

what to expect with the health coverage transition

transition to chevron U.S.-payroll benefits

If you are enrolled in benefit programs through **Beyond6**, your current benefits coverage will continue without interruption through year-end 2023. **You will become eligible to participate in Chevron U.S.-payroll benefits plans on January 1, 2024.** We know you have a lot of questions about this process, so here's an overview of what to expect. This basic information is provided now to help you prepare in advance; be sure to visit hr2.chevron.com/Beyond6 for additional information.



Your enrollment period will be January 1 through January 31, 2024.

If you are eligible to participate in Chevron health benefits, you *must* enroll; coverage is not automatic, even if you are currently participating in Beyond6 health benefits. You can enroll while at work, at home, or from anywhere with access to a phone or the internet. Instructions will be provided via email and on hr2.chevron.com/Beyond6 in December as the enrollment period approaches.



If you enroll between January 1 and January 31, 2024, your Chevron health coverage will be effective back to January 1, 2024.

If you enroll between January 1 and January 31, 2024, your Chevron health coverage will be effective for covered services received on or after January 1, 2024. After you enroll in Chevron health benefits, please allow approximately 3-5 business days for the health plan insurance carriers to receive your election and activate your coverage. (Know that this could take slightly less or slightly more days, depending on the actual date you enroll).



Don't wait the full 31 days to enroll.

While you have 31 days to enroll, we strongly encourage you to make plans to enroll as soon as you can. The earlier you enroll, the earlier your coverage will be activated and easier to use. For example, if you enroll within the first three days of the enrollment period, your coverage is typically activated with the carriers within the second week of January.



How can I prepare for health care needs in January 2024?

Where possible, try to schedule appointments or procedures for December or later in the month of January 2024. This provides you time to make your enrollment and for the carriers to activate your coverage in their systems *prior to* receiving care. If you find you still need care in early January, **see the next page for more information.**



Can I preview the provider network for Chevron's health plans?

You can preview the provider network online for many, but not all, of our health plans. Go to our [Find a Provider Network](#) page, locate your coverage category and plan, then follow the Chevron-specific instructions for **If you are not a plan participant.** Some health plans can also **take your call**, now, prior to January while others cannot.

if you need health care in january 2024 ...

While you're encouraged to schedule appointments or procedures for December or later in the month of January 2024, we know that's not always possible. If you find you need care on or after January 1, here's how the process works in a few of the most common situations.

I've enrolled, but the carrier (Anthem, Delta, Express Scripts, etc.) has not activated my coverage at the time of service.

1. Pay out-of-pocket at the time of service.
2. When your coverage has been activated with your new plan's carrier, submit a claim for reimbursement.
3. Claim forms are available from our **Forms Library** on hr2.chevron.com or by calling the plan carrier(s) directly after your enrollment election is processed.

I've enrolled, but I have not received my ID card at the time I need health care.*

- **Call your new carrier** (Anthem, Delta, Express Scripts, etc.) prior to your appointment to verify your enrollment election has been processed and your coverage activated.
- The carrier can provide the information necessary to give to your provider, such as your Member/Enrollee ID and applicable plan group number(s).

I have scheduled inpatient or outpatient medical care that requires precertification in 2024.

If you have scheduled inpatient, outpatient, or other medical care that requires pre-certification, [review these additional instructions to learn how to prepare for the transition to your new coverage](#). Examples of this might include surgery or other hospitalizations, having a baby, chemotherapy or radiation, and laboratory or diagnostic imaging.

My current provider is not a network provider. Is continuation of care available?

Continuation of care (also referred to as **transition care** or **orthodontia in progress**) allows you to continue to receive care for *certain* conditions from providers who do not participate in your new plan's network. You might need continuation of care if you are already in active treatment for certain ongoing conditions on January 1, 2024 *and* your provider is *not* in your new plan's network. See the **Plan Ahead** section, **Continuation of Care** tab on hr2.chevron.com/Beyond6 for additional instructions.



Get your ID card online*

Many health insurance carriers also provide ID cards online for download *after* your election has been processed. Call your carrier to verify if your coverage is activated and obtain the information necessary to register on their website or, where applicable, the mobile app. [Learn more about how to do this and about ID cards in general.](#)

* Note that not all carriers will issue or require ID cards to receive service; [more information about ID cards are available here.](#)

This document provides only certain highlights about benefit provisions for U.S.-payroll employees. 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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. 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.