

# behavioral health

## mental health and substance use disorder coverage

With REG, your behavioral health coverage was part of your medical plan. At Chevron, behavioral health coverage is generally *separate* from your medical plan. The **Chevron Mental Health and Substance Use Disorder Plan (MHSUD)** provides confidential support for a wide range of personal issues — from everyday challenges to more serious problems. You and your dependents have access to support services 24 hours a day for a variety of concerns, from family/relationship issues, stress and anxiety, depression, to drug and alcohol recovery and more.

### MHSUD basics

- **Beacon Health Options** is the claims administrator. This is different from your coverage with REG, in which medical and behavioral health claims are paid by the same administrator, Wellmark Blue Cross and Blue Shield.
- **You do not need to enroll.** This benefit is automatically provided to you, as long as you're eligible to participate in Chevron's health benefits. You're covered by this plan even if you are *not enrolled* in a medical plan offered by Chevron.
- **Your eligible dependents are covered,** if they are enrolled in a medical plan to which Chevron contributes, such as the Medical PPO, HDHP, HDHP Basic or a Medical HMO.
- **You do not pay a monthly cost for this coverage.** However, you do share a portion of the costs if you receive benefits under the plan.
- **If you are enrolled in a Chevron Medical HMO Plan,** you have the choice to use the behavioral health benefits provided by your HMO Plan, *or* to use the benefits provided under the MHSUD Plan. However, you cannot make a claim to *both* your HMO Plan and the MHSUD Plan for the *same* service.
- The plan also includes coverage for **Applied Behavior Analysis (ABA)** treatment for participants diagnosed with autism or pervasive development disorder (PDD).

### no deductible if enrolled in ...

- **Medical PPO Plan**
- **A Chevron Medical HMO Plan**

There's also no deductible to satisfy if you choose to **waive Chevron medical coverage.**

### deductible applies if enrolled in ...

- **High Deductible Health Plan (HDHP)**
- **High Deductible Health Plan Basic (HDHP Basic)**

These plans have *one combined deductible* for medical, prescription drugs, mental health, and substance use disorder services. This means you'll have to pay the full cost for covered services and supplies until you reach your combined deductible for the year. See page 19 for deductible information.

### do i need to use a network provider?

- You can visit **any qualified provider you choose** (except for the Medical HMO Plan, as noted below), but you pay less if you use a provider that is in the Beacon network.
- If you enroll in a **Chevron Medical HMO Plan**, you *must* use a network provider to receive benefits, whether through your HMO or the MHSUD. Out-of-network benefits are not covered, except for emergency services.



### features, requirements, phone numbers and more ...

For more information about the MHSUD Plan, including what's covered and notification requirements, go to [hr2.chevron.com/REG](https://hr2.chevron.com/REG).

## **REG** what happens to your REG coverage

- If enrolled, your behavioral health coverage ends when your REG medical coverage automatically ends on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. You do not pay a separate premium for this coverage at Chevron.



### behavioral health transition checklist

- You do not need to enroll in this coverage. Your eligible dependents are also automatically covered as long as you enroll them in Chevron medical coverage between **December 12** through **December 30, 2022**.
- Outstanding claims for reimbursement of eligible services that occurred on or before **December 31, 2022**, should be filed directly with Wellmark Blue Cross and Blue Shield according to your REG plan's established procedures and deadlines. You're encouraged to file all outstanding claims as soon as possible.
- Transition care** allows you to continue to receive certain behavioral health care from providers who do not participate in Beacon Health Options' network. You might need transition care if you are already in active behavioral health treatment on or before **January 1, 2023**. If you need to arrange for transition care, you'll need to apply for it starting **January 1**. Access the tipsheet for instructions from [hr2.chevron.com/REG](https://hr2.chevron.com/REG).
- With new claims administrators in 2023 for your behavioral health coverage, we know it's important that you know if your current provider is a part of the network. Go to [hr2.chevron.com/REG](https://hr2.chevron.com/REG) for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.



#### more resources for a healthy emotional life ...

A healthy emotional life doesn't affect just the way you feel; it can also affect your relationships with family, friends and co-workers. See page 29 to learn more about additional Chevron resources, plans and programs that can help you manage stress and find ways to become more resilient in the face of life's challenges.

# how the transition works

If you're a legacy REG U.S.-payroll employee eligible to participate in health and protection benefits, you'll have the opportunity to enroll in Chevron U.S.-payroll benefits starting **December 12, 2022**. Here's an overview of how this transition works. Additional enrollment instructions and reminders will also be sent via email, mailings to your home and online at [hr2.chevron.com/REG](https://hr2.chevron.com/REG) as the enrollment period approaches.

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## use resources to research your coverage choices and prepare for the move to chevron benefits

We're providing information about your Chevron health benefits in advance, so you have the opportunity to research network providers, transfer prescriptions (if necessary), gather documents for the required dependent verification process, and have a general understanding of Chevron's health and protection benefit program in advance of making enrollment decisions. **This guide**, the **Key Resources** section on page 5 and [hr2.chevron.com/REG](https://hr2.chevron.com/REG) are good starting points.

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## enroll for 2023 chevron benefits december 12 through december 30, 2022.

If you want to participate in Chevron health benefits starting **January 1, 2023**, you *must* enroll **December 12** through **December 30, 2022**. If you enroll, your coverage is effective January 1, 2023. **Coverage is not automatic; your action is required to enroll. If you miss this enrollment deadline, you will not have REG or Chevron health benefits as of January 1, 2023.** We strongly advise that you don't wait until the deadline and enroll as soon as possible. Enrollment instructions will be posted on [hr2.chevron.com/REG](https://hr2.chevron.com/REG) and sent via mail and email leading up to the enrollment period.

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## enroll by december 20, 2022 to ensure your coverage is ready to serve you on january 1.

While you have until December 30 to make your enrollment elections, we strongly encourage you to make your elections by **December 20, 2022**. When you enroll, it takes additional time for your new benefit plans, like Anthem medical or Delta Dental, to receive your enrollment data from the HR Service Center and to activate your coverage in their systems. If you submit your elections by this date, your new plans will have time to activate your coverage by January 1, 2023, and you're likely to receive any applicable ID cards timely. If you have known or planned care during that first week of January, enrolling quickly can help make your transition easier.

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## complete post enrollment activities and requirements

There may be additional action required of you to complete your dependent verification, apply for continuation of care, transfer your prescriptions, manage your new HSA account, designate beneficiaries, and more. You'll also receive ID cards and welcome information from your new plans. Watch for additional instructions and reminders between now and early January.

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The information in this newsletter applies to legacy REG U.S.-payroll employees who are eligible for Chevron U.S. benefits. 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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. There are no vested rights with respect to Chevron health and welfare plans or any company contributions toward the cost of such health and welfare 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.