

medical

your chevron choices

If you're eligible for health benefits, you can enroll and start to participate in Chevron coverage on October 1, 2021. Chevron provides you with up to four medical plan options*:

- **Medical PPO Plan**
- **High Deductible Health Plan (HDHP)**
- **High Deductible Health Plan Basic (HDHP Basic)**
- **Medical HMO Plan** options (if any) vary based on your zip code.
 - Medical HMO Plan – HMO Blue Essentials Texas
 - Medical HMO Plan – Kaiser Colorado

All plans include access to **medical services, prescription drugs** and **basic vision care**. They also all offer comprehensive coverage for the same **major medical services** you'd expect, including office visits, emergency services, hospital care, lab services, outpatient care, pregnancy and newborn care, and rehabilitative services.

* U.S.-payroll expatriates on a rotational assignment may participate in these same plan options. U.S.-payroll expatriates on a residential assignment have one medical plan option, the Global Choice Plan. All expatriates will receive more information under separate cover.



Prescription Drug Program with Express Scripts

When you enroll in the Medical PPO, the HDHP or the HDHP Basic, you're also automatically enrolled in the **Prescription Drug Program with Express Scripts**. As with your current Noble prescription drug coverage, the Chevron Prescription Drug Program includes cost management programs and rules to help control pharmacy costs. This includes the use of generic drugs, home delivery pharmacy for maintenance medications, step therapy programs, prior authorization requirements and a Specialty Pharmacy service for certain specialty drugs. The Prescription Drug Program also features a list of preferred brand-name drugs in their formulary designed to help keep costs down. If you're enrolled in the Prescription Drug Program, Express Scripts will notify you if any of these programs apply to your medications. Starting today you can access hr2.chevron.com/noble for phone numbers and links to the formulary and the Express Scripts online tool to research your current medications.



snapshot comparison of your chevron medical choices

See page 17 for a closer look at how Chevron's medical choices compare, including monthly premium, deductibles and other key plan features.



benefit summaries, phone numbers and more

Research plan features, coverage, network providers, phone numbers and more on hr2.chevron.com/noble.

what happens to your noble coverage

- If enrolled, your Noble medical and prescription drug coverage automatically ends on **September 30, 2021**.
- Final premium deductions for your Noble medical coverage will be taken on your last Noble paycheck, **October 8, 2021**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- 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 medical plan deductibles and out-of-pocket maximum

amounts. If you enroll, your Chevron medical 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. For example, with the Noble Core Plan, your medical and prescription drug deductible is combined; with Chevron's Medical PPO plan, the medical and prescription drug deductibles are separate. See the comparison on page 18 for more information.



medical coverage transition checklist

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| <input type="checkbox"/> If you want to participate in Chevron coverage for the remainder of 2021, you must enroll October 1–October 31, 2021 . Coverage is <i>not</i> automatic. | <input type="checkbox"/> You may need to take action to transfer your prescriptions . See page 11 for more information. |
| <input type="checkbox"/> 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. | <input type="checkbox"/> Go to hr2.chevron.com/noble to research your current medications and the contact information for your new prescription drug administrator if you have questions about your current medication. |
| <input type="checkbox"/> Cigna will follow a process to share your year-to-date 2021 deductible and out-of-pocket maximum amounts with your Chevron medical coverage after you enroll. The <i>earliest</i> 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. | <input type="checkbox"/> If you need to arrange for continuation of care , you'll need to apply for it starting October 1. Please note that continuation of care is <i>not</i> available under Chevron Medical HMO Plans. See page 12 for more. |
| <input type="checkbox"/> 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 deductible and out-of-pocket maximum amounts. | <input type="checkbox"/> With new claims administrators in 2021 for your medical, vision and prescription drug coverage, we know it's important that you know if your current provider is a part of the network. Go to hr2.chevron.com/noble for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary. |



prescription drug transition checklist

You need to plan ahead to ensure you continue to have timely access to your medication during the transition. Here's what you'll need to do.

your first step is to check the provider network for the chevron medical plan for which you intend to enroll

Go to hr2.chevron.com/noble for links and instructions to search the provider network for each plan.

Chevron Medical HMO

Your prescribing physician and/or retail pharmacy *must* be in the HMO plan's network. Additional action is required if your provider(s) are not in your HMO's network.

Medical PPO, HDHP, HDHP Basic

Express Scripts is the administrator for prescription drug coverage. You can use any retail pharmacy you choose, but additional time and attention may be required if your current retail pharmacy is not in Express Scripts' network. See below for more.

next, determine action that may be required

Network retail pharmacy

If your current pharmacy is also part of your new plan's prescription drug network and you have enough refills remaining, you will not need a new prescription prior to October 1, 2021. Be sure to show your new Chevron prescription drug ID card for refills.

Out-of-network retail pharmacy

If your current pharmacy is not part of your new plan's prescription drug network and you have refills remaining, ask your current prescribing physician to provide you with a new prescription or transfer the prescription to a network pharmacy. **We strongly suggest you plan ahead and contact your physician prior to October 1, 2021** – especially if you don't intend to (or cannot) continue with that physician as of October 1, 2021.

Mail order

Your prescription cannot be transferred, regardless of the Chevron plan you choose. **Advanced planning and action is required to prepare for the transition.** First, contact your current physician and request a new prescription just prior to October 1, 2021. You should allow at least two weeks for a new mail order prescription; so, if you need medication immediately, ask your physician for two prescriptions – one for a small supply at a retail pharmacy and one for 90 days by mail order.

Starting **October 1, 2021**, contact your **HMO Plan** or for the Medical PPO, HDHP or HDHP Basic, contact **Express Scripts Member Services** for the steps you need to take to begin mail order.



need a refill around October 1?

If you know you'll need to refill your current prescription(s) on or around October 1, 2021, we strongly suggest you contact your prescribing physician prior to October 1 for a refill – especially if you don't intend to (or cannot) continue with that physician under your new plan.



need to change physicians October 1?

If you need or want to change physicians, be sure to make new appointments as soon as possible in October to ensure your prescriptions are timely refilled or transferred as needed.



medical continuation of care instructions

Continuation of care allows you to continue to receive health care for certain conditions from providers who do not participate in your new plan's network. You might need continuation of care if you are already in active treatment for certain ongoing conditions on **October 1, 2021**.

medical HMO plan

If a Chevron Medical HMO Plan is an available medical plan option in your zip code, you should be aware that continuation of care is not available under these plans. An HMO is a health maintenance organization medical plan option, so you must visit a provider in the HMO's network, otherwise your services aren't covered.

chevron medical PPO, HDHP or HDHP basic

These Chevron medical plans administered by **Anthem** are preferred provider organization plans, so you can continue to use any provider you choose, network or out-of-network. However, the deductible and out-of-pocket amounts are lower when you see a provider that is in Anthem's network. With an approved continuation of care application, you'll have a set amount of time to continue to see your provider and continue to receive the network level of coverage for that condition. After that, you will need to choose a physician from within the Anthem network to receive the network level of coverage. Examples of conditions eligible for continuation of care might include:

- Be in an active course of treatment for an **acute medical condition**
- Be **pregnant**, regardless of trimester
- Have a **terminal illness**
- Have a **surgery or other procedure** that has been authorized by your previous plan scheduled to occur within 90 days of October 1, 2021

To qualify for a continuation of care benefit, you must apply for it. Anthem will send a letter to you outlining the decision or requesting additional information, if needed.* You can also contact Anthem to confirm if your request has been received.



how to apply

You must apply **October 1, 2021**, through **December 1, 2021**. The application is posted on **hr2.chevron.com/noble**.

* Continuation of care approval does not guarantee a treatment is medically necessary, and it also doesn't mean you are pre-approved for any medical services. All medical services must be medically necessary. Pre-approval by Anthem may still be required. Talk to Anthem to discuss your personal situation.