



Help When You Need It.

Chevron Mental Health and Substance Abuse Benefits Your Life.

Sometimes the challenges you face can feel like too much to handle. The Mental Health and Substance Abuse Plan (MHSA) 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:

- Family/relationship issues
- Personal and work concerns
- Depression
- Stress and anxiety
- Drug and alcohol recovery
- Grief and loss

Did You Know?

You do not need to enroll in the MHSA Plan. This benefit is automatically provided to you, as long as you're eligible to participate. Generally, if you're a U.S.-payroll employee eligible for Chevron's health benefits, you're eligible for the MHSA Plan. And you're still covered by this plan even if you are not enrolled in a medical plan offered by Chevron.

MHSA Basics

- **You do not pay a monthly cost for this coverage.** Chevron currently pays the full monthly cost for this coverage. However, you do share a portion of the costs if you receive benefits under the MHSA Plan.
- **Your eligible dependents are covered** if they are enrolled in a medical plan to which Chevron contributes, such as the Medical PPO Plan, the High Deductible Health Plan (HDHP) or a Chevron Medical HMO Plan.
- If you're enrolled in the **Medical PPO Plan**, a **Chevron Medical HMO Plan** or a **medical plan with another employer**, there is *no deductible* to satisfy, no matter if you're receiving mental health or substance abuse benefits in the network or out-of-network.
- If you're enrolled in the **Chevron HDHP**, your combined deductible applies to mental health and substance abuse services. This means you must satisfy your deductible before the HDHP plan shares the cost of mental health or substance abuse services.

Choosing a Provider

Your MHSA Plan allows you to visit any provider you choose, but you pay less if you use a provider that is in the **ValueOptions, a Beacon Health Company** network (Medical HMO participants: see below for an exception.) All providers, network or out-of-network, must be *qualified to provide services*, or your care will not be covered. ValueOptions can verify if your provider is qualified to provide services under the MHSA Plan.

Are You Enrolled in a Chevron Medical HMO Plan?

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 ValueOptions, a Beacon Health Company. However, you cannot make a claim to both your HMO Plan and ValueOptions for the same service. **If you choose to use the ValueOptions MHSA benefit, you must use a ValueOptions network provider to receive benefits.** Out-of-network benefits are not covered, except for emergency services.

It's Confidential

Whether you call ValueOptions or Employee Assistance and WorkLife Services, your privacy and that of your dependents will be respected. The nature of your call will be kept confidential, unless there's an immediate threat to life or health.

If you need assistance, you can talk to either ValueOptions, Chevron's Employee Assistance and WorkLife Services, or both. Contact ValueOptions at 1-800-847-2438. Contact Chevron's Employee Assistance WorkLife Services, 24 hours a day at 1-925-842-3333 (CTN 842-3333).

Notice: Chevron Corporation believes the Chevron Corporation Mental Health and Substance Abuse Plan (the MHSA Plan) is a grandfathered health plan under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at 1-888-825-5247 (610-669-8595 outside the U.S.). You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Please note: This information applies to U.S. payroll employees who are eligible for Chevron's health and welfare benefits. This communication provides only certain highlights about 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.