

behavioral health

mental health and substance use disorder coverage

With Noble, your behavioral health coverage was part of your medical plan. At Chevron, behavioral health coverage is separate from your medical plan. The Chevron **Mental Health and Substance Use Disorder Plan (MHSUD)** provides confidential support for a wide range of personal issues — from everyday challenges to more serious problems. You and your dependents have access to support services 24 hours a day for a variety of concerns, from family/relationship issues, stress and anxiety, depression to drug and alcohol recovery and more.

MHSUD basics

- **Beacon Health Options** is the claims administrator. This is different from your coverage with Cigna, in which claims are paid by the same administrator.
- **You do not need to enroll.** This benefit is automatically provided to you, as long as you're eligible to participate in Chevron's health benefits. You're covered by this plan even if you are not enrolled in a medical plan offered by Chevron.
- **Your eligible dependents are covered**, if they are enrolled in a medical plan to which Chevron contributes, such as the Medical PPO, HDHP, HDHP Basic or a Medical HMO.
- **You do not pay a monthly cost for this coverage.** However, you do share a portion of the costs if you receive benefits under the plan.

no deductible if enrolled in ...

- **Medical PPO Plan**
- **A Chevron Medical HMO Plan**

There's also no deductible to satisfy if you choose to waive Chevron medical coverage.

deductible applies if enrolled in ...

- **High Deductible Health Plan (HDHP)**
- **High Deductible Health Plan Basic (HDHP Basic)**

These plans have *one combined* deductible for medical, prescription drugs, 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 your combined deductible for the year. See page 18 for deductible information.

do i need to use a network provider?

- You can visit **any qualified provider** you choose (except for Medical HMO Plan, as noted below), but you pay less if you use a provider that is in the Beacon network.
- If you enroll in a **Chevron Medical HMO Plan**, you have the choice to use the behavioral health benefits provided by your HMO, or use the benefits provided by the MHSUD (but not both for the same service). You must use a network provider to receive benefits, whether through your HMO or the MHSUD. Out-of-network benefits are *not* covered, except for emergency services.



features, requirements, phone numbers and more

For more information about the MHSUD Plan, including what's covered and notification requirements, go to hr2.chevron.com/noble.

what happens to your noble coverage

- Your Noble Cigna Behavioral Health & EAP coverage, if enrolled, automatically ends on **September 30, 2021**.
- Final premium deductions for your Noble coverage will be taken on your last Noble paycheck, **October 8, 2021**. You do not pay a separate premium for this coverage at Chevron.
- The amounts you have paid year-to-date toward your Noble 2021 **deductibles** and **out-of-pocket maximums** will be applied toward your corresponding Chevron 2021 plan deductibles and out-of-pocket maximum amounts. If you enroll, your Chevron plan's 2021 deductible and out-of-pocket maximums will apply effective October 1. This means that, depending on the Chevron plan you choose, you may have an additional deductible amount to satisfy even if you've already met your Noble medical deductible or out-of-pocket maximum for 2021.



behavioral health coverage transition checklist

- ☐ You do not need to enroll in this coverage. Your eligible dependents are also automatically covered as long as you enroll them in Chevron medical coverage **October 1–October 31, 2021**.
- ☐ If you enroll dependent(s) in Chevron medical coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.
- ☐ Go to **hr2.chevron.com/noble** for web links, phone numbers and instructions that make it easier to verify the network status of your current provider and find a new one if necessary.
- ☐ Outstanding claims for reimbursement of eligible services that occurred on or before **September 30, 2021**, should be filed directly with Cigna according to your Noble plan's established procedures and deadlines. You're encouraged to file all outstanding claims as soon as possible to assist with a timely transition of any applicable deductible and out-of-pocket maximum amounts.
- ☐ If you need to arrange for **transition care**, you'll need to apply for it starting **October 1**. See page 24 for more.
- ☐ **If you enroll in the Chevron Medical PPO, HDHP or HDHP Basic:** Cigna will follow a process to share your year-to-date 2021 deductible and out-of-pocket maximum amounts with the Chevron MHSUD and your Chevron medical plan after you enroll. The *earliest* your Chevron plan may reflect any transferred amounts is in November, but it could take several months longer depending on the processing status of any outstanding claims you may have.
- ☐ **If you enroll in a Chevron Medical HMO:** Cigna will follow a process to share your year-to-date 2021 deductible and out-of-pocket maximum amounts with the Chevron MHSUD, but for privacy reasons, Cigna cannot share this information with your Medical HMO Plan. If you choose to use the behavioral health coverage provided by your Medical HMO Plan, your action is required to transfer any year-to-date deductible and out-of-pocket maximum amounts for behavioral health services to your Medical HMO. Go to **hr2.chevron.com/noble** for further instructions.



behavioral health transition care instructions

Transition care allows you to continue to receive certain behavioral health care from providers who do not participate in Beacon Health Options' network. You might need transition care if you are already in active behavioral health treatment on or before **September 30, 2021**.

Go to hr2.chevron.com/noble for instructions to determine if your current provider is also a Beacon Health Options network provider.

- If your current provider is a **Beacon network provider**, simply inform your current provider that effective October 1, 2021, your new claims administrator is Beacon Health Options with Chevron. No additional action is required.
- If your current provider is not a **Beacon network provider**, inform the representative that you are a former Noble employee that needs to register for transition of care.
- You must register for transition of care **October 1, 2021**, through **December 1, 2021**.

If approved for transition of care, you'll be granted a set amount of time to see your current out-of-network provider and continue to receive the network level of coverage for medically necessary services. After that date, typically any one the following may occur:

- Your treatment with the out-of-network provider is complete.
- Your out-of-network provider has successfully applied for and joined the Beacon network.
- You locate and choose a new provider that is part of the Beacon network.
- You have contacted Beacon and requested consideration for a single-case agreement in which the out-of-network status of the provider is waived due to continuity of care.