

employee medical plan comparison

effective January 1 through December 31, 2026

	medical PPO plan		high deductible health plan (HDHP)		high deductible health plan basic (HDHP basic)	
	no wellness credit	wellness credit	no wellness credit	wellness credit	no wellness credit	wellness credit
the basics	Applies to Medical PPO, HDHP, HDHP Basic: <ul style="list-style-type: none">Medical and behavioral health – AnthemPrescription drug – Express ScriptsBasic vision – VSP		<ul style="list-style-type: none">These are preferred provider organization (PPO) plans. Choose network or out-of-network providers for care.Preventive care provisions included.		<ul style="list-style-type: none">2nd.MD second opinion service available. Required for knee, hip, back, spine surgery.Access to virtual visits, WIN Fertility service, Anthem Family Advocate, and more.	
monthly premium	you only you + one adult you + child(ren) you + family	\$177 \$354 \$301 \$478	not available in 2026 [†]	\$31 \$62 \$50 \$81	not available in 2026 [†]	\$10 \$21 \$17 \$28
deductible**	separate deductibles for ...		medical, prescription drugs, behavioral health, combined*		medical, prescription drugs, behavioral health, combined*	
	medical and behavioral health*					
	you only you + one adult you + child(ren) you + family	Network \$1,000 \$2,000 \$2,000 \$3,000	Out-of-network \$2,000 \$4,000 \$4,000 \$6,000	Network \$3,400 \$6,800 \$6,800 \$6,800	Out-of-network \$6,800 \$13,600 \$13,600 \$13,600	Network \$5,000 \$10,000 \$10,000 \$10,000
	you only you + family	prescription drugs \$150 \$300 One deductible for network, out-of-network. Mail-order prescriptions are not subject to the deductible. Network outpatient office visits for medical, mental health and substance use generally not subject to the deductible.	Mail-order prescriptions and outpatient office visits for medical, mental health and substance use subject to the combined deductible. Certain preventive medications covered at 100%, even if you haven't satisfied your combined deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.	Mail-order prescriptions and outpatient office visits for medical, mental health and substance use subject to the combined deductible. Certain preventive medications covered at 100%, even if you haven't satisfied your combined deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.		
out-of-pocket maximum**	separate out-of-pocket maximums for ...		medical, prescription drugs, behavioral health, combined*		medical, prescription drugs, behavioral health, combined*	
	medical and behavioral health*					
	you only you + one adult you + child(ren) you + family	Network \$5,000 \$10,000 \$10,000 \$10,000	Out-of-network \$10,000 \$20,000 \$20,000 \$20,000	Network \$5,000 \$10,000 \$10,000 \$10,000	Out-of-network \$10,000 \$20,000 \$20,000 \$20,000	Network \$6,550 \$13,100 \$13,100 \$13,100
	you only you + family	prescription drugs \$1,800 \$3,600 One maximum for network, out-of-network.				
save for health care?	Flexible spending account Anthem Health FSA with payroll deductions. Chevron does not contribute.		Fidelity Health Savings Account (HSA) with payroll deductions. Chevron also contributes if you meet eligibility requirements.		\$500 you only \$750 you + one adult/child(ren) \$1,000 you + family	

medical HMO plan
<ul style="list-style-type: none">These are health maintenance organization (HMO) plans. You must use a network provider or your care is not covered (except emergencies).Plan availability varies by zip code; may not be offered in your area.Medical, prescription drug, behavioral health, basic vision provided by Medical HMO.Preventive care included with coverage.You have access to the second opinion service with 2nd.MD. for questions about a diagnosis, surgery, treatment plan, or chronic condition.Contact the Medical HMO directly to learn about other programs and services included with your coverage, such as virtual visits.
monthly premium
Your cost varies by plan. The 2026 monthly rates for the Medical HMO will be available online when you enroll starting December 8.
deductible
The average annual deductible for most Medical HMO Plans in 2026 will remain \$300 . Some Medical HMO Plans may have a different deductible, and a few will continue to have no deductible at all. Review the 2026 Summary of Benefits and Coverage (SBC) on hr2.chevron.com/hess or contact the HMO directly to see the deductible amount for any Medical HMO Plans available to you.
out-of-pocket maximum
Out-of-pocket maximum varies by plan. Go to hr2.chevron.com/hess to review the 2026 Summary of Benefits and Coverage (SBC) for each plan.
save for health care?
Flexible spending account Anthem Health FSA with payroll deductions.
resources
Go to hr2.chevron.com/hess to download summary of benefits and coverage (SBC) documents, see plan changes, and access other decision tools and resources.

[†]You'll be eligible to earn points toward Chevron's health rewards starting in January 2026 for reduced medical premiums in 2027.

*Amounts paid for covered services provided by a network provider also count toward the out-of-network annual limit. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual limit.

**For family coverage levels, each covered person has a maximum limit equal to the You Only amount. No one family member can contribute more than the You Only amount toward the full family amount. This is called an *embedded deductible*.