



# how plan limits apply to manufacturer coupons for specialty medications

## chevron prescription drug program

### effective january 1, 2023

**Update to the summary plan descriptions (SPD)**  
Changes described in this SMM are effective January 1, 2023.

The enclosed information serves as an official summary of material modification (SMM) for the **Prescription Drug Program** for participants in the **Chevron Medical PPO Plan**, the **High Deductible Health Plan (HDHP)** the **High Deductible Health Plan Basic (HDHP Basic)** and the **Global Choice 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](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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## how plan limits apply to manufacturer coupons for specialty medications

Many people use **manufacturer coupons** – also often referred to as *copay assistance* – to help lower the amount of money they pay out of pocket for their specialty medication. Effective **January 1, 2023**, the *value* of manufacturer coupons used for specialty medications dispensed by Accredo, the Express Scripts specialty pharmacy, will no longer count toward your **deductible** and **out-of-pocket maximum**. Only the amount you *actually* pay out of your own pocket will apply toward your deductible and out-of-pocket maximum.



### How does this affect you?

Depending on the medication, you'll need to decide whether using a manufacturer coupon is right for you under your plan. On the one hand, it can help you spend less on your prescription. On the other, it may take you longer to meet your deductible and/or out-of-pocket maximum.

#### Sue uses a manufacturer coupon to help pay for a specialty medication dispensed from Accredo.

Sue's charges are as follows:

**\$500** Copayment

- **\$450** Manufacturer Coupon Value

**\$50** Sue pays out-of-pocket

**\$50, not \$500 is applied toward Sue's deductible and/or out-of-pocket amount under her plan.**

When you use a manufacturer coupon, at first, both the amount you paid out of pocket and the value of any manufacturer coupon you use will be applied to your deductible and out-of-pocket maximum. This means it may look like you've met your deductible and/or out-of-pocket maximum when you really haven't. After a few days, the value of your manufacturer coupon will be subtracted, and your plan limit amounts adjusted to show the correct deductible and out-of-pocket maximum under your plan. If you use specialty medications, contact Express Scripts on or after January 1, 2023, if you have questions about this change.



### who to contact

If you have questions about these plan updates, contact **Express Scripts Member Services** at **1-800-987-8368** starting October 17, 2022.

*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.*