



online visits

coverage for non-livehealth online providers

high deductible health plan (HDHP)

effective january 1, 2021

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Update to the summary plan descriptions (SPD)
All changes described in this SMM are effective January 1, 2021.

The enclosed information serves as an official summary of material modification (SMM) for the **High Deductible Health Plan (HDHP)**. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at hr2.chevron.com or by calling the HR Service Center at **1-888-825-5247**.

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Where state laws allow, Anthem provides access to online visits through the LiveHealth Online service for participants of the High Deductible Health Plan (HDHP). To be covered, online visits must be accessed through the **LiveHealth Online** service with a LiveHealth Online provider from a smartphone, tablet or computer with a web cam.

We announced in March 2020 that online visits would be *temporarily* extended to include visits from a non-LiveHealth Online provider. Chevron has decided this coverage is no longer temporary and, as of **January 1, 2021**, coverage for non-LiveHealth Online providers will continue.

Effective **January 1, 2021** the following rules apply to **online visits** under the **HDHP**:

- Where state laws allow, the HDHP coverage rules for Online Visits include covered charges for online visits from a **non-LiveHealth Online provider**.
- **Covered Charges** include medical consultations via telephone or using your network or out-of-network provider's virtual platform with a smartphone, tablet or computer with a webcam.
- Online Visits from a **non-LiveHealth Online provider** will follow the HDHP rules for **Office Visits**, as follows:
 - **Network** 80% of contracted rates after deductible.
 - **Out-of-Network** 60% of the maximum allowed amount after deductible.

contact

Contact **Anthem** directly at **1-844-627-1632** to discuss claims, coverage under your plan, or to find a network provider. For medical-related questions and concerns, please contact your provider directly before visiting the office. **As always call 911 or go to the emergency room if you think you need care right away.**

This communication provides only certain highlights about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this communication and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care plans. Rather, Chevron Corporation reserves all rights, for any reason and at any time, to amend, change or terminate these plans or to change or eliminate the company contribution toward the cost of such plans. Such amendments, changes, terminations or eliminations may be applicable without regard to whether someone previously terminated employment with Chevron or previously was subject to a grandfathering provision. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.