



# annual combined deductible high deductible health plan (HDHP) effective january 1, 2025

**Update to the summary plan description (SPD)**  
**All changes described in this SMM are effective January 1, 2025.**

The enclosed information serves as an official summary of material modification (SMM) for the plans referenced herein. 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**.

## annual combined deductible

The Chevron HDHP has one **combined deductible** for medical, prescription drugs (both retail and mail-order), 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 the deductible for the year.

There are different deductible amounts for covered services depending on if you see a network or an out-of-network provider. Amounts paid for covered services provided by a network provider also count toward the out-of-network annual deductible. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual deductible.

Effective **January 1, 2025**, the annual combined deductible for the HDHP for covered services received from a **network** and **out-of-network provider** will increase as shown below.

### Combined medical, prescription drug, mental health and substance use disorder services

	Coverage Category	Network	Out-of-network
	You Only	\$3,300	\$6,600
	Dependent Adult Only*		
	You + One Adult†	\$6,600	\$13,200
	You + Child(ren)†	\$6,600	\$13,200
	Dependent Child(ren) Only*†		
	You + Family†	\$6,600	\$13,200
	Dependent Adult + Child(ren)* †		

\* Coverage tier available only under pre-65 retiree health coverage.

† When you cover yourself and one or more dependents under family coverage, the whole family has shared deductibles as indicated in the chart above. Each covered family member also has individual or embedded medical deductibles (You Only/Dependent Adult Only) that counts toward the family medical deductible.

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