

SURVIVORS CHECKLIST – If you are a survivor, you will have some responsibilities immediately after a death and other responsibilities within a few weeks. This checklist is a guide to help you get started. You may have additional responsibilities, depending on your personal circumstances.

You should immediately:

Notify relatives and friends.

Make funeral arrangements. Ask your funeral director about assigning life insurance to cover costs.

Notify Chevron. See below for more information.

Decide where to print obituary notices. Consider local and hometown newspapers, and schools.

Get approximately 10 -20 certified copies of the death certificate from the funeral home.

Open a checking account in your name, if you don't have one. If a joint account, notify bank of death.

Notify executor(s) of will and/or living trust.

Notifying Chevron

Survivors should immediately notify Chevron when a retiree dies. Survivors of retirees should call the HR Service Center at 1-888-825-5247 in US or 1-832-854-5800 if outside the U.S.

Chevron will need the following information:

Retiree: Name _____

Social Security Number _____ Date of Death _____

Personal Identification Number(PIN) _____

Surviving Spouse or Beneficiary: Name _____

Social Security Number _____ Telephone No. _____

Address _____

After you notify Chevron, a representative will contact you as soon as possible. He or she will explain any benefits and help you file any required forms. The representative should discuss the following points if they apply:

- Life Insurance: They will process the claim for insurance benefits.
- Benefits from the Chevron Retirement or Profit Sharing /Savings Plans or one of the plans that preceded them, and benefits payable from any other plans
- Pre-65 Medical Coverage: They will arrange for the cancellation of the retiree's coverage and the continuation of the covered spouse's coverage, where applicable. Chevron may continue to pay a portion of the cost;
- Post-65 Medical Coverage: They will notify Via Benefits of the death.

In addition, you should inquire about transferring the registration of any Chevron stock for which you are beneficiary.

CONTACTING VIA BENEFITS

Survivors should contact Via Benefits to ask questions about post-65 open enrollment, or to ask questions about or manage their HRA plan and post-65 individual medical, prescription drug, vision, or dental benefits. The contact phone number is 1-844-266-1392 in the U.S. or 1-801-994-9805 outside the U.S.

- Post-65 Medical Coverage: They can assist with the cancellation of the retiree's or spouse's coverage upon death. However, to be doubly sure that the coverage is cancelled for the retiree or spouse, the heir should contact the medical insurance carrier and the drug insurance carrier. Any Medical and Drug coverage for a surviving spouse of the retiree will be automatically continued since they are covered by separate policies.
- Chevron Reimbursement: The subsidy for the retiree will be cancelled starting with the month following the retiree's death. The subsidy for any spouse should continue automatically.

Then, you should:

- Put all joint checking and savings in your name only and change online banking information.
- Set up a separate bank account to handle money from the estate.
- Check the safe deposit box for a will and/or living trust and life insurance policies. Arrange for a safety deposit box for yourself; and consider adding another responsible person's name to this box.
- Review any homeowner and vehicle insurance policies and notify insurance company/agent.
- Notify life insurance companies other than Chevron.
- Check with former employers (other than Chevron) for any benefits that may be due.
- Select a lawyer to file the will and/or trust and help in other matters if you don't have one.
- Consider selecting an accountant to handle taxes if you don't have one.
- Consider selecting a financial adviser if you don't have one.
- Transfer the ownership of the deceased's home, other real estate, and vehicles.
- Contact credit card companies for any insurance that may be payable; this is particularly important if the death was accidental or occurred while traveling.
- Cancel all credit cards and have them reissued in your name only; notify other creditors such as banks and credit unions.
- Contact a broker about transferring the registration of stocks (other than Chevron stock) and other securities.
- Check U.S. Savings Bonds and transfer ownership.
- Contact the Social Security Administration and apply for survivor benefits, they are not automatically paid out after death. Telephone number of the local office_____.
- Contact the Veterans Administration if the retiree served in the armed forces.
- Change the name on all utility bills.
- Change your landline and/or cell phone account(s).
- Change the telephone listing. For your protection, you may want to use your initials.
- Revise your will and consider making your own funeral arrangements.

Note: In most cases organizations require a Death Certificate; keep copies of all correspondence.

Be Cautious

If you are a survivor, you may want to postpone major decisions until you recover from your loss. You should carefully consider actions such as selling property, signing contracts, or buying major items. Look at your long-term needs before you make any decisions and obtain professional advice when you need it.

Other Resources:

This packet summarizes some of the information you should know about preparing for death. Many other resources are available, and you should use them. Check with your local library, lawyer, accountant, or financial adviser. You may also wish to contact:

- Chevron's HR Service Center at 1-888-825-5247 in US or 1-832-854-5800 if outside US for information about Chevron benefits.
- Chairperson, Benefits Committee, Chevron Retirees Association
- American Association of Retired Persons (AARP) 1909 K St. NW, Washington, D. C. 20049 (for a brochure called "final details");
- American Bar Association, 1155 East 60th St., Chicago, IL 60637
- American Institute of Certified Public Accountants, 1211 Avenue of the Americas, New York City, NY 10036
- Institute of Certified Financial Planners, 3443 South Galena, Suite 190, Denver Co80231
- Institute Service Bureau, New York Stock Exchange, 11 Wall St., New York City, NY 10005 (for a brochure called "How to Get Help When You Invest", and an investor's kit).

Chevron Retirees Association

For Benefits Committee contact info: see the Chevron Retirees Association website:
www.chevronretirees.org

The Chevron Retirees Association is not a subsidiary of Chevron Corporation but an independent organization of retired employees of Chevron or its predecessor companies.

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