

## your 2018 HDHP by the numbers

### monthly premium

Chevron will currently continue to share the monthly cost of coverage — the premium — with eligible employees.

Employee monthly premium	Employee monthly premium if wellness credit obtained	There's still time to receive this reduced monthly premium in 2018. The deadline to qualify for the 2018 Wellness Credit is October 27, 2017. See Page 20
<b>\$31</b> You only <b>\$62</b> You + One adult <b>\$51</b> You + Child(ren) <b>\$82</b> You + Family	<b>\$0</b> You only <b>\$0</b> You + One adult <b>\$0</b> You + Child(ren) <b>\$19.50</b> You + Family	


### annual combined deductible

The Chevron HDHP has one *combined* deductible for **medical, prescription drugs** (both retail and mail-order), **mental health** and **substance abuse** 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, 2018, the annual combined deductible for the HDHP will slightly increase to meet federal requirements to be compatible with a health savings account.

### Combined medical, prescription drug, mental health and substance abuse services

	Coverage category	Network	Out-of-network
	You Only	\$2,700 <span style="color: red;">↑\$50</span>	\$5,400 <span style="color: red;">↑\$100</span>
You + One Adult*	\$5,400 <span style="color: red;">↑\$100</span>	\$10,800 <span style="color: red;">↑\$200</span>	
You + Child(ren)*	\$5,400 <span style="color: red;">↑\$100</span>	\$10,800 <span style="color: red;">↑\$200</span>	
You + Family*	\$5,400 <span style="color: red;">↑\$100</span>	\$10,800 <span style="color: red;">↑\$200</span>	

\*Each covered individual has a maximum deductible equal to the **You Only** amount.