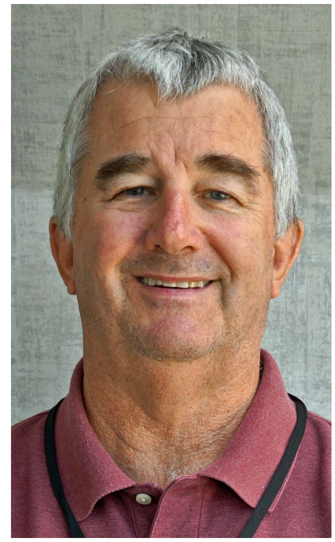
# Benefits Corner

## 2nd Quarter 2025

**By Jim Bonwell, CRA Benefits Chair**



- Tax Identify Theft
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- Comparing Auto & Home Insurance Rates

## Tax Identify Theft

April 15th is right around the corner so it's time for another reminder about Tax Identify Theft. Tax identity theft is a type of fraud where a malicious actor uses someone else's personal information, such as a Social Security number (SSN), to file a tax return and claim a fraudulent refund. The victim may only become aware of this theft when they file their tax return and receive a notice from the IRS stating that a tax return has already been filed using their SSN. This type of theft can result in delays in receiving legitimate tax refunds and can require significant effort to resolve the issue with the IRS.

To protect against tax identity theft, it is crucial to safeguard personal information. Be cautious about sharing your SSN and other sensitive data, both online and offline. Regularly monitor your financial accounts and credit reports for any signs of suspicious activity. The IRS also recommends using a strong, unique password for your online tax accounts and enabling multi-factor authentication whenever possible. Additionally, be wary of phishing scams and other fraudulent communication that may attempt to trick you into revealing personal information.

If you suspect that you are a victim of tax identity theft, it is important to take immediate action. Contact the IRS and follow their guidance for reporting the theft and rectifying the situation. You may need to file a Form 14039, Identity Theft Affidavit, to notify the IRS of the theft. It is also advisable to place a fraud alert on your credit reports and consider freezing your credit to prevent further misuse of your personal information. By staying vigilant and taking proactive steps, you can help protect yourself from the damaging effects of tax identity theft.

Sources

- https://consumer.ftc.gov/articles/what-know-about-tax-identity-theft

## CRA Website Features

If you have not checked out the Chevron Retirees Association website recently, you may not have noticed the new Retiree Spotlight page. This page showcases the active lives of our many Chevron retirees. Each month the Communication team features a couple of Chevron retirees sharing their experience in retirement. If you or someone you know has an exciting story to tell and would like to be featured online, reach out to the Communications team.

Don't forget about the Resources page on CRA website. There are links to many helpful documents and information to assist you in your post-Chevron career. Want to revisit the past? Chevron History, Gulf Oil and Texaco History websites are posted there. Need a CRA Form? We have all those available too. And let's not forget about your personal planning documents. The CRA Benefits Guide, the Advanced Care Planning and Personal Planning Packet documents are available for download right at the top of the page.

Sources

- https://www.chevronretirees.org/spotlight
- https://www.chevronretirees.org/resources

## Avis Discount (Update)

There is now a permanent solution to the email verification issue we reported on in the last Benefits Corner newsletter. Avis has created a Direct Connect Reservation link which can be used by both Chevron employees and retirees to book Avis and Budget rental cars. The Direct Connect is not email dependent and allows quick and easy reservations. Anyone with an Avis Preferred/Wizard profile and/or Budget FastBreak profile can include that in the reservations process. The new link is solely for active Chevron employees and retirees and can be found on the ChevRec BenefitHub website.

Sources

- https://chevrec.benefithub.com (ChevRec BenefitHub)

## Comparing Auto & Home Insurance Rates

You're hearing more and more on the news about insurance companies pulling out of states after being devastated by natural disasters. This is leaving consumers with fewer options for home and auto insurance needs. BenefitHub has a program that allows Chevron employees and retirees a fast and easy "Side-By-Side" Auto/Home quoting solution that typically takes 1-2 minutes.

Located on the ChevRec BenefitHub home pages, these two search tools can help you save hundreds of dollars on your home and automotive insurance. You can either step through a series of questions to receive your quote or contact one of their knowledgeable and licensed agents to help choose the right coverage at the best rates. BenefitHub's agents will always take a "non-biased" approach to helping you get the appropriate coverage with the carrier that meets your personal insurance needs while making sure you are receiving all available discounts. At the end of the online quoting process, you will have the option to call the agency to continue the quoting process with a BenefitHub agent, click "Call Me Now" to have an agent call them within 2 minutes, or schedule an appointment with the assigned agent for a time that's convenient for the employee.

After going through the online Auto & Home quoting solution, you should never receive any direct communication from any of the carriers offered by BenefitHub; the only communication you should be receiving should come from BenefitHub.

BenefitHub never sells any contact information, so you should not be receiving calls, texts or emails from any BenefitHub carriers after the employee completes the online quoting solution.

Sources

- https://chevrec.benefithub.com (ChevRec BenefitHub)

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