



your health

get a second opinion before surgery

human energy. yours.™

If you're planning to receive any of the four surgical procedures listed below (on a non-emergency basis), we request that you seek a second opinion through the Health Decision Support Program with 2nd.MD prior to having the surgery. If you decline to use the second opinion service for these four procedures, that's your choice. But by doing so, you will be responsible for an **additional \$400** added to your total claim cost for the procedure, whether or not you've met the deductible.

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

It's always your decision whether to follow the second opinion, or stay the course on your original treatment plan. We simply are asking that you seek a second opinion through the 2nd.MD service to help you make informed decisions about your care *before* your procedure.

This requirement currently only applies to eligible employees enrolled in the **Chevron Medical PPO Plan**, the **Chevron High Deductible Health Plan (HDHP)** and the **Chevron HDHP Basic**.

Of course, this service is still available for second medical opinions about *more* than just these four procedures. 2nd.MD is available to help you or an enrolled, eligible dependent when you're faced with any important medical decision. This service is available to U.S.-payroll employees who are enrolled in a Chevron medical plan.

how to get a second opinion



Start the process by requesting a consultation through any of these three methods:

www.2nd.md/chevron

1-866-768-1880

2nd.MD app [iTunes](#) | [Google Play](#)

Answer questions and **sign a consent form** so 2nd.MD can collect the necessary records and work with experts in the field to review your case.

Typically, within **three business days**, you'll be given an appointment to speak with an expert physician by phone or through a video conference on your computer.

The information in this communication 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.