



august 2021

welcome to your chevron health benefits

for legacy noble U.S.-payroll employees

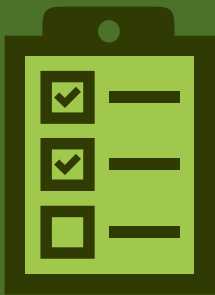




this is an introduction guide to chevron’s 2021 health benefits. it also provides you with important information about what happens to your noble coverage, how to prepare for your new chevron coverage and what will happen during the upcoming transition

what’s inside

- 3** How the transition works
- 4** Key resources
- 6** Tips for a smoother transition
- 7** 2021 Health benefit breakdown
- 8** Who’s eligible for coverage and the dependent verification requirement



watch for the checklist

Look for this checklist icon throughout this guide for a summary list of the things you may need to do or consider as part of the transition from Noble to Chevron benefits.

how the transition works

If you're a legacy Noble U.S.-payroll employee eligible to participate in health benefits, you'll have the opportunity to enroll in Chevron U.S.-payroll benefits starting **October 1, 2021**. Here's an overview of how this transition works. Additional instructions and reminders will also be sent via email, mailings to your home and online at hr2.chevron.com/noble.

1	use resources to research your coverage choices and prepare for the move to chevron benefits	optional
2	complete qualifying activities toward the november 12, 2021 health rewards deadline	optional
3	enroll for 2021 chevron benefits october 1 through october 31, 2021	required
4	enroll for 2022 chevron benefits during open enrollment, october 18 through october 29, 2021	required
5	complete post enrollment activities and requirements	monitor

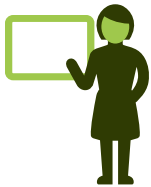
key resources

prepare now for the move to chevron benefits

We've provided only the highlights about your Chevron health benefits in this introduction guide. There are more resources you should access to get additional details that will help you make decisions.

go to hr2.chevron.com/noble

We've created this page for former legacy Noble U.S.-payroll employees to help you transition to Chevron benefits. This page is available from your Chevron workstation or at home from *any* computer, tablet or smartphone connected to the internet. This page is updated throughout the transition. Here's what you can find on this page:



attend a live health benefit education session

These optional education sessions will discuss the health benefits highlighted in this newsletter. There will also be an opportunity to ask questions live. A recording will be posted for replay later.

- September 1:
10:00 a.m.–12:00 p.m. Central Time
- September 8:
3:00 p.m.–5:00 p.m. Central Time
- Register on hr2.chevron.com/noble



find a provider

With new claims administrators in 2021 for your medical, dental, vision and prescription drug coverage, we know it's important that you know if your current provider is a part of the network. Access web links, phone numbers and instructions that make it easier to research your provider options.



summary of benefits and coverage

Summary of Benefits and Coverage (SBCs) provide summary information about your medical plans, such as benefits, copayments, coinsurance, deductibles and plan contact information. SBCs can help you understand the key differences among the options available to you.



phone numbers

Access phone numbers to talk directly to your new benefit plans like Anthem and Delta Dental if you have questions as you research your choices.



enrollment instructions

When it's time to enroll, access the enrollment instructions, website links and phone numbers.



additional plan information and summaries

Research your prescription drugs, get continuation of care forms, see schedule of benefits or benefit summaries, review summary plan descriptions and more.



videos

Sometimes reading about it isn't enough. We have a library of short videos available to help you compare medical plan features, learn about a health savings account and more.



have a life event, need to manage your benefits?

If you experience a life event or need assistance with managing your health benefits, please use these resources during the transition as follows:

Now until September 30, 2021
(6 p.m. Central Time)

Noble Benefits Resource Center
1-844-487-5599

LiveBetter Hub
go.chevron.com/livebetter

Access to this resource strictly ends on September 30, 2021 (6 p.m. Central Time).

This resource is not able to answer Chevron benefit, program, policy or process questions.

See the detailed contact list available on h2.chevron.com/noble for help with Chevron plan-specific questions prior to October 1.

On or after October 1, 2021
(8 a.m. Central Time)

Chevron HR Service Center
1-888-825-5247
(1-832-854-5800 outside the U.S.)

Access to this resource strictly begins on October 1, 2021 (8 a.m. Central Time).

The HR Service Center is unable to answer questions prior to October 1 because Noble employees have not yet been moved to Chevron's HR systems.

See the detailed contact list available on h2.chevron.com/noble for help with Chevron plan-specific questions prior to October 1.

looking for chevron benefit information?



As a reminder, if you don't have an immediate life event or benefit issue and you're just looking for additional information about Chevron benefits and programs, please visit h2.chevron.com/noble for additional information and a detailed list of contacts to help you research your benefit choices and decisions.

tips for a smoother transition



don't wait, report life events *right away*

When you experience a life event that might warrant a change to your benefits – for example, moving, getting married, having or adopting a baby, or getting a divorce – you generally have to report the event and make changes, if permitted, within 31 days. **While this deadline hasn't changed, during the next few months of this transition we strongly encourage you to report these events as soon as they occur, well before your 31-day deadline.** Reporting your life events as soon as possible will facilitate a smoother transition to your Chevron benefits. See page 5 for a quick breakdown of the phone number to call if this happens to you.



plan ahead where you can

This newsletter provides checklists for actions you can take in advance to prepare for the transition. We also strongly encourage you to access hr2.chevron.com/noble for specific instructions about what to do and what to consider if you know one of these events are happening to you over the next few months:

- You're leaving the company
- You're having a baby
- You're having surgery
- You're moving
- You have an approved leave of absence, such as parental leave
- You need medical care after Noble coverage has ended but before Chevron elections are processed



plan for continuation of care, if you know you'll need it

Continuation of care allows you to continue to receive health care for certain conditions from providers who do not participate in your new plan's network. You might need continuation of care if you are already in active treatment for certain ongoing conditions on October 1, 2021. Continuation of care may be available for specific situations under Chevron's medical, dental and behavioral health benefits. See the **Health Benefit Breakdown** section starting on page 7 for further instructions, including the deadlines to apply.



when it's time to enroll, don't wait

If you want to participate in Chevron benefits for the remainder of 2021, you must enroll starting **October 1, 2021**; *coverage is not automatic*. If you enroll by October 31, your coverage will be retroactive to October 1.

While you will have until October 31 to make your 2021 elections, we strongly advise you make your choices as soon as possible so that your new benefit plans, like Anthem, Express Scripts or Delta Dental, receive your enrollment data quickly. This way if you need to receive health care, your coverage is ready for you when you need it, and you may avoid paying out-of-pocket and submitting a claim for reimbursement later.

Go to the Health information on hr2.chevron.com/noble for more information about ID cards and what to do if you need health care after October 1 but before your Chevron health enrollment elections have been activated with the plan(s).

health benefit breakdown

a benefit-by-benefit guide to the transition



in this section we'll introduce you to chevron's 2021 health benefits, outline key actions you may need to take, provide details about how your noble coverage will transition and what you need to do



these are only the basics; go online for the full story

Get the big picture here, then head to hr2.chevron.com/noble to take a closer look at the topics that you want to learn more about.



all the phone numbers are online

Go to hr2.chevron.com/noble for a comprehensive list of phone numbers if you have additional questions about some of the benefits discussed here.



information is effective for 2021 plan year

This information, including costs and deductible amounts, are effective for the 2021 plan year only. 2022 information will be provided separately just prior to Chevron's open enrollment period, October 18–October 29, 2021.

who can I cover?

If you enroll, you may also enroll your eligible dependents for coverage under the same medical, dental, vision and certain other health benefit plans. Eligible dependents include your spouse or domestic partner and eligible children. Brief descriptions of eligible dependents are included below, but you can read the full requirements on hr2.chevron.com/noble.

eligible spouse

You can enroll your spouse for coverage if you were legally married under the law of a state or other jurisdiction where the marriage took place.

eligible domestic partner

A domestic partnership is established when you and your partner meet the criteria set forth on the Chevron Affidavit of Domestic Partnership Form (F-6). You can preview the form and the criteria on hr2.chevron.com/noble.

eligible child

You can enroll a dependent child that meets all of the following requirements:

- You or your spouse's/domestic partner's natural child, stepchild, legally adopted child, foster child or a child who has been placed with you or your spouse/domestic partner for adoption
- For health plans, younger than age 26*

other eligible dependent**

You can enroll an "other dependent" that meets all of the following requirements:

- Not married
- For health plans, younger than age 26*
- Is a member of your household
- Someone for whom you act as a guardian
- Dependent on you (or on your spouse/domestic partner) for more than 50 percent of his or her financial support

dependent verification required

**60
days**

All new employees are required to verify the eligibility of any dependents you enroll in Chevron health plans; Noble dependent verification/certification does not automatically transfer to your Chevron coverage. When you enroll your dependent(s) in Chevron health coverage, you will have up to **60 days** to obtain and submit requested documentation that verifies your dependent(s) are eligible to participate in Chevron's health benefits. If you don't provide acceptable documentation by the deadline, your dependent(s) will be disenrolled from coverage. **You can prepare in advance and preview the documents you'll need to provide on hr2.chevron.com/noble.**

* Chevron currently allows an eligible dependent child to continue certain benefit coverage beyond the maximum allowed age if the eligible dependent child meets certain requirements, including the applicable benefit plan's definition of an incapacitated (or disabled) child. More information about covering an incapacitated child is available on hr2.chevron.com/noble.

** An "other dependent" is not eligible for coverage under the Group Hospital Indemnity Plan or the Group Critical Illness Insurance Plan.

medical

your chevron choices

If you're eligible for health benefits, you can enroll and start to participate in Chevron coverage on October 1, 2021. Chevron provides you with up to four medical plan options*:

- **Medical PPO Plan**
- **High Deductible Health Plan (HDHP)**
- **High Deductible Health Plan Basic (HDHP Basic)**
- **Medical HMO Plan** options (if any) vary based on your zip code.
 - Medical HMO Plan – HMO Blue Essentials Texas
 - Medical HMO Plan – Kaiser Colorado

All plans include access to **medical services, prescription drugs** and **basic vision care**. They also all offer comprehensive coverage for the same **major medical services** you'd expect, including office visits, emergency services, hospital care, lab services, outpatient care, pregnancy and newborn care, and rehabilitative services.

* U.S.-payroll expatriates on a rotational assignment may participate in these same plan options. U.S.-payroll expatriates on a residential assignment have one medical plan option, the Global Choice Plan. All expatriates will receive more information under separate cover.



Prescription Drug Program with Express Scripts

When you enroll in the Medical PPO, the HDHP or the HDHP Basic, you're also automatically enrolled in the **Prescription Drug Program with Express Scripts**. As with your current Noble prescription drug coverage, the Chevron Prescription Drug Program includes cost management programs and rules to help control pharmacy costs. This includes the use of generic drugs, home delivery pharmacy for maintenance medications, step therapy programs, prior authorization requirements and a Specialty Pharmacy service for certain specialty drugs. The Prescription Drug Program also features a list of preferred brand-name drugs in their formulary designed to help keep costs down. If you're enrolled in the Prescription Drug Program, Express Scripts will notify you if any of these programs apply to your medications. Starting today you can access hr2.chevron.com/noble for phone numbers and links to the formulary and the Express Scripts online tool to research your current medications.



snapshot comparison of your chevron medical choices

See page 17 for a closer look at how Chevron's medical choices compare, including monthly premium, deductibles and other key plan features.



benefit summaries, phone numbers and more

Research plan features, coverage, network providers, phone numbers and more on hr2.chevron.com/noble.

what happens to your noble coverage

- If enrolled, your Noble medical and prescription drug coverage automatically ends on **September 30, 2021**.
- Final premium deductions for your Noble medical coverage will be taken on your last Noble paycheck, **October 8, 2021**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- The amounts you have paid year-to-date toward your Noble 2021 **deductibles** and **out-of-pocket maximums** will be applied toward your corresponding Chevron 2021 medical plan deductibles and out-of-pocket maximum

amounts. If you enroll, your Chevron medical plan's 2021 deductible and out-of-pocket maximums will apply effective October 1. This means that, depending on the Chevron plan you choose, you may have an additional deductible amount to satisfy even if you've already met your Noble medical deductible or out-of-pocket maximum for 2021. For example, with the Noble Core Plan, your medical and prescription drug deductible is combined; with Chevron's Medical PPO plan, the medical and prescription drug deductibles are separate. See the comparison on page 18 for more information.



medical coverage transition checklist

- If you want to participate in Chevron coverage for the remainder of 2021, you must enroll **October 1–October 31, 2021**. Coverage is *not* automatic.
- If you enroll dependent(s) in Chevron medical coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.
- Cigna will follow a process to share your year-to-date 2021 **deductible** and **out-of-pocket maximum** amounts with your Chevron medical coverage after you enroll. The *earliest* your Chevron plan may reflect any transferred amounts is in November, but it could take several months longer depending on the processing status of any outstanding claims you may have.
- Outstanding claims for reimbursement of eligible services that occurred on or before **September 30, 2021**, should be filed directly with Cigna according to your Noble plan's established procedures and deadlines. You're encouraged to file all outstanding claims as soon as possible to assist with a timely transition of deductible and out-of-pocket maximum amounts.
- You may need to take action to transfer your **prescriptions**. See page 11 for more information.
- Go to **hr2.chevron.com/noble** to research your current medications and the contact information for your new prescription drug administrator if you have questions about your current medication.
- If you need to arrange for **continuation of care**, you'll need to apply for it starting October 1. Please note that continuation of care is *not* available under Chevron Medical HMO Plans. See page 12 for more.
- With new claims administrators in 2021 for your medical, vision and prescription drug coverage, we know it's important that you know if your current provider is a part of the network. Go to **hr2.chevron.com/noble** for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.



prescription drug transition checklist

You need to plan ahead to ensure you continue to have timely access to your medication during the transition. Here's what you'll need to do.

your first step is to check the provider network for the chevron medical plan for which you intend to enroll

Go to hr2.chevron.com/noble for links and instructions to search the provider network for each plan.

Chevron Medical HMO

Your prescribing physician and/or retail pharmacy *must* be in the HMO plan's network. Additional action is required if your provider(s) are not in your HMO's network.

Medical PPO, HDHP, HDHP Basic

Express Scripts is the administrator for prescription drug coverage. You can use any retail pharmacy you choose, but additional time and attention may be required if your current retail pharmacy is not in Express Scripts' network. See below for more.

next, determine action that may be required

Network retail pharmacy

If your current pharmacy is also part of your new plan's prescription drug network and you have enough refills remaining, you will not need a new prescription prior to October 1, 2021. Be sure to show your new Chevron prescription drug ID card for refills.

Out-of-network retail pharmacy

If your current pharmacy is not part of your new plan's prescription drug network and you have refills remaining, ask your current prescribing physician to provide you with a new prescription or transfer the prescription to a network pharmacy. **We strongly suggest you plan ahead and contact your physician prior to October 1, 2021** – especially if you don't intend to (or cannot) continue with that physician as of October 1, 2021.

Mail order

Your prescription cannot be transferred, regardless of the Chevron plan you choose. **Advanced planning and action is required to prepare for the transition.** First, contact your current physician and request a new prescription just prior to October 1, 2021. You should allow at least two weeks for a new mail order prescription; so, if you need medication immediately, ask your physician for two prescriptions – one for a small supply at a retail pharmacy and one for 90 days by mail order.

Starting **October 1, 2021**, contact your **HMO Plan** or for the Medical PPO, HDHP or HDHP Basic, contact **Express Scripts Member Services** for the steps you need to take to begin mail order.



need a refill around October 1?

If you know you'll need to refill your current prescription(s) on or around October 1, 2021, we strongly suggest you contact your prescribing physician prior to October 1 for a refill – especially if you don't intend to (or cannot) continue with that physician under your new plan.



need to change physicians October 1?

If you need or want to change physicians, be sure to make new appointments as soon as possible in October to ensure your prescriptions are timely refilled or transferred as needed.



medical continuation of care instructions

Continuation of care allows you to continue to receive health care for certain conditions from providers who do not participate in your new plan's network. You might need continuation of care if you are already in active treatment for certain ongoing conditions on **October 1, 2021**.

medical HMO plan

If a Chevron Medical HMO Plan is an available medical plan option in your zip code, you should be aware that continuation of care is not available under these plans. An HMO is a health maintenance organization medical plan option, so you must visit a provider in the HMO's network, otherwise your services aren't covered.

chevron medical PPO, HDHP or HDHP basic

These Chevron medical plans administered by **Anthem** are preferred provider organization plans, so you can continue to use any provider you choose, network or out-of-network. However, the deductible and out-of-pocket amounts are lower when you see a provider that is in Anthem's network. With an approved continuation of care application, you'll have a set amount of time to continue to see your provider and continue to receive the network level of coverage for that condition. After that, you will need to choose a physician from within the Anthem network to receive the network level of coverage. Examples of conditions eligible for continuation of care might include:

- Be in an active course of treatment for an **acute medical condition**
- Be **pregnant**, regardless of trimester
- Have a **terminal illness**
- Have a **surgery or other procedure** that has been authorized by your previous plan scheduled to occur within 90 days of October 1, 2021

To qualify for a continuation of care benefit, you must apply for it. Anthem will send a letter to you outlining the decision or requesting additional information, if needed.* You can also contact Anthem to confirm if your request has been received.



how to apply

You must apply **October 1, 2021**, through **December 1, 2021**. The application is posted on hr2.chevron.com/noble.

* Continuation of care approval does not guarantee a treatment is medically necessary, and it also doesn't mean you are pre-approved for any medical services. All medical services must be medically necessary. Pre-approval by Anthem may still be required. Talk to Anthem to discuss your personal situation.

retiree health benefits



program basics

Chevron's retiree health benefit choices depend on if you are pre-65 (under age 65) or are post-65 (age 65 or over).

Pre-65 eligible retirees participate in generally the same group medical plan choices offered to active Chevron employees. **Post-65 eligible retirees** have access to a Retiree Health Reimbursement Arrangement (Retiree HRA) and individual medical, prescription drug, dental and vision coverage through a private health exchange managed by Via Benefits. Chevron also requires that post-65 participants are enrolled in **Medicare Part A** and **Part B**. Chevron contributes to retiree medical and dental coverage based on factors such as your age and years of services.

am I eligible as a legacy noble employee?

If you're eligible to enroll in Chevron's U.S.-payroll health benefits, you're also eligible for retiree health benefits when you meet *all* of the following eligibility requirements:

- You're age **50 or older**
- You have **10 or more** years of health and welfare eligibility service (**HWES**)
- Your **Most Recent Hire Date** must have been at least **five years** before you retired

For most legacy Noble employees, you'll need to wait until at least October 1, 2026, to be eligible for Chevron retiree health benefits. Later this fall you'll have access to the BenefitConnect website where you'll have the opportunity to review basic personalized retiree medical eligibility details, such as the first date you'll become eligible for benefits and the percentage of company contribution you're eligible to receive.

get to know the enrollment milestones

In addition to meeting the eligibility requirements above, you must also enroll yourself and any eligible dependents in retiree medical coverage according to Chevron's **enrollment milestones** to remain eligible to participate.



tip

Review the personalized service letter recently issued to you for these service dates. Your HWES is your original hire date at Noble Energy, and Most Recent Hire Date for legacy Noble employees is generally the first day you became eligible for Chevron benefits, October 1, 2021.



More information about Chevron's retiree health benefits, company contributions to coverage and the enrollment milestones are available from hr2.chevron.com/noble.

dental

your chevron choices

If you're eligible for health benefits, you can enroll and start to participate in Chevron coverage on **October 1, 2021**. Chevron provides you with access to up to two dental plan options:

- **Dental PPO Plan**
- **Dental HMO Plan** (availability varies based on your zip code)

All plans help you pay for diagnostic, preventive, basic restorative and major dental care up to the plan's benefit maximums. Both plans include routine preventive cleanings and x-rays (bitewings) for you and your dependents each

year that are 100 percent paid by the plan with no deductible and no co-payment when you visit a network provider.

Get your annual cleaning, avoid the dental surcharge

Healthy teeth support a healthy heart and body. That's why Chevron encourages you to receive at least one preventive dental cleaning between January 1 and December 31 of each year. If you do not participate in this preventive care measure in the *current* year, you will pay \$120 more for your dental premium in the *next* year. There is a grace period for the dental surcharge for legacy Noble employees during your transition to Chevron benefits. (See page 15 for more.)

dental PPO plan with delta dental

You can see any dentist you choose but using at least a **Delta Dental Premier®** network provider saves you money directly by reducing your out-of-pocket costs. Use a **Delta Dental PPOSM** network provider to get the greatest savings on your covered dental services.

Coverage level	Monthly cost (without dental surcharge)	Deductible	
		Network	Out-of-network
You only	\$31.00	No deductible	\$100
You + one adult	\$61.90	No deductible	\$200 per person
You + child(ren)	\$52.70	No deductible	\$200 per person
You + family	\$83.60	No deductible	\$300 per person

dental HMO plan with deltacare USA

With an HMO you must visit a provider in the DeltaCare USA network, otherwise your services aren't covered (except for certain emergency situations). In addition, you must visit your selected **DeltaCare USA primary care dentist** to receive benefits under your Dental HMO Plan. Most services not performed by your primary care dentist must be authorized by DeltaCare. Learn more about the primary care dentist on hr2.chevron.com/noble.

Coverage level	Monthly cost (without dental surcharge)	Deductible
You only	\$5.50	No deductible
You + one adult	\$11.10	
You + child(ren)	\$9.40	
You + family	\$15.00	



features, details, surcharge, phone numbers and more

Research plan features and phone numbers, additional details about the surcharge, deductibles and out-of-pocket maximums, and more on hr2.chevron.com/noble.

what happens to your noble coverage

- Final premium deductions for your Noble dental coverage will be taken on your last Noble paycheck, **October 8, 2021**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- Your Noble dental coverage, if enrolled, automatically ends on **September 30, 2021**.
- Your Noble dental deductible does not transfer to Chevron dental coverage. If you enroll, any applicable **deductible** and **benefit maximums** under your Chevron dental plan will apply for the remainder of 2021.



dental coverage transition checklist

- If you want to participate in Chevron coverage for the remainder of 2021, you must enroll **October 1–October 31, 2021**. Coverage is *not* automatic.
- If you enroll dependent(s) in Chevron dental coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.
- Outstanding claims for reimbursement of eligible services that occurred on or before **September 30, 2021**, should be filed directly with Cigna according to your Noble plan's established procedures and deadlines.
- For participants with a **qualifying orthodontia treatment in progress** you may be able to continue the treatment you started under your Noble dental plan. For all other treatments, there are no treatment in progress provisions. If you need to arrange for treatment in progress, you'll need to apply for it starting **October 1**. See page 16 for more.
- With new claims administrators in 2021 for your dental coverage, we know it's important that you know if your current provider is a part of the network. Go to hr2.chevron.com/noble for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.
- There is grace period for the **dental surcharge** during your transition to Chevron benefits. The surcharge will not be applied to your 2021 and 2022 Chevron dental premiums. You are not required to get a cleaning in 2021; however, you will be expected to receive a cleaning between January 1 and December 31, 2022, to avoid the surcharge to your Chevron dental premiums in 2023.



orthodontia treatment in progress

For participants with a qualifying orthodontia treatment in progress on October 1, 2021, you may be able to continue the treatment you started under your previous dental plan. For all other treatments, there are no treatment in progress provisions.

dental PPO plan

The Dental PPO Plan, administered by **Delta Dental**, is a preferred provider organization plan, so you can continue to use any provider you choose, network or out-of-network. If you began active orthodontic treatment prior to October 1, 2021, ask your orthodontist to submit an orthodontic treatment claim to Delta Dental. **You should have your orthodontist do this whether or not they are a Delta Dental network provider.** Delta Dental will then work with your provider regarding the care. The claim form is available on hr2.chevron.com/noble. Any standard dental claim form can also be used. The claim should include:

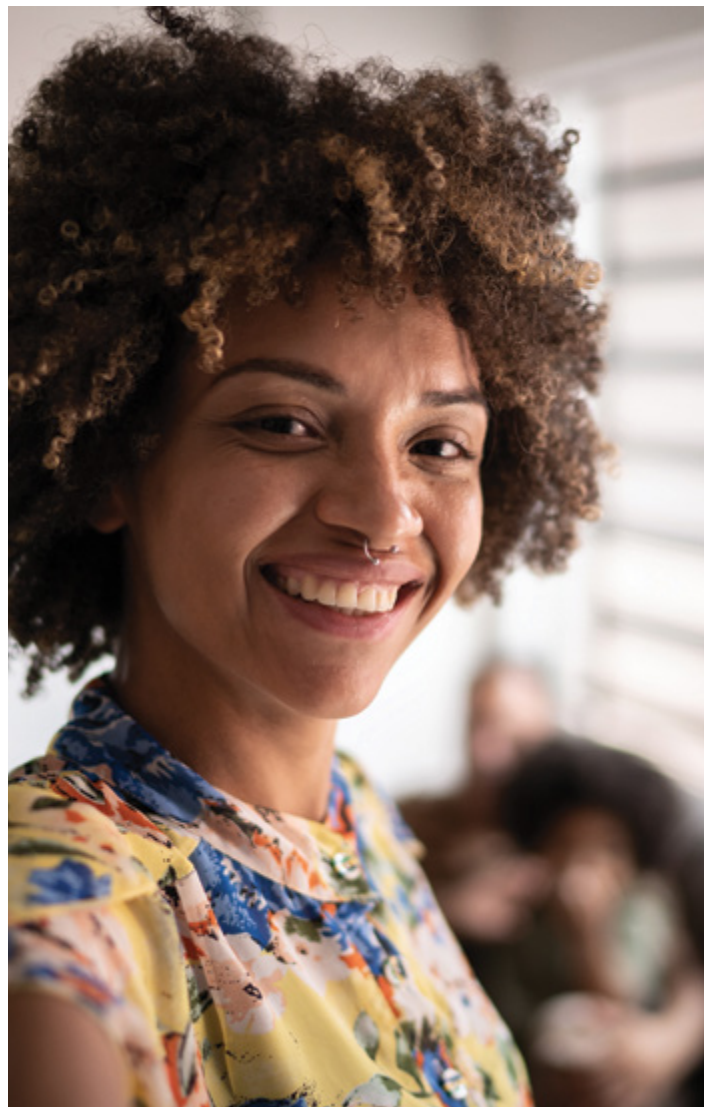
- All charges and fees (including the down payment or installments paid by your previous dental plan).
- Banding date and length of active treatment.
- Brief description of the dentition, appliance (including type) and treatment.
- If you are covered by more than one plan, information about the other carrier.

dental HMO plan

The Dental HMO Plan, administered by DeltaCare USA, is a health maintenance organization (HMO) dental plan option, so you must visit a provider in the HMO's network, otherwise your services aren't covered. If you or an enrolled dependent has started orthodontic treatment under your previous dental plan, you may be able to continue that coverage if you switch to the Chevron Dental HMO Plan in 2021. Through a provision called orthodontic treatment in progress, your Dental HMO Plan allows you to continue treatment you started under your previous dental plan. You can visit the same orthodontist and have the same coverage and copayments as your previous plan. You pay the same amount that you would have paid under your previous coverage, as long as you remain eligible for coverage under your Chevron Dental HMO Plan. If you began active orthodontic treatment prior to October 1, 2021, under your Noble dental plan and:

- **If banding has taken place**, you are eligible for continuous orthodontic coverage under your Chevron Dental HMO Plan and may continue to visit the same orthodontist.

- **If banding has not occurred**, you are not eligible for continuous orthodontic coverage. In that case, orthodontic treatment must be provided by a DeltaCare network orthodontist in accordance with the copayments, limitations and exclusions defined in your Chevron Dental HMO Plan.
- You must sign up between October 1 and October 31, 2021 to receive this continuous orthodontic coverage. Go to hr2.chevron.com/noble to download the **Continuous Orthodontic Coverage Form** and a **claim form**. Please have your treating orthodontist complete and submit both forms by October 30, 2021. DeltaCare will coordinate benefits as necessary with your orthodontist.



snapshot: medical plan comparison

The information in this snapshot provides you with a basic comparison of the key similarities and differences to help you get to know Chevron's medical plans. This guide doesn't cover detailed plan rules, requirements and eligibility. Go to hr2.chevron.com/noble to access additional information, documents and plan contact information to ask the plans questions directly.

how all the chevron medical plans are the same

Chevron's medical plan choices all share some basic features:

- **Who is covered and who you can cover** – the eligibility rules – are the same. In addition, dependent verification is required when you enroll a dependent in your medical coverage. (See page 8 for more.)
- Chevron currently **shares the monthly cost of coverage** – the premium – with you.
- All plans include access to 100 percent coverage with no deductible for certain **preventive care services**, as specified by the Affordable Care Act, when you see a **network** provider.
- All plans include **out-of-pocket maximum protection**, which means there's a defined limit on how much you need to pay for covered services during a plan year. This is an important feature because it protects you in the event of major medical expenses during the year.
- If you enroll in any of Chevron's medical plans, you and your enrolled dependents will also automatically have access to a **second opinion service** through the Chevron Health Decision Support Program with 2nd.MD. (See page 31 for more.)
- All plans offer access to one of two tax-advantaged **health accounts** – either the Health Care Spending Account (HCSA) or a health savings account (HSA) – to help you save and pay for certain out-of-pocket health care costs. (See page 25 for more.)



network vs. out-of-network

A network is a group of independent health care providers – physicians, hospitals and other facilities – that have agreed with your health plan to charge contracted rates for services provided to plan members. If your plan allows the choice to use a network or an out-of-network provider, try to use the network when possible. Why? Network providers typically save you money by reducing your out-of-pocket costs. **In addition, just like your Noble coverage, some of Chevron's medical plans also have a different deductible, coinsurance/copayment, and out-of-pocket maximum amount depending on if you see a network or an out-of-network provider.**

employee medical

effective January 1 thro

	medical PPO plan		high deductible health plan (HDHP)	
the basics	Applies to Medical PPO, HDHP, HDHP Basic:		<ul style="list-style-type: none"> • These are preferred provider organization (PPO) plans • Choose network or out-of-network providers for care 	
	<ul style="list-style-type: none"> • Medical – Anthem • Prescription drug – Express Scripts • Basic vision – VSP 			
behavioral health services	Automatically enrolled in Chevron Mental Health and Substance Use Dis			
employee monthly premium	no wellness credit	wellness credit	no wellness credit	wellness credit
you only	\$123	Not available in 2021	\$26	Not available in 2021
you + one adult	\$247		\$54	
you + child(ren)	\$210		\$44	
you + family	\$334		\$72	
deductible**	separate deductibles for ...		medical, prescription drugs, MHSUD, combined*	
	covered medical services*			
	Network	Out-of-network	Network	Out-of-network
you only	\$1,000	\$2,000	\$2,800	\$5,600
you + one adult	\$2,000	\$4,000	\$5,600	\$11,200
you + child(ren)	\$2,000	\$4,000	\$5,600	\$11,200
you + family	\$3,000	\$6,000	\$5,600	\$11,200
	covered prescription drugs		Mail-order prescriptions are subject to the combined annual deductible.	
you only	\$150		Certain preventive medications covered at 100 percent, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.	
you + family	\$300			
	One deductible for network, out-of-network. Mail-order prescriptions are not subject to the annual deductible.			
	covered behavioral health services			
	No deductible under the MHSUD			
out-of-pocket maximum**	separate out-of-pocket maximums for ...		medical, prescription drugs, MHSUD, combined*	
	medical and MHSUD, combined*			
	Network	Out-of-network	Network	Out-of-network
you only	\$5,000	\$10,000	\$5,000	\$10,000
you + one adult	\$10,000	\$20,000	\$10,000	\$20,000
you + child(ren)	\$10,000	\$20,000	\$10,000	\$20,000
you + family	\$10,000	\$20,000	\$10,000	\$20,000
	covered prescription drugs			
you only	\$1,800			
you + family	\$3,600			
	One maximum for network, out-of-network.			
save for health care?	Flexible spending account		BenefitWallet Health Savings Account	
	Health Care Spending Account (HCSA). Chevron does not contribute.		Chevron also contributes if you	

Plan comparison

through December 31, 2021

high deductible health plan basic (HDHP basic)

- Preventive care provisions included
- Second opinion requirement applies for knee, hip, back, spine surgery

border Plan (MHSUD)

no wellness credit	wellness credit
\$10	Not available in 2021
\$21	
\$17	
\$28	

medical, prescription drugs, MHSUD, combined*

Network	Out-of-network
\$5,000	\$10,000
\$10,000	\$20,000
\$10,000	\$20,000
\$10,000	\$20,000

Mail-order prescriptions are subject to the combined annual deductible.

Certain preventive medications covered at 100 percent, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.

medical, prescription drugs, MHSUD, combined*

Network	Out-of-network
\$6,550	\$13,100
\$13,100	\$26,200
\$13,100	\$26,200
\$13,100	\$26,200

unt (HSA) with payroll deductions. meet eligibility requirements.

medical HMO plan

- Medical, prescription drug, basic vision coverage provided by HMO
- Health maintenance organization (HMO) plans
- Must use network provider
- Preventive care provisions included
- Plan choices vary by zip code

behavioral health services

Available through HMO or the Chevron Mental Health and Substance Use Disorder Plan (MHSUD), but not both for same service. Out-of-network provider not covered whether through MHSUD or HMO Plan.

HMO blue essentials		kaiser colorado	
---------------------	--	-----------------	--

employee monthly premium		employee monthly premium	
No wellness credit	Wellness credit	No wellness credit	Wellness credit
\$723	Not available in 2021	\$162	Not available in 2021
\$1,446			
\$1,228			
\$1,952			

annual deductible	annual deductible
-------------------	-------------------

\$0	\$300 individual \$600 family
-----	----------------------------------

annual out-of-pocket maximum	annual out-of-pocket maximum
------------------------------	------------------------------

\$2,500 individual \$5,000 family	\$2,500 individual \$5,000 family
--------------------------------------	--------------------------------------

save for health care?

Flexible spending account
Health Care Spending Account (HCSA). Chevron does not contribute.

*Amounts paid for covered services provided by a network provider also count toward the out-of-network annual limit. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual limit.
**Each covered individual has a maximum limit equal to the You Only network amount.

vision

basic vision

- If you enroll in the Chevron Medical PPO Plan, the HDHP or the HDHP Basic, you're also automatically enrolled in the **Chevron Vision Program** for **basic vision** coverage with **VSP**.
- If you enroll in a Medical HMO Plan, your coverage also includes **basic vision** coverage through your **HMO Plan**.
- There is no additional, separate payroll deduction for basic vision coverage.

vision plus program

- Similar to your Noble VSP Vision Plan, Chevron also offers the **Vision Plus Program** for additional coverage for prescription eyewear that goes beyond your basic vision coverage.
- Any U.S.-payroll employee eligible for Chevron's health plans can enroll, and you can enroll even if you waive Chevron health coverage.
- **VSP** is the insurer for the Chevron Vision Plus Program.
- This is a voluntary benefit choice paid entirely by you through payroll deductions. You must elect this coverage during your enrollment period to participate.



chevron vision plus program with VSP

Coverage level	Monthly cost	
	Enrolled in a Chevron medical plan	Waiving Chevron medical plan coverage
You only	\$11.56	\$12.47
You + one adult	\$23.47	\$25.29
You + child(ren)	\$19.67	\$21.21
You + family	\$31.60	\$34.06



features, monthly cost, phone numbers and more

Review more details about basic and voluntary vision coverage, research network providers, access phone numbers to talk directly to VSP and more on hr2.chevron.com/noble.

what happens to your noble coverage

- Your Noble Cigna Vision and/or VSP Vision coverage, if enrolled, automatically ends on **September 30, 2021**.
- Final premium deductions for your Noble VSP Vision will be taken on your last Noble paycheck, **October 8, 2021**. Premiums for Chevron Vision Plus Program coverage, if you choose to enroll, will begin on subsequent Chevron paychecks after enrollment.



vision coverage transition checklist

- As a reminder, you're automatically enrolled in basic vision coverage when you enroll in a Chevron medical plan. If you want to participate in a Chevron medical plan, you must enroll **October 1–October 31, 2021**. Coverage is *not* automatic.
- If you want to participate in the voluntary Chevron Vision Plus Program coverage, you must enroll **October 1–October 31, 2021**. Coverage is *not* automatic.
- If you enroll dependent(s) in Chevron Vision Plus Program coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See Page 8 for more.
- Outstanding claims for reimbursement of eligible services that occurred on or before **September 30, 2021**, should be filed directly with Cigna or VSP, as applicable, according to your Noble plan's established procedures and deadlines. You're encouraged to file all outstanding claims as soon as possible.
- There are no **treatment in progress** or **continuation of care** provisions for vision coverage.
- For Chevron basic vision coverage, go to **hr2.chevron.com/noble** for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if desired.
- As with your Noble VSP Vision plan, **VSP** is also the claims administrator for the voluntary Chevron Vision Plus Program. As long as your current provider remains in the VSP network, you don't need to find a new vision provider.

behavioral health

mental health and substance use disorder coverage

With Noble, your behavioral health coverage was part of your medical plan. At Chevron, behavioral health coverage is separate from your medical plan. The Chevron **Mental Health and Substance Use Disorder Plan (MHSUD)** provides confidential support for a wide range of personal issues — from everyday challenges to more serious problems. You and your dependents have access to support services 24 hours a day for a variety of concerns, from family/relationship issues, stress and anxiety, depression to drug and alcohol recovery and more.

MHSUD basics

- **Beacon Health Options** is the claims administrator. This is different from your coverage with Cigna, in which claims are paid by the same administrator.
- **You do not need to enroll.** This benefit is automatically provided to you, as long as you're eligible to participate in Chevron's health benefits. You're covered by this plan even if you are not enrolled in a medical plan offered by Chevron.
- **Your eligible dependents are covered**, if they are enrolled in a medical plan to which Chevron contributes, such as the Medical PPO, HDHP, HDHP Basic or a Medical HMO.
- **You do not pay a monthly cost for this coverage.** However, you do share a portion of the costs if you receive benefits under the plan.

no deductible if enrolled in ...

- **Medical PPO Plan**
- **A Chevron Medical HMO Plan**

There's also no deductible to satisfy if you choose to waive Chevron medical coverage.

deductible applies if enrolled in ...

- **High Deductible Health Plan (HDHP)**
- **High Deductible Health Plan Basic (HDHP Basic)**

These plans have *one combined* deductible for medical, prescription drugs, mental health and substance use disorder services. This means you'll have to pay the full cost for covered services and supplies until you reach your combined deductible for the year. See page 18 for deductible information.

do i need to use a network provider?

- You can visit **any qualified provider** you choose (except for Medical HMO Plan, as noted below), but you pay less if you use a provider that is in the Beacon network.
- If you enroll in a **Chevron Medical HMO Plan**, you have the choice to use the behavioral health benefits provided by your HMO, or use the benefits provided by the MHSUD (but not both for the same service). You must use a network provider to receive benefits, whether through your HMO or the MHSUD. Out-of-network benefits are *not* covered, except for emergency services.



features, requirements, phone numbers and more

For more information about the MHSUD Plan, including what's covered and notification requirements, go to hr2.chevron.com/noble.

what happens to your noble coverage

- Your Noble Cigna Behavioral Health & EAP coverage, if enrolled, automatically ends on **September 30, 2021**.
- Final premium deductions for your Noble coverage will be taken on your last Noble paycheck, **October 8, 2021**. You do not pay a separate premium for this coverage at Chevron.
- The amounts you have paid year-to-date toward your Noble 2021 **deductibles** and **out-of-pocket maximums** will be applied toward your corresponding Chevron 2021 plan deductibles and out-of-pocket maximum amounts. If you enroll, your Chevron plan's 2021 deductible and out-of-pocket maximums will apply effective October 1. This means that, depending on the Chevron plan you choose, you may have an additional deductible amount to satisfy even if you've already met your Noble medical deductible or out-of-pocket maximum for 2021.



behavioral health coverage transition checklist

- You do not need to enroll in this coverage. Your eligible dependents are also automatically covered as long as you enroll them in Chevron medical coverage **October 1–October 31, 2021**.
- If you enroll dependent(s) in Chevron medical coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.
- Go to hr2.chevron.com/noble for web links, phone numbers and instructions that make it easier to verify the network status of your current provider and find a new one if necessary.
- Outstanding claims for reimbursement of eligible services that occurred on or before **September 30, 2021**, should be filed directly with Cigna according to your Noble plan's established procedures and deadlines. You're encouraged to file all outstanding claims as soon as possible to assist with a timely transition of any applicable deductible and out-of-pocket maximum amounts.
- If you need to arrange for **transition care**, you'll need to apply for it starting **October 1**. See page 24 for more.
- If you enroll in the Chevron Medical PPO, HDHP or HDHP Basic:** Cigna will follow a process to share your year-to-date 2021 deductible and out-of-pocket maximum amounts with the Chevron MHSUD and your Chevron medical plan after you enroll. The *earliest* your Chevron plan may reflect any transferred amounts is in November, but it could take several months longer depending on the processing status of any outstanding claims you may have.
- If you enroll in a Chevron Medical HMO:** Cigna will follow a process to share your year-to-date 2021 deductible and out-of-pocket maximum amounts with the Chevron MHSUD, but for privacy reasons, Cigna cannot share this information with your Medical HMO Plan. If you choose to use the behavioral health coverage provided by your Medical HMO Plan, your action is required to transfer any year-to-date deductible and out-of-pocket maximum amounts for behavioral health services to your Medical HMO. Go to hr2.chevron.com/noble for further instructions.



behavioral health transition care instructions

Transition care allows you to continue to receive certain behavioral health care from providers who do not participate in Beacon Health Options' network. You might need transition care if you are already in active behavioral health treatment on or before **September 30, 2021**.

Go to hr2.chevron.com/noble for instructions to determine if your current provider is also a Beacon Health Options network provider.

- If your current provider is a **Beacon network provider**, simply inform your current provider that effective October 1, 2021, your new claims administrator is Beacon Health Options with Chevron. No additional action is required.
- If your current provider is not a **Beacon network provider**, inform the representative that you are a former Noble employee that needs to register for transition of care.
- You must register for transition of care **October 1, 2021**, through **December 1, 2021**.

If approved for transition of care, you'll be granted a set amount of time to see your current out-of-network provider and continue to receive the network level of coverage for medically necessary services. After that date, typically any one the following may occur:

- Your treatment with the out-of-network provider is complete.
- Your out-of-network provider has successfully applied for and joined the Beacon network.
- You locate and choose a new provider that is part of the Beacon network.
- You have contacted Beacon and requested consideration for a single-case agreement in which the out-of-network status of the provider is waived due to continuity of care.

health accounts

All of Chevron's medical plans offer access to one of two tax-advantaged accounts, either the **Health Care Spending Account (HCSA)** or a **health savings account (HSA)**. The premise of these accounts is simple. You contribute money, and later you can use the money in your account to help pay for certain out-of-pocket health care costs. However, be sure to take a closer look. Their names sound similar, but they serve two *very* different purposes.

Enrolling in either health account is a voluntary choice, and the account you can use varies based on the medical plan you choose. **In addition, you can't be enrolled in both accounts at the same time.** The side-by-side comparison on the next page highlights how they're similar and how they're different.



See page 27 for HSA transition details.

the health savings account (HSA) is exactly that, a savings account.

This account is designed for **long-term savings** so the focus is on putting in as much money as you can. This means there is no pressure to use the money in your account right away. If you want to pay for an expense out-of-pocket and keep the money in your account, you can. If you would rather use the money in your account, that's your choice, too.



See page 29 for Health FSA transition details.

the health care spending account (HCSA) is a flexible spending account.

This account is a flexible spending account designed for **short-term spending**. The account only lasts for the calendar year, and any unspent and unclaimed money after the annual deadline will be forfeited.* The focus for this account is on setting aside a small amount of money and spending it all as soon as you can.

*As of this writing, there are temporary changes to normal Chevron HCSA plan rules due to the COVID-19 pandemic, including a temporary carryover feature. Visit hr2.chevron.com/noble for current information.



health savings account (HSA)

A personal account separate from your Chevron benefits.

You **must** enroll in a high deductible health plan to open or contribute, including:

- Chevron HDHP
- Chevron HDHP Basic

You can choose an HSA from any institution that offers them but open a **BenefitWallet HSA** and you can contribute via pre-tax payroll deductions.

Chevron contributes.

See page 28 for more details.

The IRS limits your total annual contributions.

See page 27 for more details.

Any money you contribute is yours.

It rolls over from year to year and you can use it to pay for qualified medical expenses now or at any time in the future, regardless of the medical plan you're enrolled in at the time. An HSA can be another part of your retirement savings.

You can invest the money in your account.

When you reach a certain balance, you can invest the money in your account among any of the investment choices offered by your HSA provider.

There is a one-time account opening requirement.

You do not need to re-enroll every year, but you should monitor your contributions against annual IRS limit changes.

You can start, stop or change your HSA contributions at any time on the BenefitConnect website.

If you retire or leave Chevron, you can take your HSA with you. You can also rollover other HSA account balances into your BenefitWallet HSA.



health care spending account (HCSA)

A flexible spending account plan is offered as part of your Chevron benefits package.

You **cannot** be enrolled in a high deductible health plan to participate. You can be enrolled in:

- Medical PPO Plan
- Medical HMO Plans

This is a benefit plan, so if enrolled, you'll contribute via pre-tax payroll deductions.

Chevron does not contribute.

The IRS limits your total annual contributions.

See page 29 for more details.

This account does not roll over.

The money you contribute must be spent by December 31 and you have until June 30 of the following year to submit claims for qualified expenses. After that, any unspent and unclaimed money will be forfeited.*

You cannot invest the funds in your account, and your account does not earn interest.

You must re-enroll every year to participate.*

To participate for the remainder of 2021, enroll October 1 through October 31, 2021. To participate in 2022, re-enrollment is required, October 18 through October 29, 2021.

Your enrollment election to participate and the amount you choose to contribute applies until December 31. It generally cannot be changed.*

If you retire or leave Chevron, your HCSA will not go with you unless you elect to continue it through COBRA.

*As of this writing, there are temporary changes to normal Chevron HCSA rules due to the COVID-19 pandemic. Visit hr2.chevron.com/noble for current information.

health savings account (HSA)

transition information

what happens to your fidelity HSA

- Final payroll contributions to your Fidelity HSA will be taken on your last Noble paycheck on **October 8, 2021**. After this date, payroll contributions to this account are not available.
- **Noble company contributions** to the Fidelity HSA end effective October 8, 2021.
- You can keep your Fidelity HSA if desired. You can continue to make personal contributions to this account, but make sure you're eligible to do so under IRS rules and watch out for annual IRS limit requirements. You'll be responsible for paying the monthly account administration fee. Contact Fidelity if you have further questions about maintaining your Fidelity HSA account.

you have three choices for your fidelity HSA:

1. You can **keep your Fidelity HSA** and maintain this account separately. If desired (and eligible) you can still also enroll in the Chevron HDHP or HDHP Basic, open a **BenefitWallet HSA**, and contribute to that account through Chevron payroll deductions.
2. If you prefer to consolidate your HSA accounts, you can **roll over your Fidelity HSA** after you open the BenefitWallet HSA.
3. You can rollover your Fidelity HSA into **another institution's HSA**. Contact Fidelity and the other institution for further instructions.



benefitwallet HSA transition checklist

- You can open a **BenefitWallet HSA** with the convenience of Chevron payroll deductions if you enroll in either the Chevron HDHP or HDHP Basic and you meet IRS eligibility requirements to open and contribute to an HSA. (See page 28 for more enrollment instructions.)
- You may receive a **Chevron company contribution** to the BenefitWallet HSA in 2021 and/or 2022 if you meet the requirements. (See page 28 for more.)
- If you choose to open a BenefitWallet HSA, pay close attention to **2021 IRS contribution limits** to avoid a tax penalty. (See right for more.)
- You can choose to rollover your **Fidelity HSA** or **any HSA** through another institution after your BenefitWallet account has been confirmed as open. More instructions for rollover are available at hr2.chevron.com/noble.
- If you open a BenefitWallet HSA you'll receive a **special purpose HSA debit card** to use to pay for qualifying medical expenses.
- Qualifying medical expenses that occur on or after the date your account is open can be reimbursed from your BenefitWallet HSA, as long as you have enough money in your account.

2021 HSA annual IRS limits

Your total contributions from all sources (company, payroll and personal contributions) to all HSA accounts (Fidelity, BenefitWallet and others) cannot exceed these limits in 2021. The enrollment website will allow you to contribute up to the 2021 annual maximum, but it's your sole responsibility to track *all* contributions to *all* your HSA accounts and contribute accordingly to avoid a tax penalty.

- Individual: **\$3,600**
- Family: **\$7,200**
- Make an extra \$1,000 in catch-up contributions starting in the calendar year you turn age 55.

how to open the benefitwallet HSA

You will open the BenefitWallet HSA directly from Chevron’s enrollment system, BenefitConnect. Enrollment instructions will be provided on hr2.chevron.com/noble just prior to October 1, but the general steps are:

1. You must first enroll in either the **Chevron HDHP** or **HDHP Basic** on the BenefitConnect website.
2. The **BenefitWallet HSA** option will then be opened for you to select from your enrollment menu.
3. **Choose your contribution amount**; you can also choose to open an account but *not* contribute. Please see the IRS limit information on page 27 for important considerations.
4. Read the requirements on the screen to **certify you meet IRS eligibility requirements**.
5. **Submit** your HSA election.
6. Enrollment and opening of your BenefitWallet HSA is a one-time requirement. Your account **automatically continues each year** as long as you remain enrolled in the Chevron HDHP or HDHP Basic. Your contribution percentage also automatically continues unless you change it.

Generally, this is all you need to do to enroll in and open your HSA. BenefitWallet will send information to you once your account opening is completed. However, in some situations, BenefitWallet may contact you directly if further information is needed to complete certain federal requirements before your account opening can be completed. If this occurs, be sure to respond to this request right away to ensure your account is opened as soon as possible and you remain eligible for any company contribution.

You can start, stop or change your HSA contributions on the BenefitConnect website at any time during the year for any reason.

how to receive the chevron company contribution

If you want Chevron to contribute to your BenefitWallet HSA, you don’t have to contribute to the HSA, but you must meet the following enrollment and account opening deadlines:

2021

To receive the applicable company contribution for 2021, you must enroll in the Chevron HDHP or HDHP Basic and enroll in your BenefitWallet HSA **October 1** through **October 30, 2021**. Your account must be open by November 15, 2021 to receive the 2021 contribution.

2022

To receive the applicable company contribution for 2022, you must be enrolled in the Chevron HDHP or HDHP Basic and be enrolled in the BenefitWallet HSA on **January 1, 2022**. If you are not already enrolled for 2021, you must make these elections during Chevron’s open enrollment **October 18** through **October 29, 2021**, and your account must be open by November 15, 2022, to receive the 2022 contribution.

2021 company contribution to the benefitwallet HSA

Your company contribution is based on the coverage level you choose for your HDHP or HDHP Basic medical election at enrollment/open enrollment. Legacy Noble employees are eligible for half of the Chevron company contribution amount for 2021, even if you already received a Noble Fidelity HSA company contribution in 2021. If you’re eligible, you’ll receive the full Chevron company contribution in 2022.

You Only	\$250	You + Child(ren)	\$375
You + One adult	\$375	You + Family	\$500

health flexible spending account (FSA)

transition information

what happens to your noble health FSA

- Your Noble Health FSA closes on **September 30, 2021**.
- Final payroll contributions to your Noble Health FSA will be taken on your last Noble paycheck on **October 8, 2021**. Payroll contributions to your Chevron Health FSA – the HCSA – will begin on subsequent Chevron paychecks after you enroll.
- Your Noble Health FSA **Smart Choice Card** will be deactivated on **September 30, 2021**.
- **Your Noble Health FSA balance cannot be transferred to Chevron's HCSA**; however, you have the option to enroll in Chevron's HCSA for the remainder of 2021, if desired.



learn more about the chevron HCSA online

For more information about Chevron's Health FSA – the HCSA – and how it works, go to hr2.chevron.com/noble.



health FSA transition checklist

- If you want to participate in the Chevron HCSA for 2021, you must enroll **October 1–October 31, 2021**. *Coverage is not automatic.*
- If you want to participate in the Chevron HCSA for 2022, you must enroll during open enrollment **October 18–October 29, 2021**. *Coverage is not automatic and does not carry over year to year.*
- Outstanding claims for reimbursement of eligible expenses incurred on or before **September 30, 2021**, should be filed directly with Smart-Choice according to your Noble plans' established procedures and deadlines.
- If you choose to enroll in the Chevron HCSA, pay close attention to **2021 IRS contribution limits** to avoid a tax penalty. (See below for more.)
- If you enroll in the Chevron HCSA for 2021, you'll receive a **special purpose FSA debit card** to use to pay for qualifying medical expenses that occur on or after **October 1, 2021**.

2021 health FSA annual IRS limits

Your total contributions to *all* Health FSA accounts (Noble, Chevron and others) cannot exceed the IRS limit of **\$2,750** for 2021.* The enrollment website will allow you to contribute up to the 2021 annual maximum, but it's your sole responsibility to track *all* contributions to *all* your Health FSA accounts and contribute accordingly to avoid a tax penalty.

*The special carryover due to temporary COVID-19 rules does not count toward the IRS limit. Visit hr2.chevron.com/noble for current information.

dependent care flexible spending account (FSA)

transition information

your chevron choice

The **Dependent Day Care Spending Account (DCSA)** is Chevron's **flexible spending account** plan for dependent day care expenses for a qualified dependent – like after-school childcare, a licensed childcare provider, or school tuition up to kindergarten – so you and your spouse can go to work. This plan allows you to pay for certain eligible dependent day care expenses with before-tax dollars. Each month, you contribute a set amount to your account through before-tax payroll deductions. Then you use the funds in your account to pay for eligible dependent care expenses. For more information about Chevron's Dependent Care FSA – the **DCSA** – and how it works, including temporary changes to normal plan rules due to the COVID-19 pandemic, go to hr2.chevron.com/noble.

what happens to your noble dependent care FSA

- Your Noble Dependent Care FSA closes on **September 30, 2021**.
- Final payroll contributions to your Noble Dependent Care FSA will be taken on your last Noble paycheck on **October 8, 2021**. Payroll contributions to your Chevron Dependent Care FSA – the DCSA – will begin on subsequent Chevron paychecks after you enroll.
- **Your Noble Dependent Care FSA balance cannot be transferred to Chevron's DCSA**; however, you have the option to enroll in Chevron's DCSA for the remainder of 2021, if desired.



dependent care FSA transition checklist

- If you want to participate in the Chevron DCSA for 2021, you must enroll **October 1 – October 31, 2021**. *Coverage is not automatic.*
- Outstanding claims for reimbursement of eligible expenses incurred on or before **September 30, 2021**, should be filed directly with **Smart-Choice** according to your Noble plans' established procedures and deadlines.
- If you want to participate in the Chevron DCSA for 2022, you must enroll during open enrollment **October 18 – October 29, 2021**. *Coverage is not automatic and does not carry over year-to-year.*
- If you choose to enroll in the Chevron DCSA, pay close attention to **2021 IRS contribution limits** to avoid a tax penalty. (See below for more.)

2021 dependent care FSA annual IRS limits

Your total contributions to *all* Dependent Care FSA accounts (Noble, Chevron, and others) cannot exceed the IRS limit of **\$10,500 single or married filing jointly/\$5,250 married filing separately** for 2021.* The enrollment website will allow you to contribute up to the 2021 annual maximum, but it's your sole responsibility to track *all* contributions to *all* your Dependent Care FSA accounts and contribute accordingly to avoid a tax penalty.

*The special carryover due to temporary COVID-19 rules does not count toward the IRS limit. Visit hr2.chevron.com/noble for current information.

supplemental health benefits

second medical opinion service

Health Decision Support with 2nd.MD. is available to help you when you're faced with an important medical decision. Based on the traditional practice of getting a second opinion, but with additional features, this service works with leading medical specialists to review your case and then provide feedback on your diagnosis and treatment plan. The 2nd.MD team will connect you with a specialist, via phone or video, to discuss your case and conduct a full review of your diagnosis and treatment plan.

2nd.MD has helped many people avoid unnecessary procedures, spot misdiagnoses and improve existing treatment plans. Sometimes the second opinion might confirm your current course of action; other times it might provide a different viewpoint. **You are under no obligation to follow the recommendations provided by 2nd.MD. In fact, you're strongly encouraged to share the information with your physician and discuss next steps or options together.**

After the consult, 2nd.MD can work with your local physician to help carry out the treatment plan or help you find a new physician in your area.

- **You do not need to enroll.** This benefit is automatically provided to U.S.-payroll employees, as long as you're enrolled in a medical plan that Chevron sponsors, including the Chevron Medical PPO Plan, the HDHP, the HDHP Basic or a Medical HMO. If your eligible dependents are enrolled in a Chevron medical plan, they are also covered by this plan.
- **You do not pay a monthly cost for this coverage** like you do for your medical and dental benefits. Chevron currently pays the full monthly cost for coverage. However, please be aware that any additional tests or services you elect to undertake as a result of information contained in your 2nd.MD second opinion will be paid according to the provisions of your selected health plan.

After you enroll in Chevron medical coverage, we encourage you to start using this valuable service for any medical decision or diagnosis you're facing – large or small. It's easy and it's fast. Learn more about this service on hr2.chevron.com/noble.



second opinion requirement for certain surgeries

If you are enrolled in the Medical PPO, HDHP or HDHP Basic, Chevron requests that you seek a second opinion through 2nd.MD *prior* to receiving **knee, hip, back or spine surgery** on a non-emergency basis. If you decline to get a second opinion through 2nd.MD, that's your choice; however, you'll be responsible for an additional \$400 of out-of-pocket costs for the procedure, whether or not you've met your annual deductible.

Due to your transition to Chevron benefits, you'll be granted a temporary grace period from this second opinion requirement. The second opinion requirement takes effect for knee, hip, back or spine surgery dates on or after **January 1, 2022**.

your chevron choices



group critical illness insurance

The Group Critical Illness Insurance plan with Aflac pays you a lump-sum cash benefit when you or a covered dependent are diagnosed with a covered critical illness. You can use this cash for out-of-pocket expenses, including medical expenses. The amount is in addition to what your medical plan may cover. Some examples of covered critical illnesses include: cancer, heart attack, stroke, major organ transplant and coronary artery bypass surgery. There are no pre-existing condition limitations.



group hospital indemnity insurance

The Group Hospital Indemnity Insurance plan with Aflac pays you a cash benefit (hospital admission) when you or a covered dependent are admitted as an inpatient for a covered injury or illness, including pregnancy. It then pays additional benefits each day you are confined, as well as for time spent in an intensive care unit (hospital confinement, hospital intensive care unit and intermediate intensive care step-down unit). You receive cash benefits directly, so you have the flexibility to use the money any way that's best for you, even for day-to-day expenses such as mortgage or rent. The amount is in addition to what your medical plan may cover.



learn more online

For complete lists of covered injury or illnesses, review the Certificate of Coverage or talk to Mercer Voluntary Benefits to ask questions. Go to hr2.chevron.com/noble to get started.



critical illness and hospital indemnity transition checklist

- If you want to participate in Chevron's Group Critical Illness and/or Group Hospital Indemnity coverage in 2021, you must enroll **October 1 – October 31, 2021**. *Coverage is not automatic.*
- Coverage automatically continues from year-to-year unless you cancel coverage. If you want to participate in Chevron's Group Critical Illness and/or Group Hospital Indemnity coverage in 2022 and you didn't enroll for 2021, then you must enroll during open enrollment **October 18 – October 29, 2021**.
- Premiums will be available on the BenefitConnect website when you enroll.
- If you're enrolled in Noble Critical Illness and/or Hospital Indemnity coverage, your coverage automatically ends on **September 30, 2021**. More information about what happens to your current coverage will be provided to you directly under separate cover.

wellness programs

your chevron choices

Chevron provides access to a variety of wellness and wellbeing programs and resources – from health coaching through Healthy You, the Diabetes Prevention Program, to mental health and resilience resources through MeQ, and much more. These programs are free and don't require enrollment – only your willingness to participate. We'll provide more detail later this fall about all the programs that are available to you starting **October 1**.



healthy you



voluntary health questionnaire



diabetes prevention



health coaching



meQuilibrium



and more



what happens to your noble programs

Your Noble wellness programs end on **September 30, 2021**. For most programs, there's nothing you need to do as part of the transition. However, if you are receiving the Noble Wellness Credit or requesting gym reimbursements, take note of the following:

noble wellness credit (vitality)

The Wellness Credit based on your 2020 Vitality status and applied to your 2021 Noble medical premiums will end when your Noble medical coverage ends on **September 30, 2021**. You will receive the remaining credit amount due to you in 2021 through a single, accelerated lump sum payment on your final paycheck from the Noble payroll system on **October 8, 2021**. You can start to earn points toward Chevron's health reward for 2022 starting today. (See page 34 for instructions.)

gym reimbursements

The Noble gym reimbursement program will end on **September 30, 2021**. More information about Chevron's onsite fitness centers will be shared in a separate communication later this fall.

Final reimbursements under this program will be included on your last Noble paycheck on **October 8, 2021**. The last day to submit a reimbursement request is **September 10, 2021**. Go to hr.chevron.com/noble for the reimbursement form and submission instructions.

commit to your health with chevron health rewards

When you commit to taking control of your health and improving your health habits, including participating in many of Chevron's wellness programs, you can earn points toward health rewards. **Health rewards** are Chevron's way of recognizing your personal commitment to get and stay healthy.

here's how it works:



Complete **qualifying wellness activities** to accumulate **points**.

1,000
points

If you accumulate the required **1,000** points by the annual deadline and meet all the program eligibility requirements, you can qualify for the **Wellness Credit**.



At Chevron, the Wellness Credit is currently up to **\$750** in annual savings on your Chevron medical coverage premium.

It's too late to receive a Chevron Wellness Credit for 2021 premiums. **However, if you qualify for the 2022 Wellness Credit by November 12, 2021, you'll be eligible to receive a reduced premium on your Chevron medical plan in 2022.**



get started earning points today!

On **October 4, 2021**, you'll have full access to Chevron's wellness programs, including the **WebMD Healthy You** website that you will use to track and record your points toward health rewards. **Until then, there are still other qualifying activities you can complete that don't require access to Chevron's programs and tools.**

- Any item on the **qualifying activity list** you complete between **January 1** and **November 12, 2021**, can be used for points toward health rewards. If you choose to participate, you'll need to keep track of the activities you complete separately on your own until the transition is complete in October.
- On **October 4** you will have access to the WebMD Healthy You website to log your activity completion for points.
- On **October 4**, additional qualifying activity options will also become available to you as you can now participate in Chevron's wellness programs. For example, you'll have the opportunity to take the voluntary health questionnaire, sign up for health coaching with Healthy You, enroll in the BenefitWallet HSA or Chevron's health FSA (HCSA), and more.
- **Watch for more instructions** for what you need to do to log and track your points later this fall as part of the transition.



start here

Visit hr2.chevron.com/noble to access the list of **qualifying activities** and learn more about **health rewards**. We've identified activities on the list that Noble employees can complete *prior* to October 1, if you want to get a head start on collecting your 1,000 points.



**open me for important information about
the transition to your new chevron health benefits**



The information in this newsletter applies to legacy Noble U.S.-payroll employees who are eligible for Chevron U.S. benefits. This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions toward the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

© 2021 Chevron Corporation. All rights reserved.
Bluehouse 0821-1392640. NOBLE-ACT-USPAY August 2021 1300

