



The Report

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Contra Costa Chapter, Chevron Retirees Association

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- Web Site: www.chevronretireescontracosta.org

NEXT MEETING

One of the next chances to attend a Social Hour / Luncheon in our area to see some of your retiree friends and hear a Senior Chevron Executive presentation is the "Chevron Graduates 53rd Annual Holiday Luncheon" on Friday December 8, 2017 at the Crowne Plaza Concord Hotel California Ballroom (45 John Glenn Dr., Concord). This function is organized by the "Graduates Committee" (not part of the CRA chapter) and all Chevron and legacy company retirees, spouses & guests are welcome to attend.

The Graduates Committee has sent a notice of the luncheon and reservation details to their list of potential attendees which many of you are already on. **For those not on the list, a summary of the Graduates Committee notice and their reservation form is included in this Newsletter (page 4-6). If you wish to get on their list and receive future notices you must provide your mailing address or e-mail address (preferred) to the Graduates Committee Chair, Kathleen G. Henschel, by e-mail; kghenschel@gmail.com or phone (415) 713-9979.**

The next luncheon meeting of our CRA Contra Costa Chapter is scheduled for February 26, 2018 at the Contra Costa Country Club. Details to follow in our January newsletter.



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IMPORTANT INFORMATION FROM LEZLEY BARTH CRA BENEFITS COMMITTEE

For all eligible members of the Health Plan (both pre-65 and post-65) - If you are satisfied with the healthcare plan(s) selected for 2017 during Chevron's Open Enrollment, no action is required to continue that same coverage for 2018, your healthcare plan will automatically renew. Open and read the links on CRA Benefits update on the CRA National Website home page at <http://www.chevronretirees.org/>

MESSAGE FROM THE PRESIDENT

Usually, one begins the New Year with a list of items to get done. In this, our last newsletter of the year, and in line with our goal of providing value to Contra Costa Chapter members, here are some items that you should do this year, between now and December:

- As retirees, financial well-being is foremost in our minds. Be aware that Chevron is replacing Vanguard with Fidelity as record keeper of its ESIP and executive plans as of the first of next year. After the transition, you'll simply need to register online at Fidelity's site to start taking advantage of Fidelity's new online tools and resources.
- Ensuring that we are best covered under health insurance is also high on our list of concerns. If you are under 65, you should have already made any changes to your 2018 coverage during the very short window of October 16 through October 27. If you are 65 or older, the window is October 15 to December 7. We've included some additional information in this newsletter on Medicare Advantage Plans and Medicare Supplemental Plans (Medigap) for those 65 or older. Be sure to check out the Q&A about open enrollment for post-65 eligible participants that appeared in Encore 4Q 2017, which you can find on the CRA National website <http://www.chevronretirees.org/>.
- To help you understand your options and decide if you wish to make changes, a simple and excellent guide, CRA Open Enrollment Guide for 2018, has been published by the Benefits group of the National Chevron Retirees Association. A link to an updated version of this guide can be found in the middle of the Home page of the CRA National web site (www.chevronretirees.org), under the heading "CRA Open Enrollment / One Exchange." Pay particular attention to pages 3, 4, and 5, which explain the differences between plans.
- Make sure that you take advantage of Chevron's matching grant program to benefit the non-profits where you volunteered or donated in 2017. Chevron matches retiree volunteer time plus charitable cash donations combined up to \$3,000 annually – get this benefit at <https://chevron.yourcause.com/basic>. Of this \$3,000 match, you can get up to two \$500 grants for each 20 hours of volunteer time served, in which case the remaining would be donation matches up to \$2,000. You have until the end of January 2018 to request matches for 2017.
- We're beginning our process for renewing dues for 2018, with the remittance form included in this newsletter. The fellowship lunches, informative quarterly newsletter, e-mail notifications and information like this message are some of the many benefits of membership. We also ask that you consider including in your check a contribution to our chapter's Scholarship Program, which benefits our paid members' children, grandchildren, and great-grandchildren in any year of college. We plan to offer four \$2,000 scholarships in 2018, and the odds of winning this are very, very good!
- Finally, I hope to see you all at the Graduates Lunch in Concord on Friday, December 8. This is the one venue where you can meet and greet your colleagues and fellow retirees from all over the Bay Area, and even a few from other states. Details and the reservation form are included in this newsletter.

It was gratifying to see the increasing number of new retiree faces at our chapter lunches. Enjoy the many benefits available to Chevron Retirees through your membership in our chapter, publicize it with your colleagues or those about to retire, and enjoy the run-up to the holiday season,

Adrian D'Souza
President, Contra Costa Chapter, Chevron Retirees Association

VOLUNTEERING OPPORTUNITIES WITH CHEVRON HUMANKIND

Take advantage of the many great [opportunities to volunteer](#) with Chevron Humankind and to participate in events of interest put on by the Employee Networks.

SCHOLARSHIP PROGRAM FOR THE 2018-2019 SCHOOL YEAR

Contra Costa Chapter's scholarship program begins when the 2018 dues notice is sent out. As in past years, the scholarships are for one year, and awards will be based on academic merit and ability. Scholarship America, a national non-profit educational support organization, will select the recipients and distribute the awards.

Students may apply each year they are eligible, but those who have previously been awarded a scholarship by our organization are not eligible to reapply. The criteria for eligibility are:

- Be a child, grandchild or great grandchild of a dues-paying member of the chapter.
- Be age 25 and under.
- Be enrolled, or plan to be enrolled, in the coming school year in a full-time undergraduate course of study at an accredited two or four-year college or university.

Students should submit their scholarship application to Scholarship America **NO LATER THAN MAY 2, 2018**. The application may be completed online but it cannot be saved and sent directly to Scholarship America. Remember to print out what you have completed on the application. This year we will be awarding four scholarships for \$2000.00 each.

We appreciate your support of this program as we enter our 13th year of offering scholarships and hope you will add some additional money with your dues payment to continue this support. The individuals we support may be future leaders of Chevron. We are so proud of all our scholarship recipients and we are pleased that our members have supported our program. Please refer to our website to see the past recipients.

Application forms are available on-line on the chapter's website, www.chevronretireescon-tracosta.org or by calling or emailing: Helen Romain, 925-833-8298 or scholarship@chevronretireescontracosta.org.

COMPASSION COMMITTEE REPORT

We are happy to report that no members of the Contra Costa Chapter of Chevron Retirees have passed away since the issuance of the last newsletter.

A complete list of Chevron retirees' deaths is published quarterly in the retirees' magazine Encore and in the Chevron Retirees' website (www.chevronretirees.org). If you come to know of any Chevron Retiree members from the Contra Costa Chapter who have passed away, please let us know immediately at compassion@chevronretireescontracosta.org.

MARK YOUR CALENDARS

Graduate Luncheon:

December 8, 2017

CRA Contra Costa Chapter Luncheons:

February 26, 2018

June 11, 2018

September 24, 2018



Chevron Graduates – 53rd Annual Holiday Luncheon

**Friday, December 8, 2017
Crowne Plaza Concord Hotel
California Ballroom**

45 John Glenn Drive, Concord, California



Graduates Committee:

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Make your reservations today for our joyful holiday celebration.

Take advantage of this opportunity to visit with your retiree friends from all over the Bay Area and other locations.

This is a fun-filled event, long on sociability, with no other purpose than to please our participants.

We will end with our traditional awarding of door and raffle prizes.

Please join us. You'll be happy you did!

11:00 a.m. Social Hour – Ballroom

12:00 noon Lunch

Salad and Dessert with choice of:

Flat Iron Steak, Caramelized Fennel and Olive Relish or
Rosemary Grilled Salmon, Garlic-Lemon Butter or
Vegetarian – Spinach & Ricotta Cheese Ravioli

Master of Ceremonies – Kathy Henschel

1:00 p.m. – Chairman and CEO, Chevron Corporation

1:30 p.m. – Door Prizes & Raffle Ticket Prizes

Cost is \$42 per person (includes tax and gratuity). Make your reservations early, and in any event, before the Wednesday, November 22, 2017 deadline.

All Graduates (Chevron and legacy company annuitants, retirees and former employees), spouses, and their guests are welcome to attend. If you know of anyone who has not received this invitation and would like to attend, or, if you have any questions, feel free to contact any member of the Graduates Committee.

Please return the reservation form whether you are or are not attending this year's luncheon to let us know if you wish to continue receiving these announcements. See reverse for directions, parking, and other helpful information.

Directions to Crowne Plaza Concord Hotel – 45 John Glenn Drive, Concord, California

Driving Directions – Self-parking is complimentary

From Oakland - Take Hwy 24 East toward Walnut Creek. Merge onto I-680 North toward Concord/Sacramento. Take the Concord Avenue/Burnett Avenue exit. Continue on Burnett Avenue. Turn left onto Diamond Blvd. Turn Right onto Concord Avenue. Turn Left onto John Glenn Drive.

From San Francisco – Take I-80 East toward the Bay Bridge/Oakland/101 North. Take Hwy 24 East toward Walnut Creek. Merge onto I-680 North toward Concord/Sacramento. Take the Concord Avenue/Burnett Avenue exit. Continue on Burnett Avenue. Turn left on Diamond Blvd. Turn right onto Concord Avenue. Turn left onto John Glenn Drive.

From San Ramon/San Jose – Take I-680 North toward Concord/Sacramento. Take the Concord Avenue/Burnett Avenue exit. Continue on Burnett Avenue. Turn left on Diamond Blvd. Turn right onto Concord Avenue. Turn left onto John Glenn Drive.

From Martinez/Benicia – Take I-680 South toward Concord. Take the Concord Avenue/Pacheco exit. Go left onto Contra Costa Blvd. Turn left onto Concord Avenue. Turn left onto John Glenn Drive.



Helpful bits of information:

- **Tickets, name tags and place cards can be picked up at the reception table at the ballroom door. They will not be mailed to you.**
- The dining room will be open early so you can select your table and put your place card **at your seat**, and add your table number next to your name on the list posted on the rear wall. Unfortunately we cannot reserve seats on your behalf, but if you are with a group, you can designate someone to arrive early to place cards or markers **at each seat** you wish to hold.
- Racks for hanging coats will be available along the walls of dining room.
- The Social Hour will be held in the ballroom. Two no-host bars will be set up.
- Raffle tickets for hams, wine, See's candy certificates, and other items will be sold during the Social Hour in the ballroom foyer - \$1.00 each. Ticket sellers will be circulating in the foyer.
- Arrive early to have more time to enjoy being with your Chevron Graduate friends!

2017 Chevron Graduates Luncheon Reservation Form

Return by Wednesday, November 22, 2017

To: Kathleen G. Henschel, Chair
Chevron Graduates Committee
108 Poppy Court
Walnut Creek, CA 94596

Enclosed is my check for \$_____ for _____ (number) of luncheon reservation(s) at \$42 per person (including tax and tip), made payable to the Chevron Graduates.

Luncheon tickets, name tags and place cards can be picked up at the reception table at the ballroom door. They will not be mailed to you.

Name(s) for tags:
(Please Print)

Retired from:
(Company, Department and Year)

Luncheon Selection:

Beef _____ (#)

Salmon _____ (#)

Vegetarian _____ (#)

Name: _____

Address: _____

Phone: (_____) _____

E-mail: _____

For future invitations – will be held in confidence

Your luncheon tickets, name tags and place cards will not be mailed to you.

I cannot attend, but please continue sending annual announcements: Yes ___ No ___

Information from CRA 2018 Open Enrollment Guide on Medicare Advantage Plans and Medicare Supplemental Plans (Medigap)(reprinted with permission October 20, 2017)

Medicare Advantage Plans Defined

- **Health Maintenance Organization (HMO) Plans** require you to receive care within the Plan’s network of doctors and facilities, except in an emergency.
 - > By closely managing health care costs, HMO Plans are able to keep premiums low and often have lower out-of-pocket costs when compared to other options.
 - > Most HMO Plans require you to select a primary care physician (PCP) to manage your care and to refer you to other specialists.

- **Private Fee-for-Service (PFFS)Plans** allow you to receive care from any Medicare-approved provider.
 - > The provider must agree to terms and conditions of payment set by the Plan.
 - > Payment term acceptance is visit-by-visit, so you need to ask before each visit if a provider accepts the terms, except in an emergency.
 - > Some PFFS plans have a network of doctors. Like a PPO, PFFS Plans usually do not require you to select a PCP or receive referrals to see specialists.

- **Preferred Provider Organization (PPO) Plans** allow you to receive care from providers both in and out of their network.
 - > When receiving care from an in-network (preferred) provider, out-of-pocket costs are usually less than when receiving care from an out-of-network (non-preferred) provider, except in an emergency.
 - > Most PPO Plans do not require the selection of a PCP, nor require referrals to see specialists.

Medicare Supplement Plans (Medigap)

2017 Medicare Supplement Plans (Medigap) – 10 standardized plans available in most states
 Note: The summary for 2018 is not yet available

| Medicare Supplement Benefits | A | B | C | D | F | G | K | L | M | N |
|---|---|---|-----|-----|-----|-----|-----|-----|-----|-----|
| Medicare Part A coinsurance hospital costs up to an additional 365 days after Medicare benefits are exhausted | X | X | X | X | X | X | X | X | X | X |
| Medicare Part B copayment or coinsurance coverage | X | X | X | X | X | X | 50% | 75% | X | X |
| First 3 pints of blood | X | X | X | X | X | X | 50% | 75% | X | X |
| Part A hospice care coinsurance or copayment | X | X | X | X | X | X | 50% | 75% | X | X |
| Skilled Nursing Facility (SNF) care coinsurance | | | X | X | X | X | 50% | 75% | X | X |
| Medicare Part A deductible | X | X | X | X | X | X | 50% | 75% | 50% | X |
| Medicare Part B deductible | | | X | | X | | | | | |
| Medicare Part B 'excess charges' | | | | | X + | X + | | | | |
| Foreign travel emergency coverage (up to plan limits) | | | 80% | 80% | 80% | 80% | | | 80% | 80% |
| Medicare Part B preventive care coinsurance | X | X | X | X | X | X | X | X | X | X |

As shown above, Medigap Plan "F" is the most robust coverage of Medigap Plans.

** Part B Excess Charges can be substantial!*

There is also a high-deductible version of Plan F where beneficiaries pay a deductible of \$2,200 in 2017 before the Medigap plan begins to cover Medicare-covered costs. Plan K out-of-pocket limit for 2017 is \$5,120. Plan L out-of-pocket limit for 2017 is \$2,500. After the out-of-pocket limit (including the Medicare Part B deductible) is reached for Plans K or L, the Medigap plan pays 100% of Medicare-covered services for the remainder of the calendar year.

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Many post-65 CRA members have been asking Lezley Barth, the Chair of the Benefits Committee of the Chevron Retirees Association, about recent Open Enrollment communications. Lezley has written the following note to help us understand who has been responsible for each communication and provide additional clarity:

(1) Open Enrollment - Post-65 **You have or will receive this communication from Chevron.** It was mailed in a series of geographic mailings, and some locations (mine included) have not yet received their communications thus far. This document is more general in nature and references the Open Enrollment period, October 15 through December 7, 2017, OneExchange, etc. It does NOT include any plan detail for post-65 eligible participants nor rates for 2018.

Regardless of receipt of the foregoing document, your Healthcare selections are now available to you within the OneExchange website, and can be accessed with your ID/Username and Password. The alternative healthcare plans are available within the SHOP AND COMPARE tab. (Note: Some vendors such as United Healthcare are referenced within the list but you have to contact them directly to obtain rates, but only sign up through OneExchange to obtain your HRA). Also, make sure the filters on the left-hand side of the page in the OneExchange website indicate Show all, at least initially, until you wish to refine your selection criteria.

If you want to stay with your current plan, your healthcare vendor -- not OneExchange -- should provide your new rates for 2018. As referenced in my earlier Open Enrollment presentation and the Benefits Corner Q&A, if you wish to remain with your current plans, you need not take any action, either by notifying them of your intent to renew or by contacting OneExchange and going through the enrollment process again. The policy(ies) you originally selected with auto-renew unless you notify them of your desire to change plans within the Open Enrollment period. For additional information, please refer to my Open Enrollment presentation and the Benefits Corner Q&A.

(2) Important Information: Recurring Reimbursements for your Medicare Part B Premiums for 2018 **You received this communication from OneExchange.**

To provide some insight on the above communication and form ... During 2017, some participants selected healthcare plans with low monthly premiums, and as a result have a larger balance in their HRA accounts. Without recurring reimbursements, they have to manually apply for year-to-date paid premiums using a Medicare Part B Reimbursement Request Form, attaching the Social Security award letter for 2017 as supporting documentation.

If you think this scenario may apply to you, log in to the OneExchange website and check your account balance by selecting the FUNDS AND REIMBURSEMENT tab. A Medicare Part B Reimbursement Request Form is available within the website.

With OneExchange sending you the Recurring Medicare Part B Reimbursement Request Form for 2018, eligible participants that typically have an accumulation of funding in their HRA account can now receive cash flow on a monthly basis from their HRA account to offset their healthcare expenses (assumes Medicare Part B). They will only need to complete this form and attach the new Social Security award letter for 2018 (when available) as supporting documentation.

Just to clarify: There are two fundamental choices (shown below) for auto-reimbursement of paid healthcare premiums from your HRA account:

- (1) Reimbursement of your medical, prescription, vision, or dental premiums, or
- (2) Medicare Part B premiums deducted from your Social Security checks.

It depends on what you believe will work best for you based on these considerations: The monthly amount available in your HRA, your monthly premium amount(s), and the healthcare vendor's capability/timeliness in processing reimbursements. (Note: Each year you will need to complete and submit to OneExchange a new form Recurring Medicare Part B Reimbursement Request Form, attaching the new Social Security award letter as supporting documentation. This is an annual requirement because your Medicare Part B amount can change from year to year.)

Obviously, whichever you choose as your basis for premium reimbursement, you will only be able to receive reimbursements to the extent you have funds within your HRA account.

I hope this helps.
Best regards,
Lezley Barth
Chair, Benefits Committee
Chevron Retirees Association

WEB LINKS OF INTEREST

Chevron Retirees Association, National Organization:
www.chevronretirees.org

Chevron Retirees Contra Costa Chapter:
www.chevronretireescontracosta.org

Chevron Corporation:
www.chevron.com

California Initiative Program:
www.chevron.com/CA

Chevron Advocacy Network:
www.chevronadvocacynetwork.com

Discounts, Deals Bay Area Activities:
chevrec.mybigcommerce.com

Chevron Matching Gift Program:
chevron.yourcause.com/basic

Bay Area Activities for Retirees:
chevrec.chevron.com/default.asp

The Company Store:
www.chevronstore.com

Information on Medical and Dental Plans:
hr2.chevron.com/retiree/

ChevRec/BenefitHub (discounts and deals):
chevrec.benefitHub.com

MEMBER'S NEWS

Lori Wong: Some activities after retiring in late 2017: Helped my son prepare to start college early at Cal Poly, San Luis Obispo, Cruised the Panama Canal & visited London & Paris, Collected 100 coats for One Warm Coat & helped plan a women's mentoring program.

Dave Tucker: Summer 2017 was highlighted by our 39th week with family and guests at Lake Tahoe. A grand get-together with lots of food, parlor games, swimming, zip lining, crafts and hiking – something for all to enjoy. In August my wife Bev and I traveled to Utah to see my brother of Sandy, Utah, whom I hadn't seen since 2009, and my sister and brother-in-law who recently moved nearby to South Jordan, Utah after living in Minnesota for many years. We are still helping people in need – a plus in retirement - and enjoying an active calendar filled with socializing, gardening, and times-out. Our youngest of five grandchildren – a boy – joined us last June 30 and is doing well.