



# online visits

## new service option: virtual primary care

medical PPO plan, high deductible health plan,  
high deductible health plan basic

effective january 1, 2023

### Update to the summary plan descriptions (SPD)

All changes described in this SMM are effective January 1, 2023.

The enclosed information serves as an official summary of material modification (SMM) for the **Medical PPO Plan, High Deductible Health Plan (HDHP)** and the **High Deductible Health Plan Basic (HDHP Basic)**. 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](http://hr2.chevron.com) (or [hr2.chevron.com/retiree](http://hr2.chevron.com/retiree)) or by calling the HR Service Center at **1-888-825-5247**.

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### new service option: virtual primary care

Where state laws allow, your Medical PPO Plan, HDHP and HDHP Basic plans currently provide two ways to access online (or virtual) health visits, through either the **LiveHealth Online** provider group or **directly through your personal physician**.

Effective **January 1, 2023**, a new *third* access option, **virtual primary care**, will be available through the expanded and enhanced **Anthem Sydney<sup>SM</sup> Health** mobile app. Virtual primary care provides convenient and timely access to urgent, routine or preventive, and chronic condition care from healthcare professionals who focus on primary care – such as internal and family medicine – and are licensed to provide care where you live.

If you're already using the Sydney Health mobile app, changes are automatic with the next available app update after the transition. If you're currently using the Anthem Engage app, you will be prompted to download and upgrade to the Sydney Health app when the transition is complete.

Online visits for **virtual primary care** using the **Sydney Health mobile app** will follow this schedule of benefits:

- **Out-of-Network** Out-of-network benefits are not applicable. You must access virtual primary care through the providers available from the Sydney Health mobile app.

- **Network** Covered charges will include online visits from a virtual primary care provider available from the Sydney Health mobile app.
  - **Medical PPO:** 100% of contracted rates after a \$25 copayment, per visit, no deductible.
  - **HDHP:** 80% of contracted rates after deductible.
  - **HDHP Basic:** 70% of contracted rates after deductible.

As with other online visit service options, non-covered services for virtual primary care include, but are not limited to, the following:

- Reporting normal lab or other test results.
- Office visit appointment requests or changes.
- Billing, insurance coverage, or payment questions.
- Requests for referrals to other Physicians or healthcare practitioners.
- Benefit precertification.
- Consultations between Physicians.
- Consultations provided by electronic mail or facsimile machines.

You will be financially responsible for all costs associated with non-covered services.

## contact

Contact **Anthem** directly at **1-844-627-1632** to discuss claims, coverage under your plan, or to find a network provider. For medical-related questions and concerns, please contact your provider directly before visiting the office. **As always call 911 or go to the emergency room if you think you need care right away.**

*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 towards 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.*