

## Summary of Benefits and Coverage:

Coverage for: You Only | You and One Adult | You and Child(ren) | You and Family

What this Plan Covers & What it Costs

Plan Type: HMO



**Important.** Please note the following additional **Limitation and Exception** that applies to the **Common Medical Event** table in this Summary of Benefits and Coverage for your Chevron HMO Medical Plan.

**For the Common Medical Event:** If you have mental health, behavioral health, or substance abuse needs

### For the Services You May Need:

- Mental/Behavioral health outpatient services
- Mental/Behavioral health inpatient services
- Substance use disorder outpatient services
- Substance use disorder inpatient services

### The following **Limitation and Exception** also applies under this plan:

**Employees:** You have the choice to use the benefits provided by this plan or use the benefits provided by the Chevron Mental Health and Substance Use Disorder (MHSUD) Plan, but not both for the same service. **You must use a network provider to receive benefits, no matter which option you choose.** Out-of-network benefits are not covered by this plan, except for emergency services. Prior authorization required. For more information about the MHSUD Plan benefit, call the claims administrator Beacon Health Options at 1-800-847-2438.

**Retirees:** Mental health and substance use disorder benefits are provided exclusively through this HMO plan. You must use a network provider to receive benefits. Prior authorization required.

**Questions:** Call 1-888-825-5247 or visit us at [hr2.chevron.com](http://hr2.chevron.com) (employees) or [hr2.chevron.com/retirees](http://hr2.chevron.com/retirees) (retirees).

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-888-825-5247 to request a copy.