

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.

medical HMO plans

effective january 1, 2017



medical services prescription drugs basic vision



Provided by your selected Medical HMO Plan.



mental health and substance abuse services

You can use the coverage provided by your selected Medical HMO Plan **or** the coverage provided by the Chevron Mental Health and Substance Abuse (MHSA) Plan, but not both for the same service.

monthly premium

Varies. The monthly premium is based on the plans available in your area, if any.

Go to hr2.chevron.com to review the monthly costs for each plan.

save for health expenses

Health Care Spending Account (HCSA)



\$2,300 Your max contribution
\$250 2017 Wellness Credit

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

annual deductibles



Starting in 2017 most Medical HMO Plans will introduce a new \$300 annual deductible. (Some Medical HMO Plans may have a different deductible, or no deductible at all.)

Go to hr2.chevron.com to view the Summary of Benefits and Coverage (SBC) for the Medical HMO Plans available to you for summary information, including deductibles. You can also contact the Medical HMO Plan directly to understand what's included in your deductible.

network

All Medical HMO plans, require you to use the plan's network. Contact the HMO directly to inquire about network providers.

out-of-network

Out-of-network services are not covered (except for emergencies).



No deductible

If you choose to use the benefits provided under the MHSA Plan administered by Beacon Health Options, there is no deductible. However, you must use a Beacon network provider to receive benefits. Out-of-network benefits are not covered, except for emergency services

annual out-of-pocket maximum

Varies. The out-of-pocket maximum amount is based on the Medical HMO Plans available in your area, if any. Go to hr2.chevron.com to view the Summary of Benefits and Coverage (SBC) for the Medical HMO Plans available to you for summary information, including out-of-pocket maximums.