

how the chevron medical plans compare

effective January 1 through December 31, 2023

	medical PPO plan		high deductible health plan (HDHP)		high deductible health plan basic (HDHP basic)	
the basics	Applies to Medical PPO, HDHP, HDHP Basic: <ul style="list-style-type: none"> Medical – Anthem Prescription drug – Express Scripts Basic vision – VSP 					
behavioral health services	Automatically enrolled in Chevron Mental Health and Substance Use Disorder Plan (MHSUD)					
employee monthly premium	no wellness credit	wellness credit	no wellness credit	wellness credit	no wellness credit	wellness credit
you only	\$146	Earn points in 2023 for 2024 premium reduction.	\$30	Earn points in 2023 for 2024 premium reduction.	\$10	Earn points in 2023 for 2024 premium reduction.
you + one adult	\$292		\$59		\$21	
you + child(ren)	\$248		\$49		\$17	
you + family	\$394		\$78		\$28	
deductible**	separate deductibles for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*	
	covered medical services*					
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
you only	\$1,000	\$2,000	\$3,000	\$6,000	\$5,000	\$10,000
you + one adult	\$2,000	\$4,000	\$6,000	\$12,000	\$10,000	\$20,000
you + child(ren)	\$2,000	\$4,000	\$6,000	\$12,000	\$10,000	\$20,000
you + family	\$3,000	\$6,000	\$6,000	\$12,000	\$10,000	\$20,000
	covered prescription drugs		Mail-order prescriptions are subject to the combined annual deductible.		Mail-order prescriptions are subject to the combined annual deductible.	
you only	\$150		Certain preventive medications covered at 100 percent, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.		Certain preventive medications covered at 100 percent, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.	
you + family	\$300					
	covered behavioral health services					
	No deductible under the MHSUD					
out-of-pocket maximum**	separate out-of-pocket maximums for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*	
	medical and MHSUD, combined*					
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
you only	\$5,000	\$10,000	\$5,000	\$10,000	\$6,550	\$13,100
you + one adult	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
you + child(ren)	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
you + family	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
	covered prescription drugs					
you only	\$1,800		One maximum for network, out-of-network.			
you + family	\$3,600					
save for health care?	Flexible spending account Health Care Spending Account (HCSA) Chevron does not contribute		BenefitWallet Health Savings Account (HSA) with payroll deductions. Chevron also contributes if you meet eligibility requirements.			

Legacy REG U.S.-payroll employees

medical HMO plan
<ul style="list-style-type: none"> Medical, prescription drug, basic vision coverage provided by HMO Health maintenance organization (HMO) plans Must use network provider Preventive care provisions included Plan choices vary by zip code
behavioral health services
Available through HMO or the Chevron Mental Health and Substance Use Disorder Plan (MHSUD), but not both for same service. Out-of-network provider not covered whether through MHSUD or HMO Plan.
medical HMO plan - HMO blue texas
The Medical HMO Plan - HMO Blue Texas is the HMO plan available in the most common zip codes for the Houston area. The HMO may not be available where you live.
monthly premium
The 2023 monthly premium for the Medical HMO - HMO Blue Texas (without Wellness Credit is: <ul style="list-style-type: none"> You Only: \$768.00 You + One Adult: \$1,538.00 You + Child(ren): \$1,306.00 You + Family: \$2,075.00
deductible and out-of-pocket maximum
There is no annual deductible for this plan. The 2023 out-of-pocket maximum is: \$2,500 Individual / \$5,000 Family
save for health care?
Flexible spending account Health Care Spending Account (HCSA). Chevron does not contribute.

*Amounts paid for covered services provided by a network provider also count toward the out-of-network annual limit. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual limit.
**For family coverage levels, each covered person has a maximum limit equal to the You Only network amount. No one family member can contribute more than the You Only amount toward the full family amount. To learn more about how this works, see an example on hr2.chevron.com/REG.

Chevron Health, Protection, Work and Life Benefit Guide