



Update to the Summary Plan Description Effective January 1, 2017

All changes described in this SMM are effective January 1, 2017 unless otherwise indicated.

This enclosed newsletter serves as an official summary of material modification (SMM) for the plans referenced herein. Please keep this information with your other plan documents for future reference. 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.

You can access the summary plan descriptions for your benefits on the Internet at hr2.chevron.com or by calling the HR Service Center at 1-888-825-5247 (610-669-8595 if you're outside the U.S.), option 2.

This SMM applies to the following summary plan description:

- **January 1, 2014 Mental Health and Substance Abuse Plan (MHSA) Summary Plan Description** (both the individual SPD posted online and the Your Chevron Health Benefits Summary Plan Description for U.S.-Payroll Employees compilation available in print.)

mental health and substance abuse plan

effective january 1, 2017

**There are no changes to your Mental Health and Substance Abuse Plan for 2017.
This information is provided as a general reminder about your coverage only.**

The Mental Health and Substance Abuse (MHSA) Plan, administered by Beacon Health Options, provides confidential support for a wide range of personal issues — from everyday challenges to more serious problems. You and your covered dependents have access to support services 24 hours a day for a variety of concerns such as: depression, stress and anxiety, parenting and family problems, relationship difficulties or problems at work.

MHSA basics

- **You do not need to enroll.** This benefit is automatically provided to you, as long as you're eligible to participate.
- **Your eligible dependents are covered,** if they are enrolled in a medical plan to which Chevron contributes, such as the Global Choice Plan.
- **You do not pay a monthly cost for this coverage.** Chevron currently pays the full monthly cost for coverage. However, you do share a portion of the costs if you receive benefits under the MHSA Plan.
- You can **choose to use any licensed or certified provider,** network or out-of-network (there are no network providers outside the United States).
- If you're enrolled in the **Global Choice Plan** there is no deductible to satisfy, no matter if you're receiving mental health or substance abuse benefits in the United States (network or out-of-network) or outside the United States.

If you need assistance, you can talk to either **Beacon Health Options**, **Chevron's Employee Assistance and WorkLife Services**, or both.

Beacon Health Options

www.valueoptions.com

1-800-847-2438 (Inside the U.S.)

714-763-2420 (Outside the U.S. call collect)

Chevron's Employee Assistance WorkLife Services

1-800-860-8205

CTN 842-3333

how to submit a claim

There is a different claim form for services inside and outside the United States. If you see a network provider in the U.S., your provider generally submits a claim for you. If you visit an out-of-network provider in the U.S. or a provider outside the U.S., you'll generally need to pay for the services directly and file a claim to be reimbursed. Claim forms are available on hr2.chevron.com (Choose the **Your Benefits** tab and then select the **Global Choice (U.S.-Payroll Expatriates)** Plan from the page.) or by calling Beacon Health Options.

As a reminder, there are special instructions for submitting a claim for services obtained outside the U.S.

1. **Pay your provider for the services.** Obtain a receipt for services provided. Receipts may be provided monthly.
2. **Be sure the Diagnosis Code and a Description of the Procedure is on the receipt.** Beacon Health requires this information.
3. Write the **exchange rate** from international currency to U.S. dollar at time of service on the receipt.
4. **Complete claim form, attach receipt and send it all to:**

Sue Kannapel
sue.kannapel@beaconhealthoptions.com

- In the e-mail subject line, please mark it Personal and Confidential
- You can also fax the claim form to 972-692-5987, Attn. Sue Kannapel

deductible and out-of-pocket maximum

Annual deductible

If you are enrolled in the Global Choice Plan, there is no deductible for mental health and substance abuse services, in the United States (network or out-of-network) or outside the United States.

Annual out-of-pocket maximum

If you are enrolled in the Global Choice Plan, there is a separate out-of-pocket maximum for medical, mental health and substance abuse services, *combined*.



2017 MHSA Annual Out-of-Pocket Maximum

You only*	\$2,300
You + One adult	\$4,600
You + Child(ren)	\$4,600
You + Family	\$6,900

*Each covered individual has an annual out-of-pocket maximum equal to the **You only** amount.