Karlene Hall from McGraw Hill Financial has a question that she would like your assistance with regarding Bridging Service for Re-hires. Please take a moment to respond.

- When a former employee is re-hired, do you provide continuous service if the hire is made within one year of termination, two years, or beyond?
  - Please explain your process behind this.

Any other information on the topic would be greatly appreciated.

*Karlene Hall, McGraw Hill Financial, November 13, 2015*

<table>
<thead>
<tr>
<th>COMPANY, CONTACT NAME</th>
<th>COMMENTS</th>
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<tbody>
<tr>
<td>Chubb</td>
<td>Chubb bridges all service (as if the gap never existed) for those rehired within 90 days.</td>
</tr>
<tr>
<td>Julie Flores</td>
<td><a href="mailto:julieflores@chubb.com">julieflores@chubb.com</a></td>
</tr>
<tr>
<td>Chevron</td>
<td>We require 6 months before the retiree is brought back to Chevron as a contractor.</td>
</tr>
<tr>
<td>Sara Kashima</td>
<td><a href="mailto:SKSH@chevron.com">SKSH@chevron.com</a></td>
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For “highly compensated employees” – which are mostly managers, the policy is one year before they can return as a contractor.

*Follow-up Question: If I was an employee of Chevron and left the company in November 2015, but was rehired May 2016, would you defer back to my first original hire date because I am returning within a year of my November termination and would I be a full-time regular employee? Looking at your response, it looks like I would have to be re-hired as a contractor.*

We have many employees who retire and then come back to Chevron as contractors. We have fewer employees who leave
and then return at a later date as employees.

In regard to your question below, the employee would receive their original service date (original hire date) since they were gone less than a year.

This is the content on rehiring we use:

“If you leave Chevron after July 1, 2002, and are rehired within 365 days, your service will include the time you were away. If you’ve gone longer than 365 days and you haven’t had a permanent service break as a result of your absence, your service before you left will be added to your service after you’re rehired.

If you left Chevron and were rehired, your service before you left will be added to your service after you’re rehired unless you incurred a Permanent Service Break. If you have service with an acquired company prior to the date of the acquisition of that company by Chevron, special rules may apply.”

And we have a lot of employees who return as contractors. Attached is the revised policy on rehiring as a contractor after retiring from Chevron.

**Marriott**

Betsy Kiss
betsy.kiss@marriott.com

We provide continuous service if someone is rehired within 90 days of his or her most recent termination of employment date. If they are rehired beyond that, they are eligible to receive credit for prior service – this counts toward your Length of Service calculation (we have awards for associates reaching 5 years of employment, 10, 15, 20, etc.) – but not continuous service.

**Nationwide**

Kathryn VanDixhorn
k.vandixhorn@nationwide.com

(see attached)
SERVICE RE-CREDIT

In general, the following applies to re-crediting service; different rules apply to different types of service.

Recognition service is used to determine service rewards and if you’re rehired by Nationwide, your prior service credit will be restored immediately.

Benefits service is used to determine Your Time accruals and the level of Short-Term Disability benefits.

Retiree healthcare/life eligibility service is used to determine if an associate is eligible for retiree healthcare and retiree life benefits.

The following re-crediting rules apply for both Benefits service and Retiree healthcare/life eligibility service:

- If you’re rehired by Nationwide before 60 full calendar months have passed after the month in which your employment ended, your prior service credit will be restored on the first day of the 12th month following the month of rehire.
- If you’re rehired by Nationwide 60 or more full calendar months after the month in which your employment ended, your prior service credit will not be restored.

Generally, following any break-in-service (even for one day) any eligibility you may have had for service-based retiree healthcare cost-sharing, retiree life insurance or for the final average pay formula under the Nationwide Retirement Plan is lost. However, special rules apply in cases where your termination was due to job elimination where a severance payment was made and your rehire occurs within 90 days of termination. (In this limited case, the period of absence will be treated as a leave of absence for purposes of certain benefit plans, including the Nationwide Retirement Plan, retiree healthcare and retiree life insurance).

If vested in the Nationwide Retirement Plan or the Nationwide Savings Plan (401(k)) at termination, prior vesting service under those plans is restored immediately upon rehire.

Rehired retired associates retain the same eligibility and Cost-Sharing for retiree medical that they had at their previous Severance Date.