



YOU'RE GOING TO PAY MORE FOR YOUR BENEFITS !

THE COMPANY IS MAKING CHANGES TO YOUR BENEFITS AND REFUSING TO BARGAIN THE EFFECTS OF THOSE CHANGES. SOME OF THE CHANGES THAT CHEVRON REFUSE TO BARGAIN THE EFFECTS ON ARE AS FOLLOWS:

- **INCREASES DEDUCTIBLES**, OUT-OF POCKET MAXIMUMS AND SPECIALIST CO-PAYS, WHILE ALSO INCREASING THE COINSURANCE THAT AN EMPLOYEE HAS TO PAY.
- **INCREASES THE POINTS**, NUMBER OF ACTIONS AND PENALTIES FOR WELLNESS PROGRAMS
- DOES NOT OFFER THE PPO OPTION 1 – A RICHER PLAN DESIGN
- **DECREASES THE AMOUNT OF STD WEEKS** FOR THOSE EMPLOYEES WITH GREATER THAN 8 YEARS OF SERVICE.
- MEDICARE ELIGIBLE RETIREES COVERAGE THROUGH THE COMPANY IS ELIMINATED AND MEDICARE ELIGIBLE RETIREES ARE FORCED INTO A **PRIVATE EXCHANGE**.

