



october 2023

get ready for open enrollment



**chevron open enrollment for 2024 pre-65 retiree health benefits
is october 16 through october 27, 2023**

make your pre-65 health coverage changes

Open enrollment is the time you can make changes to health coverage for 2024, if desired. The enrollment instructions and benefit updates discussed in this newsletter apply to **pre-65 retiree group health plan** participants only. Information about retiree **post-65 health benefits** is available from Via Benefits. Coverage for pre-65 eligible participants will automatically continue in 2024 as long as your plan is still available and the participant continues to meet eligibility requirements. **However, if any of the situations below apply to you, you need to take action between October 16 and October 27, 2023.**

- You read about a change to pre-65 health plans and decide you want to change your coverage.
- If you, the retiree, are pre-65, you can add a pre-65 eligible dependent to medical and/or dental coverage. You have 60-days to complete the dependent verification process.
- You want to add pre-65 medical or pre-65 dental coverage (if available).

pre-65 chevron open enrollment october 16 through october 27, 2023

This newsletter provides important information about 2024 pre-65 Chevron health benefits. In addition, you should also receive a separate pre-65 open enrollment worksheet from the HR Service Center that includes personalized information about the pre-65 group health choices available and your cost for coverage in 2024

post-65 via benefits open enrollment october 15 through december 7, 2023

Each September, post-65 participants receive health plan and open enrollment information directly from Via Benefits. **Contact Via Benefits at 1-844-266-1392 to make all post-65 benefit changes. Do not contact your medical plan carrier directly to enroll or make changes.** If you enroll in a Medicare health plan directly with your medical plan carrier, your Chevron Corporation Post-65 Retiree Health Reimbursement Arrangement Plan (Retiree HRA Plan) will be canceled. If your Retiree HRA Plan is canceled, you must generally wait until the next available retiree enrollment milestone, if any, to re-enroll.

turning 65 soon?



Remember, turning age 65 is an important retiree health benefit enrollment milestone because Chevron retiree health benefits will change. Medicare Part A and Part B are required to enroll in post-65 health coverage through Via Benefits and to activate the Retiree HRA Plan; start the process to enroll for Medicare at least **four months** in advance of turning 65. Read more about this enrollment milestone online at hr2.chevron.com/retiree or call the HR Service Center. Via Benefits and the HR Service Center will also mail information and materials in advance of turning 65.

how to enroll

pre-65 health coverage online or by phone october 16 through october 27, 2023



hr2.chevron.com/OpenEnrollment benefitconnect website

After you log in to **BenefitConnect**, click the open enrollment box on the home page. The website will be available for Chevron open enrollment elections until midnight Pacific time on **October 27, 2023**.
Note: Most retirees can make elections online, but in certain limited situations it's possible you may only be permitted to make elections by calling the HR Service Center.



1-888-825-5247 1-832-854-5800 (outside the U.S.) call the HR service center

Service hours for elections by phone

Monday through Friday
6 a.m. to 5 p.m., Pacific time
8 a.m. to 7 p.m., Central time

Customer Service Representatives can take your open enrollment elections by phone until 5 p.m., Pacific time (7 p.m., Central time) on **October 27, 2023**.

For quicker service, avoid peak call hours. Peak hours are all day Monday and 9 a.m. to 10 a.m., Pacific time (11 a.m. to noon, Central time) on other weekdays.

tools and information on hr2.chevron.com/OpenEnrollment



Benefit summaries,
deductibles and more



Find a network provider



Review the health benefit
retiree enrollment milestones

what's new at a glance

hr2.chevron.com/openenrollment for the details

Changes are effective **January 1, 2024** unless otherwise indicated. This list provides benefit change highlights for your awareness. It is not comprehensive, nor does it provide complete details. Be sure to review the summary of material modification (SMM) for the details, where applicable. Go to hr2.chevron.com/openenrollment for additional changes not covered here and to review the SMMs. SMMs will be mailed to your home or sent by email, according to your elected communication preference on the BenefitConnect website.

new deductibles

- To align with Centers for Medicare and Medicaid Services (CMS) changes, the **Medical PPO prescription drug** annual deductible will increase to **\$545 (You Only)** and **\$1,090** for all other family coverage levels.
- In response to IRS requirements, the **annual combined deductible** for the **HDHP** will increase to:
 - **Network:** \$3,200 (You Only) and \$6,400 for all other family coverage levels.
 - **Out-of-Network:** \$6,400 (You Only) and \$12,800 for all other family coverage levels.
- The **annual combined deductible** under the Mental Health and Substance Use Disorder Plan for HDHP participants will increase to \$3,200 (You Only) and \$6,400 for all other family coverage levels, network or out-of-network.

new insurer for life coverage

For your awareness, Chevron has selected **Securian Life Insurance Company**, a subsidiary of Securian Financial, to replace MetLife and CIGNA as the insurer and claims administrator for administrator for the Basic Life Insurance and Supplement Life Insurance plans.



expansion of virtual visit coverage

Your **Chevron Mental Health and Substance Use Disorder (MHSUD) Plan** now also includes **Talkspace**, a website and mobile app that connects you with counseling, therapy, and medication services wherever you are, from the convenience of your phone or laptop.

Starting in 2024, your **Chevron Dental PPO** plan will include coverage for teledentistry (photo or video) from a network provider for covered services, which might include aftercare, second opinions or emergency consultation. Teledentistry is also useful when access to dental care is not reasonably available because of geographic distance and transportation or ambulatory issues.



hinge health enhancements

Hinge Health, a free, enhanced Musculoskeletal (MSK) care program included with the Chevron Prescription Drug Program, has now been expanded with additional new features, including the opportunity to work 1-on-1 with a clinical care team specializing in **pelvic floor care**. From the privacy of your own home and on your schedule, get personalized exercise therapy for pregnancy and postpartum, bladder control, pelvic muscle strengthening, or pelvic muscle relaxation.



chevron prescription drug plan with express scripts

Be sure to visit hr2.chevron.com/openenrollment to read the full details about how these changes might affect you.

- Each enrolled participant can receive coverage for **up to two** over the counter, **at-home COVID-19 diagnostic tests** every 30 days from either a **network pharmacy** or **online via the Express Scripts Pharmacy**. This coverage only applies to diagnostic tests that have not been prescribed by, ordered by, or obtained with the involvement of a health care provider or physician. As a reminder, each enrolled participant can get up to eight over the counter tests every 30 days through December 31, 2023. Go to hr2.chevron.com/openenrollment to learn how it works.
- A new offering, **InMynd**, will provide additional specialized support for participants prescribed select mental health medications available as part of your prescription drug benefit.



monthly pre-65 premium costs

Monthly medical premium costs for the **Medical PPO**, **HDHP** and some **Medical HMO Plans** will change. Some plans will increase, others will decrease slightly. The 2024 premiums for all pre-65 health plans will be available on the BenefitConnect website during open enrollment and are also included on the enrollment worksheet mailed to you in October.



Be sure to consult the retiree health enrollment milestones posted online at hr2.chevron.com/OpenEnrollment for additional enrollment rules that may apply to you and your eligible dependents.

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**chevron pre-65 open enrollment is October 16 through October 27, 2023
important benefit information enclosed**



This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. Oral statements about plan benefits are not binding on Chevron or the applicable plan. Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Unless required by applicable law, there are no vested rights with respect to any Chevron health and welfare plan benefit or to any company contributions towards the cost of such health and welfare plan benefits. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

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