

health decision support

changes to your benefits that take effect january 1, 2017

Health Decision Support is available to help you when you're faced with an important medical decision. Based on the traditional practice of getting a second opinion, but with additional features, this service works with leading medical specialists to review your case and then provide feedback on your diagnosis and treatment plan. Health Decision Support is another resource for you to collect information about your diagnosis and treatment plan so you can make informed decisions about your care.



Chevron has selected Innovation Specialists LLC DBA 2nd.MD (2nd.MD) to replace Best Doctors as the administrator for the Health Decision Support Program effective January 1, 2017. Best Doctors will continue to be the administrator for the remainder of 2016. This section will describe what you need to know about Health Decision Support because of the change to 2nd.MD, including what you'll need to know during the transition to 2nd.MD and how to access the Health Decision Support Program starting in January.

Are you facing a new diagnosis or a possible surgery? Is your doctor struggling to diagnose or find solutions for your condition? Do you want confidence that you're on the right treatment plan and medications? Contact 2nd.MD when you have questions about: a current or new diagnosis, possible surgery, your current treatment plan, chronic conditions.

program eligibility

Employees

Health Decision Support is automatically available to U.S.-payroll employees enrolled in the Chevron Medical PPO Plan, a Chevron Medical HMO Plan, the Chevron High Deductible Health Plan, the Chevron High Deductible Health Plan Basic or the Global Choice Plan (U.S.-Payroll Expatriates).

Spouses and Domestic Partners

Your spouse or domestic partner can use Health Decision Support if enrolled in the Chevron Medical PPO Plan, a Chevron Medical HMO Plan, the Chevron High Deductible Health Plan, the Chevron High Deductible Health Plan Basic or the Global Choice Plan (U.S.-Payroll Expatriates).

Children and Other Dependents

Your children and other dependents can use Health Decision Support if enrolled in the Chevron Medical PPO Plan, a Chevron Medical HMO Plan, the Chevron High Deductible Health Plan, the Chevron High Deductible Health Plan Basic or the Global Choice Plan (U.S.-Payroll Expatriates).

program overview

Health Decision Support with 2nd.MD is available to help you when you're faced with a health decision. 2nd.MD, an independent third-party vendor, offers an expert second medical opinion when you or an enrolled eligible dependent is facing an important medical decision. If you are facing a new medical diagnosis, have questions about your treatment plan or medications, are considering possible surgery or battling ongoing medical conditions, you are encouraged to contact 2nd.MD. With over 120 medical specialties represented, 2nd.MD can help you with almost any major medical challenge. 2nd.MD's network of specialists are from top medical institutions like Mayo Clinic, Johns Hopkins and Harvard. They are experts and pioneers in their field with knowledge of the latest treatment options and advanced technologies.

With your permission, the 2nd.MD team will collect and analyze all your relevant medical records and then connect you with a specialist, via phone or video, to discuss your case and conduct a full review of your diagnosis and treatment plan. 2nd.MD has helped many people avoid unnecessary procedures, spot misdiagnoses and improve existing treatment plans. Sometimes the second opinion might confirm your current course of action; other times it might provide a different viewpoint. **You are under no obligation to follow the recommendations provided by 2nd.MD. In fact, you're strongly encouraged to share the information with your doctor and discuss next steps or options together.** After the consult, 2nd.MD can work with your local doctor to help carry out the treatment plan or help you find a new doctor in your area.

1

Contact the 2nd.MD care team

To get started, contact a 2nd.MD nurse through any of these methods:

www.2nd.md/chevron

1-866-841-2575

Chevron@2nd.MD

Get the 2nd.MD mobile app on the Apple App Store or Google Play

You can activate your account on the 2nd.MD website or via the mobile app at any time beginning January 1, 2017.

2

Let 2nd.MD take care of the details

When you contact 2nd.MD, a nurse will speak with you to understand your condition. This nurse will be with you through all steps of the process and will do much of the work for you.

Your nurse will send an electronic release of information form (ROI form) through the 2nd.MD website which you can sign electronically through the web. If necessary, the nurse can also issue and receive the ROI form via fax or next-day FedEx. (Note that next-day FedEx may slightly delay your second opinion response time).

Once you sign and return the ROI form, your nurse will coordinate with the 2nd.MD records team to retrieve all necessary medical records for the consult. 2nd.MD is a concierge service, so you will not need to collect any medical records on your own.

On average, the time between when 2nd.MD receives your completed ROI form and when you are speaking with a leading medical specialist regarding your second opinion is three business days.

3

Talk to a leading medical specialist

After understanding your medical condition and determining what type of specialist is best for your case, your 2nd.MD nurse will work with you to select a specialist and schedule a mutually convenient time for both of you to have the consult — including nights and weekends. You'll be able to speak directly with a specialist about your condition.

Consultations are conducted by video or phone, and at a time that works for you. Your family, friends or your treating physician can also participate in the consult if you wish.

4

Receive ongoing support

After speaking with the specialist, you will receive a written summary of the consultation. The 2nd.MD nurse team will always be available to answer any questions after the consult and support you in finding local doctors.

Based on the information you learned during your conversation with a leading specialist, discuss your treatment options with your family and your current doctor.

Second opinions with 2nd.MD start after January 1, 2017.

knee, hip, back and spine surgery second opinion for chevron medical plans

Starting in 2017, Chevron requests that you seek a second opinion through the Health Decision Support Program prior to receiving **knee, hip, back or spine surgery** (on a non-emergency basis). It's your choice to use the second opinion service or decline to use the second opinion service for these four procedures. However, if you do not seek a second opinion for these procedures you will be responsible for an additional **\$400 of out-of-pocket costs** for the procedure, whether or not you've met your annual deductible.

- Knee surgery
- Hip surgery
- Back surgery
- Spine surgery

In 2017, this requirement will only apply to eligible **employees** enrolled in the Chevron Medical PPO Plan, the Chevron HDHP and the Chevron HDHP Basic. It does not apply to dependents or COBRA participants enrolled in these plans.

What's considered an emergency?

Your procedure is considered an emergency if your doctor recommends the surgery be scheduled in seven days or less. You are still encouraged to use the 2nd.MD service, but it will not affect the outcome of your out-of-pocket costs for the procedure.

It's always your decision whether to follow the second opinion, or stay the course on your original treatment plan. Chevron is simply asking that you seek an expert second opinion through the 2nd.MD service to help you make informed decisions about your care before your knee, hip, back or spine procedure.

The intention is to make getting this second opinion as easy as possible. See Page 32 for instructions. On average, the time between when 2nd.MD receives your completed ROI form and when you are speaking with a leading specialist regarding your second opinion is three business days. And you don't have to travel or go to an office for this advice. Second opinion medical consultations are conducted by phone or through a video conference on your computer, at a time that's convenient for you.

Of course, 2nd.MD is available for second medical opinions about more than just these four procedures, but it's only the knee, hip, back and spine surgery procedures that will affect your out-of-pocket costs for the procedure at this time.

when program participation starts

You and your eligible dependents are eligible to use Health Decision Support on the effective date of your coverage in the Chevron Medical PPO Plan, a Chevron Medical HMO Plan, the Chevron High Deductible Health Plan, the Chevron High Deductible Health Plan Basic or the Global Choice Plan (U.S.- Payroll Expatriates).

cost to participate

If you're an eligible employee, Health Decision Support is provided at no additional cost to you and your enrolled eligible dependents. However, please be aware that any additional tests or services you elect to undertake as a result of information contained in your 2nd.MD second opinion will be paid according to the provisions of your selected health plan. If you have a concern regarding the cost of any additional test or service, it is recommended that you check with your health plan before proceeding.

confidentiality

2nd.MD will not share your medical records or the outcome of your second medical opinion with anyone at your medical plan unless you specifically authorize such disclosure, with one exception. If you are enrolled in the Medical PPO Plan, the High Deductible Health Plan or the High Deductible Health Plan Basic, your authorization will not be required for 2nd.MD to share information with Anthem for payment purposes if you obtain a second opinion prior to a qualifying knee, hip, back or spine surgery. 2nd.MD will only share basic information, including your name, so that Anthem can determine if the additional \$400 out-of-pocket cost does or does not apply to you.

In addition, 2nd.MD endeavors to comply with all relevant state, national, and international laws and regulations including the U.S. Health Insurance Portability and Accountability Act (HIPAA) of 1996. You can find their Privacy Policy at www.2nd.md/privacy-policy/.