



telebehavioral health service

mental health and substance use disorder plan

effective march 18, 2020

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Update to the summary plan descriptions (SPD)

All changes described in this SMM are effective March 18, 2020 unless otherwise indicated.

The enclosed information serves as an official summary of material modification (SMM) for the **Mental Health and Substance Use Disorder (MHSUD) Plan**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at hr2.chevron.com or by calling the HR Service Center at **1-888-825-5247**.

telebehavioral health coverage temporarily extended to include non-MDLIVE providers

Effective March 2019, where state laws allow, telebehavioral health services through MDLIVE were made available under the **Mental Health and Substance Use Disorder (MHSUD) Plan** to employees, retirees and covered dependents eligible to participate in the plan. To be covered under the plan, telebehavioral health services must be accessed through Beacon's Telehealth service with an MDLIVE provider via telephone and/or secure video. Telebehavioral health service is not covered outside of the MDLIVE provider group.

In recognition of current physical distancing requirements and the heightened need for behavioral health care during the COVID-19 pandemic, effective **March 18, 2020** the following temporary rules apply under the **Mental Health and Substance Use Disorder (MHSUD) Plan**:

- The MHSUD Plan coverage rules for telebehavioral health services will be extended to include telebehavioral health services **provided by a non-MDLIVE provider** via telephone and/or secure video.
- This temporary extension for telebehavioral health services **provided by a non-MDLIVE provider** will be in effect beginning on March 18, 2020 until the end of the COVID-19 emergency period. As of this writing, the emergency period ends **June 16, 2020**, but is subject to change.

about telebehavioral health services

With confidential **telebehavioral health services**, you can use your laptop, tablet, or smartphone to visit with a counselor or psychiatrist from your home, office, or on-the-go. Counselors and prescribers are available by phone or secure video to address:

- Stress management
- Relationship issues
- Mental health conditions such as depression and anxiety
- Life changes
- Substance use disorders and other addictive behaviors
- And more

what's covered

To be covered under the MHSUD Plan, telebehavioral health services:

- Must be accessed through **Beacon's Telehealth service** with an **MDLIVE provider** via telephone and/or secure video. Telebehavioral health services do not include consultations *outside* of the MDLIVE service. MDLIVE is a provider group that is formally contracted as a group provider with Beacon Health Options.
 - Exception: As noted above, telebehavioral health services will be extended to include such services **provided by a non-MDLIVE provider** via telephone and/or secure video on or after March 18, 2020 until the end of the COVID-19 emergency period.
- Telebehavioral health services do not include email, text or fax consultations.
- Must be for a **covered condition** under the MHSUD Plan and be deemed medically appropriate by Beacon Health Options.
- Must be for a mental health and substance use disorder condition that Beacon has deemed **appropriate for treatment through telebehavioral health services**. Not all services, including the management of certain controlled medications, are appropriate for this type of remote treatment option.
- Must be allowed under **state law**.

Keep in mind that the MHSUD Plan's pre-certification and/or notification rules – if any – continue to apply depending on the type of service you receive. In addition, telehealth/telemedicine visits that occur within behavioral health facilities will not be covered.

cost of service

- The MHSUD Plan's standard **deductible, coinsurance or copayment**, and **out-of-pocket maximum** plan rules and requirements are applied to your covered telebehavioral health services, as applicable.
- Telebehavioral health services are considered an outpatient treatment, so the MHSUD Plan's standard **Outpatient Office Visit** schedule of benefits will apply.
- **No claim forms** or other filing with Beacon is needed when you use MDLIVE; the payment requested (if any) is your actual out-of-pocket cost for that service.
- The MHSUD Plan **doesn't cover prescription drugs** for outpatient treatment – whether you're visiting a provider in the office or through Beacon's telebehavioral health service. If you are prescribed a drug as part of your telebehavioral health service, you should check with your prescription drug plan administrator to find out if it can help pay for the drugs you need; otherwise, you'll be responsible for paying the full cost of prescribed outpatient medication.

When you call or access the **MDLIVE** secure website or app, you'll answer questions about yourself and the service you require, and you'll get to choose from a list of available providers. MDLIVE will use these answers and apply your MHSUD Plan rules to determine your personal out-of-pocket cost for that telebehavioral health visit. You'll see the cost for the visit, and you'll need to provide a valid form of payment prior to proceeding with your telebehavioral health visit.

how to use the MDLIVE service

To use telebehavioral health services:

- **Step One:** Register for an MDLIVE account.
- **Step Two:** Schedule a telehealth appointment from your MDLIVE account.
- **Step Three:** Access your MDLIVE account at your scheduled appointment time. Appointments can be done from your computer connected to the internet from the secure MDLIVE website, from your mobile device through the app, or by phone if necessary.

How to register your MDLIVE account

- To register for this service, you first need your **Beacon Member ID**. Beacon doesn't issue ID cards for this benefit, so call Beacon Health Options at **1-800-847-2438 (714-763-2420 outside the U.S., call collect)** to obtain your identification number.
- There are two ways to register, from the **MDLIVE website** or **by phone**.

Register from the MDLIVE website

- Go to www.MDLIVE.com/chevron.
- Have your **Beacon Member ID** ready.
- Answer questions when prompted, then set up a personalized MDLIVE account, including your own username and password.
- On the MDLIVE site you may then select your type of service, preview the cost for your telebehavioral health visit, search MDLIVE providers, and make appointments with MDLIVE telebehavioral health providers.

Register by phone

- Text **CHEVRON** (all capital letters) to the **Sophie AppBot** at **635-483** and answer the questions posed by the secure application. Have your **Beacon Member ID** ready.
- **Call MDLIVE** directly at **1-888-430-4827** and speak with an MDLIVE representative for help registering an account, selecting an eligible provider, or scheduling an MDLIVE appointment.

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 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.