

before you start ...

understand the components of this comparison

monthly premium

This is the fixed amount of money you pay each month to be covered by your health plan. Chevron also currently contributes money each month to help pay for your premium.

save for health expenses

All of our medical plans offer access to one of two tax-advantaged health accounts — either the Health Care Spending Account (HCSA) or a health savings account (HSA). Either of these accounts can help you pay for certain out-of-pocket health care costs. Enrolling in a health account is a voluntary choice, and the account you can use varies based on the medical plan you choose. This comparison will tell you which account is compatible and the basic contribution information.

✔ preventive care

Indicates if the medical plan provides access to 100 percent coverage with no deductible for certain preventive care services, as specified by the Affordable Care Act, when you see a network provider. If you see an out-of-network provider, if allowed by the plan, your visit is subject to the deductible and copayments or coinsurance will apply.

✔ 2017 wellness credit

Indicates if the medical plan is compatible with the opportunity to qualify for a \$250 Wellness Credit between January 1 through October 28, 2016, for deposit into the HCSA (or Limited Purpose HCSA) on January 1, 2017. Learn more at hr2.chevron.com/wellness.

✔ 2018 premium reduction

Indicates if the medical plan is compatible with the opportunity to qualify for up to \$750 annual savings on your Chevron medical coverage premium in 2018. More details about the new health rewards opportunity will be posted on hr2.chevron.com in January 2017.

✔ 2017 tobacco surcharge

Indicates if the tobacco surcharge will apply to the 2017 monthly premium for the medical plan, based on your tobacco certification status. Learn more at hr2.chevron.com.

✔ second opinion or \$400 cost

Indicates if the request to seek a second opinion through the Health Decision Support Program prior to receiving knee, hip, back or spine surgery (on a non-emergency basis) applies to this medical plan. Learn more at hr2.chevron.com.

annual deductible

This is the amount you pay out of pocket before your health plan begins to help pay for covered health care services

annual out-of-pocket maximum

This amount is the most you will have to pay out of pocket for covered health care services for the year. When you reach this amount, your medical plan begins to pay 100 percent of the allowed amount for covered health care services. This amount is important because it protects you in the event you have a year with major health expenses.

Is this cost more or less than last year?

If there's a cost increase or decrease from last year's cost, look for the arrow.



The information in this comparison applies to U.S.-payroll employees. 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. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, 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. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.

high deductible health plan basic (HDHP basic)

effective january 1, 2017



medical services

Anthem Blue Cross



prescription drugs

Express Scripts



mental health substance abuse

Beacon Health Options (MHSA)



basic vision

VSP (Vision Program)

monthly premium

\$8	You only
\$18	You + One adult
\$14	You + Child(ren)
\$23	You + Family

save for health expenses

BenefitWallet Health Savings Account (HSA)



IRS Max*	Chevron	
\$3,400	\$500	You only
\$6,750	\$750	You + One adult
\$6,750	\$750	You + Child(ren)
\$6,750	\$1,000	You + Family

*You can make an extra \$1,000 in catch-up contributions starting in the calendar year in which you turn age 55.

- ✓ preventive care
- ✓ 2017 wellness credit (LHCSA)
- ✓ 2018 premium reduction
- ✓ 2017 tobacco surcharge
- ✓ second opinion or \$400 cost

annual deductibles

The HDHP Basic deductible includes **medical costs, prescription drugs, mental health** and **substance abuse** services, combined.

The HDHP Basic has a network of providers, yet you have the choice to see providers outside the network. You can choose any provider you want, but you will save money when you use a network provider. That's because there are different deductible amounts for services depending on if you see a network provider or an out-of-network provider.*

network



\$5,000	You only
\$10,000	You + One adult
\$10,000	You + Child(ren)
\$10,000	You + Family

out-of-network



\$10,000	You only
\$20,000	You + One adult
\$20,000	You + Child(ren)
\$20,000	You + Family

annual out-of-pocket maximum

The HDHP Basic out-of-pocket maximum includes **medical costs, prescription drugs, mental health** and **substance abuse** services, combined.

The out-of-pocket maximum is different, depending on if you see a network provider or an out-of-network provider.*

network



\$6,550	You only
\$13,100	You + One adult
\$13,100	You + Child(ren)
\$13,100	You + Family

out-of-network



\$13,100	You only
\$26,200	You + One adult
\$26,200	You + Child(ren)
\$26,200	You + Family

*Amounts paid for covered services provided by a network provider also count toward the out-of-network annual limit. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual limit.