

# 2018 chevron benefit changes

**This section includes information about changes to your Chevron benefits that take effect on January 1, 2018.**

**Certain sections of this newsletter (Page 8-33) serve as an official summary of material modification (SMM) to the summary plan description (SPD) book(s) for the plans referenced herein.** Please keep this information with your other plan documents for future reference. This SMM provides only certain information about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this SMM 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.

## **Women's health and cancer rights notice**

To comply with the Women's Health and Cancer Rights Act of 1998, Chevron reminds you that all medical plans the company offers cover medically necessary mastectomy and related breast reconstructive surgery, including reconstruction of the breast on which the mastectomy is performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment remedies for physical complications during all stages of the mastectomy, including lymphedema.

# medical HMO plans

Chevron offers several health maintenance organization (HMO) medical plan options that include medical coverage, prescription drug coverage and basic vision coverage. With a **Medical HMO Plan**, you must visit a provider in the HMO's network, otherwise your services aren't covered (except for certain emergency situations). Typically, you need a referral to a specialist under the Medical HMO Plans. HMOs are not available in all areas and the plan choices vary based on your zip code.

## monthly premium cost

The monthly cost information for all of Chevron's HMO Plans is now available on [hr2.chevron.com/OpenEnrollment](http://hr2.chevron.com/OpenEnrollment) and the **Benefits Connection** website starting October 16.

## annual deductibles

The average annual deductible for most Medical HMO Plans in 2018 will remain \$300. However, some Medical HMO Plans may have a different deductible, and a few will continue to have no deductible at all. Review the **Summary of Benefits and Coverage** (SBC) to see the 2018 deductible amount for any Medical HMO Plans available to you. You'll need to contact the HMO directly starting in January to understand what is and is not applied to your deductible.

## new medical HMO in pennsylvania

A new Medical HMO plan, **Medical HMO - University of Pittsburgh Medical Center (UPMC)**, is available to Pennsylvania eligible employees in certain zip codes. This HMO Plan includes a \$300 annual deductible. Review the **Summary of Benefits and Coverage** (SBC) for this new HMO Plan for more information. You can also contact the HMO directly at 1-800-644-1046 starting in October 2017, for specific questions regarding the HMO Plan's coverage. Your personalized open enrollment worksheet and the Benefits Connection enrollment website will indicate if this new HMO Plan is available in your zip code.

## new name for the group health HMOs

Two current HMO Plans will be renamed. Chevron Medical HMO Plan - Group Health WA will be renamed the **Chevron Medical HMO Plan - Kaiser WA**. Chevron Medical HMO - Group Health Cooperative Medicare will be renamed **Chevron Medical HMO Plan - Kaiser WA Medicare**. This is a name change only. You can contact the HMOs directly for specific questions regarding these HMO plans.

## other medical HMO plan changes

The Benefits Connection website will list the Medical HMO Plans available to you next year (if any). Your provider or other plan features, like monthly premiums, deductibles, copayments or prescription drug coverage could change. Highlights of HMO Plan changes are included below; this list is *not* inclusive. Review your Medical HMO Plan's **2018 Evidence of Coverage** document. Contact the HMO directly to request a copy.

### Kaiser Foundation Health Plan of Colorado

- Hospice care will continue to be covered at 100%, but it's no longer subject to the deductible.

### Kaiser Foundation Health Plan of Hawaii

- Changes to copayments for generic maintenance drugs and specialty drugs.
- Changes to your share of the costs for infertility (IVF) treatment, radiation therapy, and the skilled administered drug benefit.

## medical HMO plan reminders

- Each year, the HMOs review the ZIP codes and counties in which they have providers. An HMO may choose to discontinue coverage to residents of certain areas.
- Your HMO's provider network may have changed. Contact your HMO directly to find out if your current provider continues to be in the network. If not, you will need to change providers or choose a new medical plan option to ensure that your medical services continue to be covered.
- Copayment and other changes in your current HMO coverage may apply because of state filings, compliance with the Health Care Reform law provisions, or to align them more closely with Chevron's standard benefit design. You'll be able to view more information about Medical HMO Plan changes, if any, in the **2018 Evidence of Coverage** document available for each Medical HMO Plan. Contact the HMO directly to request a copy.

## mental health and substance abuse coverage

If you are enrolled in a Chevron Medical HMO Plan, you have the choice to use the mental health and substance abuse benefits provided by your HMO Plan, or to use the benefits provided under the MHSA Plan administered by Beacon Health Options. However, you cannot make a claim to both your HMO Plan and the MHSA Plan for the same service. Learn more on Page 29.



### more plan information online

See your Medical HMO Plan's **Summary of Benefits and Coverage (SBC)** for more information about your Medical HMO Plan's features, or contact the HMO directly. SBCs and contact information are available online at [hr2.chevron.com/OpenEnrollment](http://hr2.chevron.com/OpenEnrollment).