



october 2022

get ready for open enrollment



**chevron open enrollment for 2023 pre-65 health benefits
is october 17 through october 28, 2022**

make your pre-65 health coverage changes

Open enrollment is the time you can make changes to health coverage for 2023, if desired. The enrollment instructions and benefit updates discussed in this newsletter apply to **pre-65 retiree group health plan** participants only. Information about retiree **post-65 health benefits** is available from Via Benefits. Coverage for pre-65 eligible participants will automatically continue in 2023 as long as your plan is still available and the participant continues to meet eligibility requirements. **However, if any of the situations below apply to you, you need to take action between October 17 and October 28, 2022.**

- You read about a change to pre-65 health plans and decide you want to change your coverage
- If you, the retiree, are pre-65, you can add a pre-65 eligible dependent to medical and/or dental coverage. You have 60-days to complete the dependent verification process
- You want to add pre-65 medical or pre-65 dental coverage (if available)



pre-65 chevron open enrollment october 17 through october 28, 2022

This newsletter provides important information about 2023 pre-65 Chevron health benefits. In addition, you should also receive a separate pre-65 open enrollment worksheet from the HR Service Center that includes personalized information about the pre-65 group health choices available and your cost for coverage in 2023.



post-65 via benefits open enrollment october 15 through december 7, 2022

Each September, post-65 participants receive health plan and open enrollment information directly from Via Benefits. **Contact Via Benefits at 1-844-266-1392 to make all post-65 benefit changes. Do not contact your medical plan carrier directly to enroll or make changes.** If you enroll in a Medicare health plan directly with your medical plan carrier, your Chevron Corporation Post-65 Retiree Health Reimbursement Arrangement Plan (Retiree HRA Plan) will be canceled. If your Retiree HRA Plan is canceled, you must generally wait until the next available retiree enrollment milestone, if any, to re-enroll.

turning 65 soon?



Remember, turning age 65 is an important retiree health benefit enrollment milestone because Chevron retiree health benefits will change. Medicare Part A and Part B is required to enroll in post-65 health coverage through Via Benefits and to activate the Retiree HRA Plan; start the process to enroll for Medicare at least four months in advance of turning 65. Read more about this enrollment milestone online at hr2.chevron.com/retiree or call the HR Service Center. Via Benefits and the HR Service Center will also mail information and materials in advance of turning 65.

how to enroll

pre-65 health coverage online or by phone october 17 through october 28, 2022



hr2.chevron.com/OpenEnrollmentbenefitconnect website

After you log in to **BenefitConnect**, click the open enrollment box on the home page. The website will be available for Chevron open enrollment elections until midnight Pacific time on **October 28, 2022**. *Note: Most retirees can make elections online, but in certain limited situations it's possible you may only be permitted to make elections by calling the HR Service Center.*



1-888-825-5247 1-832-854-5800 (outside the U.S.) call the HR service center

Service hours for elections by phone

Monday through Friday
6 a.m. to 5 p.m., Pacific time
8 a.m. to 7 p.m., Central time

Customer Service Representatives can take your open enrollment elections by phone until 5 p.m., Pacific time (7 p.m., Central time) on **October 28, 2022**.

For quicker service, avoid peak call hours. Peak hours are all day Monday and 9 a.m. to 10 a.m., Pacific time (11 a.m. to noon, Central time) on other weekdays.

tools and information on hr2.chevron.com/OpenEnrollment



Benefit summaries,
deductibles and more



Find a network provider



Review the health benefit retiree
enrollment milestones

what's new at a glance

hr2.chevron.com/openenrollment for the details

Changes are effective **January 1, 2023**, unless otherwise indicated. This list provides the highlights of benefits changes for your awareness, but it does not provide complete details. Be sure to review the summary of material modification (SMM) for the details, where applicable. The SMM is available online at hr2.chevron.com/OpenEnrollment and will be mailed to your home or sent by email, according to your elected communication preference on the BenefitConnect website.

chevron company contribution increase by 4 percent

As you know, you and Chevron share the cost of your retiree health coverage. Chevron's contribution to your coverage typically doesn't change from year-to-year. However, for 2023, Chevron will increase the company's contribution by 4 percent to all **pre-65 medical** plans and the **Post-65 Retiree Health Reimbursement Arrangement (Retiree HRA) Plan**. Keep in mind that while the company contribution will increase, your monthly cost may still increase, depending on your plan choice. Go to hr2.chevron.com/OpenEnrollment to learn more about the company contribution increase, see the new base HRA rate, and learn how you can view your new coverage cost or Retiree HRA contribution.

increase to monthly premium costs

The monthly premium cost for most **Medical HMO Plans** and the **Medical PPO** and **HDHP** will increase in 2023. Our medical premium costs are determined, in part, by health claim expenses incurred by the plans in the previous year. Health claims increased last year largely due to participants receiving care that was deferred during the pandemic, but also as a result of overall rising national health care costs and general inflation. The Medical PPO and HDHP must increase monthly premiums in 2023 to help absorb some of this increase to overall costs. The monthly premium cost for most **retiree life insurance plans** will also increase in 2023. You can preview your new cost for all retiree benefits on the

Enrollment Worksheet from the HR Service Center or on the BenefitConnect website during open enrollment.

new deductibles and contribution limits

To align with Centers for Medicare and Medicaid Services (CMS) changes, the **Medical PPO prescription drug** annual deductible will increase to \$505 for You Only and \$1,010 for all other family coverage levels.

In response to IRS requirements, the annual combined deductible for the **HDHP** will increase slightly in 2023 to:

- **Network:** \$3,000 for You Only and \$6,000 for all other family coverage levels
- **Out-of-Network:** \$6,000 for You Only and \$12,000 for all other family coverage levels

The annual combined deductible for the **Mental Health and Substance Use Disorder Plan for HDHP participants** will increase slightly in 2023 to:

- **Network:** \$3,000 for You Only and \$6,000 for all other family coverage levels
- **Out-of-Network:** \$6,000 for You Only and \$12,000 for all other family coverage levels

The annual deductible for the **Dental PPO Plan** for out-of-network covered services has been streamlined to \$100 for You Only coverage and \$200 for all other family coverage levels.

chevron prescription drug plan with express scripts

Be sure to visit hr2.chevron.com/OpenEnrollment to read the full details about how these changes might affect you.

- In partnership with Hinge Health, eligible participants will have access to a free, enhanced **Musculoskeletal (MSK) care program** that is personalized to best fit your MSK needs.
- Effective December 1, 2022, Express Scripts, in partnership with **Omada**, will offer access to a program to help participants at risk for type 2 diabetes.



- The plan will change how **manufacturer coupons** used for certain specialty medications dispensed by Accredo will apply to your deductible and out-of-pocket maximum.
- **Medical PPO** participants who are prescribed certain specialty pharmacy drugs will be identified to participate in **SaveOnSP**. This program leverages available manufacturer pharmacy copay assistance and changes how costs will be applied to your deductible and out-of-pocket maximum.

more medical PPO, HDHP and HDHP basic updates

- The current Anthem Engage app will be replaced by the expanded and enhanced **Anthem SydneySM Health mobile app**.
- An additional option to access online (or virtual) health visits will be available through the expanded and enhanced **Anthem SydneySM Health mobile app**.
- Current **Gender Identity Disorder** coverage will be expanded to include coverage for certain medically necessary and clinically appropriate gender affirming treatments such as surgical facial hair removal, certain facial plastic reconstruction, and voice modification.
- Access to a new, free family building support program with **WIN Fertility (WIN)**. In addition, **Family Planning and Infertility Services** coverage rules have been updated to include coverage for storage costs for sperm and/or egg preservation and cryopreservation of fertilized embryos in connection with covered fertility treatment under the medical plan.

Effective January 1, 2023, **Sutter Health facilities and providers** in the northern California region will be considered network providers with Anthem. Anthem's provider search tool will reflect the network change for searches conducted on or after January 1, 2023.

more highlights online...

Go to hr2.chevron.com/OpenEnrollment for additional change highlights not covered here, including preventive care coverage for certain follow-up colonoscopies, and assorted other minor updates.



Be sure to consult the retiree health enrollment milestones posted online at hr2.chevron.com/OpenEnrollment for additional enrollment rules that may apply to you and your eligible dependents.

Chevron Human Resources Service Center
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El Paso, TX 79998

chevron pre-65 open enrollment is october 17 through october 28, 2022
important benefit information enclosed



The information in this newsletter applies to Chevron health and welfare eligible Chevron retirees and their eligible dependents. 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 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.

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