include a private health exchange managed by Via Benefits
6. Not understanding your out-of-pocket costs
7. Waiting too long to buy Medigap coverage
8. Not checking the prescription list in a Part D policy
9. Assuming you can't afford Medicare

Sources

- [10 Medicare Mistakes and How to Avoid Them \(aarp.org\)](http://aarp.org)
- [Via Benefits - Get the Most out of Medicare](http://via.com)

US Social Security, Medicare get slight boost from strong economy

Trust funds supporting Social Security and Medicare benefits for U.S. seniors showed slight improvement as

stronger-than-forecast economic growth and productivity has boosted revenue collections, according to trustees' reports released by the U.S. Treasury back in May.

The Medicare Hospital Insurance Trust Fund's reserves are now expected to be depleted in 2036, five years later than was forecast in last year's report, Treasury said. After that date, the program that provides healthcare to seniors and some people who are disabled would be able to pay only 89% of total scheduled benefits, based on annual tax collections.

Reserves for the combined Social Security trust funds are now projected to be depleted in 2035, one year later than reported last year. The Old-Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund would then be able to pay only 83% of scheduled pension and disability benefits on a combined basis.

The extension of the reserve depletion dates does not change long-term insolvency problems for the programs that together make up the largest share of federal government outlays, costing \$2.2 trillion in fiscal 2023, or about 36% of the year's total.

With the Baby Boom generation retiring, Congress will ultimately need to strengthen the program by raising revenues, reducing costs, or cutting benefits. The Biden administration has rejected benefit cuts and has proposed raising payroll taxes on Americans earning over \$400,000.

Currently, the maximum income subject to Social Security payroll tax is \$168,600.

"Today's Trustees reports drive home the fact that the clock is ticking down to automatic cuts to Social Security and Medicare," said Michael Peterson, CEO of the Peter G Peterson Foundation, which has identified potential options for Congress to strengthen the programs including raising the retirement age and increasing tax collections.

U.S. economic growth has far outstripped expectations since last year's trustees' reports, with torrid third quarter 2023 real GDP output of 4.9% and fourth quarter output of 3.4%. This slowed to 1.6% in the first quarter of 2024.

This has boosted tax revenues and prompted the trustees to lift their estimates of labor productivity, a senior Biden administration official told reporters. While the reports assume about the same level of "legal permanent residents" immigration (LPR), the official said the trust funds are benefiting from contributions from "other than LPR immigration" who are finding employment.

Based on increased economic growth and payroll tax collections, the main Social Security Old Age and Survivors Trust Fund would see its reserve depletion date delayed by about seven months to November 2033.

The Social Security Disability Trust Fund is now projected to be able to pay 100% of its scheduled benefits through at least 2098, the last year of the report's 75-year projection period. That marks a shift from 2021, when it was projected to be depleted in 2057.

The Medicare Hospital Insurance Trust Fund is also benefiting from reductions in inpatient hospital and home health care costs as well as a policy change to exclude reimbursement of medical education costs for Medicare Advantage enrollees.

This continued a trend that started during the COVID-19 pandemic, in which more people with very significant health problems died prematurely, leaving a senior population with fewer severe health problems. The Medicare report said the hospital fund's income exceeded expenditures by \$12.2 billion in 2023 and surpluses are now projected through 2029, before deficits will deplete the trust fund' reserves by 2036.

Sources

- [US Social Security, Medicare get slight boost from strong economy | Reuters](#)

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Encore In Memoriam: January-March 2024

As reported by Chevron during this period

Amo seas

(No deaths reported)

Caltex

Cateura, Henry J., Ret. 1982
Coccola, Richard A., Ret. 1995
Ekholm, Betty A., Ret. 1999
Elliott, Linda G., Ret. 1995
Foy, Helen M., Ret. 1989
McKee, James Francis., Ret. 1996
Nagy, Gerald ., Ret. 1988
Wagner, Henry Edward., Ret. 1986

Chevron

Abbondanza, Wanda F., Ret. 1982
Adams, Beverley G., Ret. 2001
Adams, Keith C., Ret. 1996
Adcock, Sidney D., Ret. 1989
Aldridge, Rommie A., Ret. 2004
Arnold, Klaus D., Ret. 2009
Arnold, Theodore L., Ret. 1980
Baker, R J., Ret. 1986
Banuelos, John P., Ret. 2005
Barker, Jimmy M., Ret. 1992
Baxter, Ross S., Ret. 2002
Beck, William R., Ret. 2006
Berry, Nina M., Ret. 1992
Bladorn, David L., Ret. 1985
Bohannan, Billy W., Ret. 1992
Bontemps, Jack R., Ret. 1994
Bowles, Nemon C., Ret. 1992
Boyd, Effie J., Ret. 2004
Boyette, William F., Ret. 2016
Bradner, Janice L., Ret. 2010
Breux, Joseph C., Ret. 1989
Brooks, Dale E., Ret. 1992
Brown, John C., Ret. 1992
Budzek, Dorothy E., Ret. 1986
Burns, Velda R., Ret. 2020
Busch, Leslie R., Ret. 2001
Camargo, Steven A., Ret. 2002
Campbell, Samuel W., Ret. 1982
Cannon, David A., Ret. 1993
Chen, Kun-Hua ., Ret. 2013
Chesser, Bill ., Ret. 1986
Childress, Luther L., Ret. 1992
Cisson, Charles M., Ret. 2010
Clampitte, Lynn T., Ret. 1996
Claytor, Bonita J., Ret. 2006
Common, Larry ., Ret. 2001

Considine, Martin D., Ret. 2003
Conway, George L., Ret. 1992
Coupel, Simon J., Ret. 1986
Cronin, James F., Ret. 1992
Cruthers, Alan D., Ret. 2012
Daugherty, Ralph ., Ret. 1992
Day, Tommy L., Ret. 1988
Delaney, Leo J., Ret. 2011
Deluca, Carmine ., Ret. 1996
Dickens, Charles A., Ret. 2000
Dix, Mary K., Ret. 1995
Dockery, Barbara J., Ret. 1996
Dodd, Vaal R., Ret. 1998
Domeney, James E., Ret. 2009
Drescher, L H., Ret. 1999
Duggan, Melvin J., Ret. 2005
Earle, Michael A., Ret. 1993
Eslinger, Robert W., Ret. 1994
Fenster, Bill E., Ret. 2008
Fousha, Michael C., Ret. 2015
Franchetti, B ., Ret. 1996
Frank, Pamela L., Ret. 1999
Garcia, Michael S., Ret. 2010
Getty, Samuel J., Ret. 1992
Godon, Rebecca J., Ret. 2022
Gonzalez, Phillip ., Ret. 2008
Graves, William C., Ret. 1992
Gray, Johnny L., Ret. 2008
Hahlbeck, D R., Ret. 1992
Hans, Kathleen ., Ret. 2000
Harrod, Roger V., Ret. 1999
Hayman, Ernst L., Ret. 1986
Heath, George A., Ret. 1982
Hebert, Patricia V., Ret. 2014
Henderson, Donald E., Ret. 2000
Henderson, H E., Ret. 1986
Herndon, Ronald D., Ret. 1999
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Ladd, Janet C., Ret. 2016
Lampe, Frank L., Ret. 1986
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Moss, Paul V., Ret. 2005
Muhlbauer, Marilyn ., Ret. 2017
Musilek, Dary J., Ret. 1995
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Nienhold, Ingeborg E., Ret. 2003
Norwood, James R., Ret. 1997
Nunley, Danny R., Ret. 2002
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Ortiz, Don L., Ret. 1994
Ostrom, Barbara L., Ret. 1999
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Penney, Charles D., Ret. 2010
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Robinson, Tommy G., Ret. 2006
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Rogers, Evelyn C., Ret. 2002
Rovnanik, Dennis L., Ret. 2004
Sanchez, Andre B., Ret. 1994
Scales, Donald E., Ret. 1990
Scott, Gary M., Ret. 1992
Sears, Larry D., Ret. 2007
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Seidel, Ron D., Ret. 1994
Sellers, Walter L., Ret. 1992
Shaushkin, Michael P., Ret. 1998
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Smithson, Donald J., Ret. 2005
Snow, Johnnie P., Ret. 2020
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Terrell, Steven E., Ret. 2006
Tsfazghi, John T., Ret. 2021
Thane, Larry G., Ret. 2016
Thomas, Peggy H., Ret. 2006
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Trimble, Alfred E., Ret. 1989
Vanbeveren, Mary Agnes., Ret. 1995
Vann, Virgil V., Ret. 1993
Vetto, Ann M., Ret. 1986
Wade, Robert K., Ret. 2001
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Wallace, Robert G., Ret. 1996
Watkins, Margaret., Ret. 2018
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Webb, Charles H., Ret. 2014

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Whalen, Teddy E., Ret. 1994
Whitehurst, Neale B., Ret. 1995
Whiteley, Fred R., Ret. 1998
Williams, Sarah., Ret. 2015
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Winder, Verdis., Ret. 1994
Wink, Gregory T., Ret. 2004
Wood, Benjamin C., Ret. 1990
Wortham, Lynda R., Ret. 2015
Yazzie, George., Ret. 1994
Yazzie, Sammy., Ret. 1994

Getty

Hafey, Robert E., Ret. 1984
Mieszerski, Walter J., Ret. 1986
Ragas, Norma G., Ret. 1986
Wheat, Melvin D., Ret. 1985

Gulf

Anderson, Betsy W., Ret. 1983
Benda, Beryl V., Ret. 1985
Cathey, Tommy L., Ret. 1985
Cleghorn, T W., Ret. 1983
Conway, William D., Ret. 1985
Cornelius, Lloyd W., Ret. 1983
Cousins, Lauren R., Ret. 1986
Drayton, Carol W., Ret. 1980
Fisher, Wayne E., Ret. 1984
Gall, Charlotte A., Ret. 1985
Gilbert, Raymond J., Ret. 1983
Hildebrand, Garnet N., Ret. 1985
Johnson, James W., Ret. 1984
McLeod, Richard R., Ret. 1985
Sikora, Raymond V., Ret. 1982
Slattery, Thomas J., Ret. 1986
Smylie, William F., Ret. 1982
Sommers, Marie A., Ret. 1983

MolyCorp

Young, Jon S., Ret. 2001

Plexco

(No deaths reported)

Tenneco

(No deaths reported)

Texaco

Adams, John M., Ret. 1984
Alvidrez, Tony., Ret. 1994
Aucoin, Gerald J., Ret. 1993
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Barnes, John C., Ret. 1982
Bjornestad, Robert K., Ret. 1997
Bobbitt, Larry L., Ret. 1989
Bond, Bruce R., Ret. 2001
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Brasher, Bert V., Ret. 1989
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Buford, Willard N., Ret. 1990
Busby, Ernest L., Ret. 1998
Carlsen, John W., Ret. 1988

Castano, Marian Lasalle., Ret. 1993
Chernosky, Patricia C., Ret. 1990
Coco, Margaret M., Ret. 1992
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Do, Anh., Ret. 1992
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Erickson, Michael L., Ret. 1995
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Quevedo, Carol R., Ret. 1993
Restine, Joe L., Ret. 1997
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Sanders, Betty M., Ret. 1993
Schnurpel, Martin D., Ret. 1993
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Shank, Joseph C., Ret. 1990
Sinegal, Joseph J., Ret. 1988
Smith, J Phillip., Ret. 1997
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Snyder, Donald F., Ret. 1987
Snyder, Melia D., Ret. 1988
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Bailey, Roy L., Ret. 1997
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