



october 2023

# your chevron health, protection, work & life balance benefits

for legacy Beyond6 U.S.-payroll employees



# supporting total wellness

## for you and your family

Your Chevron health, protection, work and life balance benefits provide you with the flexibility to choose the coverage that best supports total wellness for you and your family—from health care and financial protection to resources that allow you to care for what's most important to you.

This newsletter is an introduction to Chevron's **health, protection, work and life balance benefits**. It also provides you with important information about what happens to your current coverage, how to prepare for your new Chevron coverage and what will happen during the upcoming transition. As a reminder, your eligibility for the benefits, programs and policies described here generally begins **January 1, 2024**.



### health and wellness

Health benefits and wellness resources provide care for your day-to-day health needs and support for maintaining a healthy lifestyle.

- 5 Health benefits
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### protection benefits

These benefits provide you and your family with a level of income protection due to a serious accident or death.

- 23 Life insurance
- 24 Accident insurance
- 24 Supplemental protection



### work and life balance

Work is an important part of your life, but it's not the only part. These resources help you find the right balance of work and home.

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### see also...

- 3 How the transition works
- 4 Key resources
- 6 Who can I cover?

The information in this newsletter applies to legacy Beyond6 U.S.-payroll employees who are eligible for Chevron U.S. benefits. 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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. There are no vested rights with respect to Chevron health and welfare plans or any company contributions toward the cost of such health and welfare 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.

# how the transition works

If you're a legacy Beyond6 U.S.-payroll employee eligible to participate in health and protection benefits, you'll have the opportunity to enroll in Chevron U.S.-payroll benefits starting **January 1, 2024**. Here's an overview of how this transition works. Additional enrollment instructions and reminders will also be sent via email and online at [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) as the enrollment period approaches.

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## use resources to research your coverage choices and prepare for the move to chevron benefits

We're providing information about your Chevron health benefits in advance, so you have the opportunity to research network providers, transfer prescriptions (if necessary), gather documents for the required dependent verification process, and have a general understanding of Chevron's health and protection benefit program in advance of making enrollment decisions. **This guide**, the **Key Resources** section on page 4 and [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) are good starting points.

encouraged

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## enroll for 2024 chevron benefits january 1 through january 31, 2024.

If you want to participate in Chevron health benefits starting **January 1, 2024**, you *must* enroll **January 1 through January 31, 2024**. If you enroll, your coverage is effective back to January 1, 2024. **Coverage is not automatic; your action is required to enroll. If you miss this enrollment deadline, you will not have Beyond6 or Chevron health benefits as of January 1, 2024.** We strongly advise that you don't wait until the deadline and enroll as soon as possible. Enrollment instructions will be posted on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) and sent via email leading up to the enrollment period.

required



## enroll early, if possible.

While you have 31 days to enroll, we strongly encourage you to make plans to enroll as soon as you can. The earlier you enroll, the earlier your coverage will be activated and ready to use. For example, if you enroll within the first three days of the enrollment period, your coverage is typically activated with the carriers within the second week of January.

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## complete post enrollment activities and requirements

There may be additional action required of you to complete your dependent verification, apply for continuation of care, transfer your prescriptions, manage your new HSA account, designate beneficiaries, and more. You'll also receive ID cards and welcome information from your new plans. Watch for additional instructions and reminders between now and early January.

monitor

# key resources

## to help you prepare for the move to chevron benefits

We've provided only the highlights about your Chevron health benefits in this benefits guide. There are more resources you can access to get additional details that may help you make decisions.

### go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6)

We've created this page for former legacy Beyond6 U.S.-payroll employees to help you transition to Chevron benefits. This page is available from your Chevron workstation or at home from any computer, tablet or smartphone connected to the internet. This page is updated throughout the transition. Here's what you can find on this page:



#### pay and benefits education sessions

These optional education sessions will overview Chevron's pay and compensation, health and wellness, protection, wealth, and work and life balance benefits. There will also be an opportunity to ask questions live. The sessions will be a combination of live virtual and in-person at certain locations. A recording will be posted for replay later. Get the full schedule online at [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6)



#### find a provider

With new claims administrators in 2024 for your medical, dental, vision and prescription drug coverage, we know it's important that you know if your current provider is a part of the network. Access web links, phone numbers and instructions that make it easier to research your provider options.



#### summary of benefits and coverage

Summary of Benefits and Coverage (SBCs) provide summary information about your medical plans, such as benefits, copayments, coinsurance, deductibles, and plan contact information. SBCs can help you understand the key differences among the options available to you.



#### phone numbers

Access phone numbers to talk *directly* to your new benefit plans, like Anthem medical, if you have questions as you research your choices.



#### enrollment instructions

When it's time to enroll, access enrollment instructions, website links and phone numbers.



#### tipsheets and additional plan information

Access the special instructions and tipsheets referenced in this guide, research your prescription drugs, get continuation of care forms, review summary plan descriptions, and more.

# health and wellness

In this section we'll introduce you to Chevron's 2024 **health and wellness benefits**, outline key actions you may need to take, and provide details about how your current coverage will transition and what you need to do.



## **these are only the basics; go online for the full story**

Get the big picture here, then head to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) to take a closer look at the topics that you want to learn more about.



## **all the phone numbers are online**

Go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) for a comprehensive list of phone numbers if you have additional questions about some of the benefits discussed here.



## **information is effective for the 2024 plan year**

The information, including costs and deductible amounts, are effective for the 2024 plan year.



# who can I cover?

If you enroll, you also may enroll your eligible dependents for coverage under the same medical, dental, vision and certain other health benefit plans. Eligible dependents include your **spouse** or **domestic partner** and eligible **children**. Brief descriptions of eligible dependents are included below, but you can read the full requirements on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

## eligible spouse

You can enroll your spouse for coverage if you were legally married under the law of a state or other jurisdiction where the marriage took place.

## eligible domestic partner

A domestic partnership is established when you and your partner meet the criteria set forth on the Chevron Affidavit of Domestic Partnership Form (F-6). You can preview the form and the criteria on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

## eligible child

You can enroll a dependent child that meets *all* of the following requirements:

- You or your spouse's/domestic partner's natural child, stepchild, legally adopted child, foster child, or a child who has been placed with you or your spouse/domestic partner for adoption.
- Younger than age 26\*

## other eligible dependent\*\*

You can enroll an "other dependent" that meets *all* of the following requirements:

- Not married.
- For health plans, younger than age 26\*
- Is a member of your household.
- Someone for whom you act as a guardian.
- Dependent on you (or on your spouse/domestic partner) for more than 50 percent of his or her financial support.

## dependent verification required

**60  
days**

All new employees are required to verify the eligibility of any dependents you enroll in Chevron health plans. When you enroll your dependent(s) in Chevron health coverage, you will have up to **60 days** to obtain and submit requested documentation that verifies your dependent(s) are eligible to participate in Chevron's health benefits. If you don't provide acceptable documentation by the deadline, your dependent(s) will be disenrolled from coverage. **You can prepare in advance and preview the documents you'll need to provide on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).**

\* Chevron currently allows an eligible dependent child to continue certain benefit coverage beyond the maximum allowed age if the eligible dependent child meets certain requirements, including the applicable benefit plan's definition of an incapacitated (or disabled) child. More information about covering an incapacitated child is available on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6), including what you need to do to certify your incapacitated child with Chevron.

\*\* An "other dependent" is not eligible for coverage under the Dependent Life Insurance Plan, the Group Hospital Indemnity Plan or the Group Critical Illness Insurance Plan.



## medical

If you're eligible for health benefits, you must enroll **January 1** through **January 31, 2024**, if you want Chevron health coverage. Elections you make during your enrollment period take effect back to January 1, 2024. Chevron provides you with the following medical plan options:

- **Chevron Medical PPO Plan**
- **Chevron High Deductible Health Plan (HDHP)**
- **Chevron High Deductible Health Plan Basic (HDHP Basic)**
- **Medical HMO Plan** options vary based on your zip code.
  - There are no Medical HMO Plan options currently available in your area.

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.

## medical services

When you enroll in the **Medical PPO**, the **HDHP**, or the **HDHP Basic**, coverage for medical services is provided by Anthem Blue Cross (Anthem).

## prescription drugs

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** at no additional monthly cost. 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 a 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/Beyond6](https://hr2.chevron.com/Beyond6) for phone numbers and links to the formulary and the Express Scripts online tool to research your current medications under Chevron's Medical PPO, HDHP, and HDHP Basic plans.

## basic vision

When you enroll in the **Medical PPO**, the **HDHP**, or the **HDHP Basic**, you're also automatically enrolled in the **Chevron Vision Program** with **VSP** at no additional monthly cost. See page 11 for additional information about your vision coverage.

### plan for continuation of care, if you know you'll need it



**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 **January 1, 2024**. Continuation of care may be available for specific situations: if you're in an active course of treatment for an acute medical condition, you have a serious chronic condition, you're pregnant, you have a terminal illness, you have an imminent surgery or other procedure. Get instructions on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

# how all the chevron medical plans are the same

Chevron's medical plan choices all share some basic features:

- **Who is covered and who you can cover** — the eligibility rules — are the same. In addition, dependent verification is required when you enroll a dependent in your medical coverage. (See page 6 for more.)
- Chevron currently **shares the monthly cost of coverage** — the premium — with you.
- All plans include access to 100 percent coverage with no deductible for certain **preventive care services**, as specified by the Affordable Care Act, when you see a **network** provider.
- All Chevron plans are structured into three cost sharing phases: **deductible, shared, and covered**. At the beginning of the plan year, you are responsible for paying most costs out-of-pocket until you satisfy the deductible. In the shared phase, you and your Chevron plan share the cost of services you receive through copayments and/or coinsurance (depending on your plan). You enter the covered phase when you reach the out-of-pocket-maximum. This means your Chevron medical plan pays 100% of covered services for the remainder of the plan year.
- If you enroll in any of Chevron's medical plans, you and your enrolled dependents will also automatically have access to a **second opinion service** through the Chevron Health Decision Support Program with 2nd.MD. (See page 18 for more.)
- All plans offer access to *one* of two tax-advantaged **health accounts** — either the Health Care Spending Account (HCSA) or a health savings account (HSA) — to help you save and pay for certain out-of-pocket health care costs. (See page 14 for more.)



## network vs. out-of-network

A network is a group of independent health care providers — physicians, hospitals and other facilities — that have agreed with your health plan to charge contracted rates for services provided to plan members. Your Chevron Medical PPO, HDHP, and HDHP Plans give you the choice to use a network or an out-of-network provider. Network providers typically save you money by reducing your out-of-pocket costs. **In addition, these medical plans also have a different deductible, coinsurance/copayment, and out-of-pocket maximum amount depending on if you see a network or an out-of-network provider.**



## snapshot comparison of your chevron medical choices

See page 13 for a closer look at how Chevron's medical choices compare, including monthly premium, and deductibles.



## benefit summaries, tipsheets, phone numbers, and more

Research plan features and coverage, coinsurance and copayment amounts, network providers, get tipsheets for additional instructions on assorted topics, get phone numbers, and more on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).



# retiree health benefits



## program basics

Chevron's retiree health benefit choices depend on if you are pre-65 (under age 65) or are post-65 (age 65 or over).

**Pre-65 eligible retirees** participate in generally the same group medical plan choices offered to active Chevron employees.

**Post-65 eligible retirees** have access to a Retiree Health Reimbursement Arrangement (Retiree HRA) and individual medical, prescription drug, dental and vision coverage through a private health exchange managed by Via Benefits. Chevron also requires that post-65 participants be enrolled in Medicare Part A and Part B. Chevron contributes to retiree medical and dental coverage based on factors such as your age and years of services.

## am I eligible as a legacy Beyond6 employee?

If you're eligible to enroll in Chevron's U.S.-payroll health benefits, you're also eligible for retiree health benefits when you meet *all* of the following eligibility requirements:

- You're age **50 or older**
- You have **10 or more** years of health and welfare eligibility service (**HWES**)
- Your **Most Recent Hire Date** must have been at least **five years** before you retired

For most legacy Beyond6 employees, it's likely that you'll need to wait until at least January 2029, to be eligible for Chevron retiree health benefits. Starting during your enrollment period, you'll have access to the **BenefitConnect website** where you'll have the opportunity to review basic personalized retiree medical eligibility details, such as the first date you'll become eligible for benefits and the percentage of company contribution you're eligible to receive.



### get your service letter to see your dates

Reference the personalized service letter sent to you from the Your Chevron U.S. Benefits email to locate your **HWES** and **Most Recent Hire Date** to understand your eligibility for Chevron retiree medical.

# dental

If you're eligible for health benefits, you must enroll **January 1 through January 31, 2024**, if you want Chevron dental coverage. Elections you make during your enrollment period take effect back to **January 1, 2024**. Chevron provides you with access to the following dental plan options:

- **Dental PPO Plan** (Delta Dental)
- **Dental HMO Plan** (Availability varies based on your zip code; currently not available in your area.)

All plans help you pay for diagnostic, preventive, basic restorative, and major dental care, up to the plan's benefit maximums. Both plans include routine preventive cleanings and x-rays (bitewings) for you and your dependents each year that are 100 percent paid by the plan with no deductible and no copayment when you visit a *network* provider.

If you enroll in the **Chevron Dental PPO**, you can see any dentist you choose but using *at least* a **Delta Dental Premier®** network provider saves you money directly by reducing your out-of-pocket costs. Use a **Delta Dental PPO<sup>SM</sup>** network provider to get the *greatest* savings on your covered dental services. There is **no deductible** for services from a *network* provider, but the 2024 deductible will apply effective **January 1, 2024**, when you see an *out-of-network* provider.



## plan for orthodontia treatment in progress, if you know you'll need it

For participants with a qualifying orthodontia treatment in progress you may be able to continue the treatment you started under your Beyond6 dental plan. For all other treatments, there are no treatment in progress provisions. If you need to arrange for orthodontia treatment in progress, you'll need to apply for it starting January 1. Get instructions on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).



## get your annual cleaning, avoid the dental surcharge

Healthy teeth support a healthy heart and body. That's why Chevron encourages you to receive at least one dental cleaning between January 1 and December 31 of each year when you are enrolled in a Chevron dental plan. If you do not participate in this preventive care measure in the *current* year, you will pay \$120 more for your dental premium in the *next* year. **Legacy Beyond6 employees are not subject to the dental surcharge in 2024, but you must satisfy the cleaning requirement in 2024 to avoid the surcharge in 2025.**



## dental features, details, surcharge, tipsheets, phone numbers, and more

Research Chevron dental plan premiums, features and phone numbers, additional details about the surcharge, deductibles, out-of-pocket maximums, download tipsheets for additional instructions, and more on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

# vision

## basic vision

- If you enroll in the Chevron Medical PPO Plan, the HDHP or the HDHP Basic, you're also automatically enrolled in the **Chevron Vision Program** for *basic* vision coverage with **VSP**.
- There is no additional, separate payroll deduction for basic vision coverage.

## vision plus program

Chevron also offers the **Vision Plus Program** for additional coverage for prescription eye wear that goes beyond your basic vision coverage.

- Any U.S.-payroll employee eligible for Chevron's health plans can enroll, and you can enroll even if you waive Chevron health coverage.
- **VSP** is the insurer for the Chevron Vision Plus Program.
- **This is a voluntary benefit choice paid entirely by you through payroll deductions.** You must elect this coverage during your enrollment period if you want to participate. Elections you make during your enrollment period take effect back to January 1, 2024.



### vision features, monthly cost, phone numbers, and more

Review more details about basic and voluntary vision coverage, research network providers, access phone numbers to talk directly to VSP, and more on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

# behavioral health

## mental health and substance use disorder coverage

With Beyond6, your behavioral health coverage was part of your medical plan. At Chevron, behavioral health coverage is generally *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

- **Carelon Behavioral Health** is the claims administrator. This is different from your coverage with Beyond6 in which medical and behavioral health 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, or HDHP Basic.
- **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.
- You can **visit any qualified provider** you choose, but you pay less if you use a provider that is in the Carelon network.
- The plan also includes **telebehavioral health coverage** (virtual visits) through MDLive or TalkSpace.
- The MHSUD also includes coverage for **Applied Behavior Analysis (ABA)** treatment for participants diagnosed with autism or pervasive development disorder (PDD).

#### 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 13 for deductible information.



**Transition care** allows you to continue to receive certain behavioral health care from providers who do not participate in Carelon's network. You might need transition care if you are already in active behavioral health treatment on or before **January 1, 2024**. If you need to arrange for transition care, you'll need to apply for it starting **January 1**. Access the tipsheet for instructions from [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).



### 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/Beyond6](https://hr2.chevron.com/Beyond6).

# snapshot: medical plan comparison

The information in this snapshot comparison on the next pages provides you with a basic comparison of the key similarities and differences to help you get to know Chevron's medical plans. This guide doesn't cover detailed plan rules, requirements, and eligibility. Go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) to access additional information, documents, and plan contact information to ask the plans questions directly.



# employee medical plan comparison

effective January 1 through December 31, 2024

	medical PPO plan	high deductible health plan (HDHP)	high deductible health plan basic (HDHP basic)																																				
<b>the basics</b>	<p><b>Applies to Medical PPO, HDHP, HDHP Basic:</b></p> <ul style="list-style-type: none"> <li>Medical – Anthem</li> <li>Prescription drug – Express Scripts</li> <li>Basic vision – VSP</li> </ul>	<ul style="list-style-type: none"> <li>These are preferred provider organization (PPO) plans. Choose network or out-of-network providers for care.</li> <li>Preventive care provisions included.</li> </ul>	<ul style="list-style-type: none"> <li>2nd.MD second opinion service available. Required for knee, hip, back, spine surgery.</li> <li>Access to virtual visits, WIN Fertility service and Omada diabetes prevention service.</li> </ul>																																				
<b>behavioral health services</b>	Automatically enrolled in Chevron Mental Health and Substance Use Disorder Plan (MHSUD) <sup>†</sup>																																						
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<b>deductible**</b>	<table border="1"> <thead> <tr> <th colspan="2">separate deductibles for ...</th> <th colspan="2">medical, prescription drugs, MHSUD, combined*</th> <th colspan="2">medical, prescription drugs, MHSUD, combined*</th> </tr> <tr> <th>Network</th> <th>Out-of-network</th> <th>Network</th> <th>Out-of-network</th> <th>Network</th> <th>Out-of-network</th> </tr> </thead> <tbody> <tr> <td>you only: \$1,000</td> <td>\$2,000</td> <td>\$3,200 (↑\$200)</td> <td>\$6,400 (↑\$400)</td> <td>\$5,000</td> <td>\$10,000</td> </tr> <tr> <td>you + one adult: \$2,000</td> <td>\$4,000</td> <td>\$6,400 (↑\$400)</td> <td>\$12,800 (↑\$800)</td> <td>\$10,000</td> <td>\$20,000</td> </tr> <tr> <td>you + child(ren): \$2,000</td> <td>\$4,000</td> <td>\$6,400 (↑\$400)</td> <td>\$12,800 (↑\$800)</td> <td>\$10,000</td> <td>\$20,000</td> </tr> <tr> <td>you + family: \$3,000</td> <td>\$6,000</td> <td>\$6,400 (↑\$400)</td> <td>\$12,800 (↑\$800)</td> <td>\$10,000</td> <td>\$20,000</td> </tr> </tbody> </table>	separate deductibles for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*		Network	Out-of-network	Network	Out-of-network	Network	Out-of-network	you only: \$1,000	\$2,000	\$3,200 (↑\$200)	\$6,400 (↑\$400)	\$5,000	\$10,000	you + one adult: \$2,000	\$4,000	\$6,400 (↑\$400)	\$12,800 (↑\$800)	\$10,000	\$20,000	you + child(ren): \$2,000	\$4,000	\$6,400 (↑\$400)	\$12,800 (↑\$800)	\$10,000	\$20,000	you + family: \$3,000	\$6,000	\$6,400 (↑\$400)	\$12,800 (↑\$800)	\$10,000	\$20,000	<p>Mail-order prescriptions are subject to the combined annual deductible.</p> <p>Certain preventive medications covered at 100%, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.</p>	<p>Mail-order prescriptions are subject to the combined annual deductible.</p> <p>Certain preventive medications covered at 100%, even if you haven't yet satisfied your combined annual deductible. Applies to covered prescriptions filled at a pharmacy or through the mail-order service.</p>
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	<p><b>covered behavioral health services</b></p> <p>No deductible under the MHSUD</p>																																						
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<b>save for health care?</b>	<p><b>Flexible spending account</b></p> <p>Health Care Spending Account (HCSA). Chevron does not contribute.</p>	<p><b>BenefitWallet Health Savings Account (HSA)</b> with payroll deductions. Chevron also contributes if you meet eligibility requirements.</p>																																					

**resources**  
Go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) to download summary of benefits and coverage (SBC) documents, see plan changes, and access other decision tools and resources.

<sup>†</sup>The MHSUD is a separate plan, but it may interact with your Chevron medical plan deductible and/or out-of-pocket maximum, depending on the plan you choose. Your eligible dependents are also covered under the MHSUD if they are enrolled in a Chevron medical plan.

\*Amounts paid for covered services provided by a network provider also count toward the out-of-network annual limit. Amounts paid for covered services provided by an out-of-network provider also count toward the network annual limit.

\*\*For family coverage levels, each covered person has a maximum limit equal to the You Only network amount. No one family member can contribute more than the You Only amount toward the full family amount.

# health accounts

All of Chevron's medical plans offer access to one of two tax-advantaged accounts, either the **Health Care Spending Account (HCSA)** or a **health savings account (HSA)**.

The premise of these accounts is simple. You contribute money, and later you can use the money in your account to help pay for certain out-of-pocket health care costs. However, be sure to take a closer look. Their names sound similar, but they serve two very different purposes.

Enrolling in either health account is a voluntary choice, and the account you can use varies based on the medical plan you choose. **In addition, you can't be enrolled in both accounts at the same time.** The side-by-side comparison on the next page highlights how they're similar and how they're different.



## the health savings account (HSA) is exactly that, a savings account.

This account is designed for **long-term savings** so the focus is on putting in as much money as you can. This means there is no pressure to use the money in your account right away. If you want to pay for an expense out-of-pocket and keep the money in your account, you can. If you would rather use the money in your account, that's your choice, too.



## the health care spending account (HCSA) is a flexible spending account.

This account is a flexible spending account designed for **short-term spending**. The account only lasts for the calendar year, and any unspent and unclaimed money after the annual deadline will be forfeited. The focus for this account is on setting aside a small amount of money and spending it all during the calendar year.



### health savings account (HSA)

A personal account separate from your Chevron benefits.



### health care spending account (HCSA)

A flexible spending account plan is offered as part of your Chevron benefits package.

You **must** enroll in a high deductible health plan to open or contribute. For payroll deductions and to receive the company contribution, you *must* enroll in either the **Chevron HDHP** or **Chevron HDHP Basic**.

You can choose an HSA from any institution that offers them but open a **BenefitWallet HSA** and you can contribute via pre-tax payroll deductions.

#### **Chevron contributes to the BenefitWallet HSA.**

See page 16 for more details.

#### **The IRS limits your total annual contributions.**

See page 16 for more details.

#### **Any money you contribute is yours.**

It rolls over from year to year and you can use it to pay for qualified medical expenses now or at any time in the future, regardless of the medical plan you're enrolled in at the time. An HSA can be another part of your retirement savings.

#### **You can invest the money in your account.**

When you reach a certain balance, you can invest the money in your account among any of the investment choices offered by your HSA provider.

#### **There is a one-time account opening requirement.**

You do not need to re-enroll every year, but you should monitor your contributions against annual IRS limit changes.

**You can start, stop, or change your HSA contributions at any time** on the BenefitConnect website.

**If you retire or leave Chevron, you can take your HSA with you.** You can also rollover other HSA account balances into your BenefitWallet HSA.

You **cannot** be enrolled in a high deductible health plan to participate. You *can* be enrolled in:

- Medical PPO Plan
- Medical HMO Plans

This is a benefit plan, so if enrolled, you'll contribute via pre-tax payroll deductions.

#### **Chevron does not contribute.**

#### **The IRS limits your total annual contributions.**

See page 17 for more details.

#### **This account does not roll over.**

The money you contribute must be spent by December 31 and you have until June 30 of the following year to submit claims for qualified expenses in the previous year. After that, any unspent and unclaimed money will be forfeited.

#### **You cannot invest the funds in your account, and your account does not earn interest.**

#### **You must re-enroll every year to participate.**

To participate in 2024, enroll January 1 through January 31, 2024.

**Your enrollment election to participate and the amount you choose to contribute applies until December 31, 2024.** It generally cannot be changed, unless you experience a qualifying life event

**If you retire or leave Chevron, your HCSA will not go with you.** You can access your HCSA if you elect to continue it through Chevron COBRA.





# health savings account (HSA)

## how to set up payroll deductions to a benefitwallet HSA

You will open the **BenefitWallet HSA** directly from Chevron's enrollment system, BenefitConnect. Enrollment instructions will be provided just prior to January, but the general steps are:

1. You must first enroll in either the **Chevron HDHP** or **HDHP Basic** on the BenefitConnect website.
2. The **BenefitWallet HSA** option will then be opened for you to select from your enrollment menu.
3. **Choose your contribution amount;** you can also choose to open an account but *not* contribute. Please see the IRS limits below for important considerations.
4. Read the requirements on the screen to **certify you meet IRS eligibility requirements.**
5. **Submit** your HSA election.
6. Enrollment and opening of your BenefitWallet HSA is a one-time requirement. Your **account automatically continues each year** as long as you remain enrolled in the Chevron HDHP or HDHP Basic. Your contribution percentage also automatically continues unless you change it, but you should monitor your contributions against annual IRS limit changes. You can start, stop or change your HSA contributions on the BenefitConnect website at any time during the year for any reason. You cannot decrease your contribution to less than what you have already contributed for the plan year.

Generally, this is all you need to do to enroll in and open your HSA. BenefitWallet will send information to you once your account opening is completed. However, in some situations, BenefitWallet may contact you directly if further information is needed to complete certain federal requirements before your account opening can be completed. If this occurs, be sure to respond to this request right away to ensure your account is opened as soon as possible and you remain eligible for any company contribution. In addition, no pre-tax contributions can be made unless you open a BenefitWallet HSA.

## how to receive the chevron company contribution to the HSA

To receive the applicable company contribution for 2024, you must be enrolled in the Chevron HDHP or HDHP Basic and be enrolled in the BenefitWallet HSA on **January 1, 2024**. You must enroll during your enrollment period, **January 1 through December 31, 2023**, and your account must be open by **November 15, 2024**, to receive the 2024 contribution. Your company contribution is based on the coverage level you choose for your HDHP or HDHP Basic medical election at enrollment. Legacy Beyond6 employees are eligible for the full Chevron company contribution amount for 2024 as follows:

You only	<b>\$500</b>	You + child(ren)	<b>\$750</b>
You + one adult	<b>\$750</b>	You + family	<b>\$1,000</b>

## 2024 HSA annual IRS limits

Your total contributions from *all* sources (company, payroll and personal contributions) to *all* HSA accounts (BenefitWallet, and others) cannot exceed these limits in 2024. The enrollment website will allow you to contribute up to the 2024 annual maximum, but it's *your sole responsibility* to track *all* contributions to *all* your HSA accounts and contribute accordingly to avoid a tax penalty.

Individual: **\$4,150**  
Family: **\$8,300**

Make an extra \$1,000 in catch-up contributions starting in the calendar year you turn age 55.



## health flexible spending account

The **Health Care Spending Account (HCSA)** is Chevron's **flexible spending account (FSA)** plan choice that allows you to save for health care expenses for you and your eligible dependents. As a reminder, **Chevron's HCSA account does not rollover from year-to-year**. The money you contribute must be spent by December 31 of each year and you have until June 30 of the following year to submit claims for qualified expenses incurred the previous year. After that, any unspent and unclaimed money will be forfeited. You can learn more about the HCSA and how it works by reviewing the information on page 15 and on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

### 2024 chevron health FSA contribution limit

Your total contributions to all Health FSA accounts (Chevron, and another employer) cannot exceed the IRS limit for 2024. The Chevron enrollment website will allow you to contribute up to the plan's 2024 annual maximum of **\$3,050**, but it's your sole responsibility to track all contributions to all your Health FSA accounts and contribute accordingly to avoid a tax penalty.

## dependent day care flexible spending account

The **Dependent Day Care Spending Account (DCSA)** is Chevron's **flexible spending account plan (FSA)** for dependent day care expenses for a qualified dependent — like after-school childcare, a licensed childcare provider, or school tuition up to kindergarten — so you and your spouse can go to work. This plan allows you to pay for certain eligible dependent day care expenses with before-tax dollars. Each month, you contribute a set amount to your account through before-tax payroll deductions. Then you use the funds available in your account to pay for eligible dependent care expenses. Just like the health FSA, this account only lasts for the calendar year, and any unspent and unclaimed money after the annual deadline will be forfeited. For more information about Chevron's Dependent Care FSA – the DCSA – and how it works, go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).

### 2024 chevron dependent day care FSA contribution limits

Your total contributions to *all* Dependent Day Care FSA accounts (Chevron and another employer) cannot exceed the 2024 IRS limit of **\$5,000** Single or Married filing jointly / **\$2,500** Married filing separately. The Chevron enrollment website will allow you to contribute up to the plan's 2024 annual maximum, but it's your sole responsibility to track all contributions to all your Dependent Care FSA accounts and contribute accordingly to avoid a tax penalty.

# supplemental health benefits

## second medical opinion service

**Health Decision Support** with 2nd.MD. is available to help when you have questions about a current or new diagnosis, possible surgery, your current treatment plan, or a chronic condition.

When you're faced with an important medical decision, contact 2nd.MD to speak directly with a leading medical specialist by video or phone about your case. The 2nd.MD service could help you spot misdiagnoses, avoid unnecessary procedures, or improve an existing treatment plan. There's no travel involved; speak with a specialist from the comfort of your home at a mutually convenient time, including nights and weekends. 2nd.MD does all the work to gather paperwork and medical records. Your family, friends, or your treating physician can also participate in the consult, if desired. **You are under no obligation to follow the recommendations provided by 2nd.MD.** In fact, you're strongly encouraged to share the information with your physician and discuss next steps or options together.

- **You do not need to enroll and you don't pay a monthly premium for coverage.** This benefit is automatically provided to U.S.-payroll employees, as long as you're enrolled in one of Chevron's medical plan options. If your eligible dependents are enrolled in a Chevron medical plan, they are *also* covered by this plan.
- If you enroll in Chevron medical coverage, starting January 1 you can use this valuable service for any medical decision or diagnosis you're facing – large or small. It's easy and it's fast. Learn more about this service on go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).



### important: second opinion requirement for certain surgeries

If you are enrolled in the Medical PPO, HDHP or HDHP Basic, Chevron requests that you seek a second opinion through 2nd.MD *prior* to receiving **knee, hip, back or spine surgery** on a non-emergency basis. If you decline to get a second opinion through 2nd.MD, that's your choice; however, you'll be responsible for an additional **\$400** of out-of-pocket costs for the procedure, whether or not you've met your annual deductible. This requirement *only* applies to employees and *not* your enrolled dependents.

**Due to your transition to Chevron benefits, you'll be granted a temporary grace period from this second opinion requirement. The second opinion requirement takes effect for knee, hip, back or spine surgery dates on or after April 1, 2024.**

## more choices ...

These voluntary plan choices provide additional financial support beyond what your medical plan may cover in the event you're faced with a covered **critical illness** or **hospital visit**. If you want to participate in the plans below, you must enroll **January 1** through **January 31, 2024**, or during the next open enrollment period in the fall of 2024. Coverage is not automatic. You pay the full cost of coverage through payroll deductions; premium amounts will be available from the website when you enroll.



### group critical illness insurance

The Group Critical Illness Insurance with Aflac pays you a lump-sum cash benefit when you or a covered dependent are diagnosed with a covered critical illness. You decide how to use the cash. For example you can use the money to cover out-of-pocket medical expenses because you haven't met your deductible. The amount is separate from and in addition to what your medical plan may cover. Some examples of covered critical illnesses include: cancer, heart attack, stroke, limited benefit major organ transplant, coronary artery bypass surgery, and autism spectrum disorder. There are no pre-existing condition limitations.



### group hospital indemnity insurance

The Group Hospital Indemnity Insurance with Aflac pays you a cash benefit (Hospital Admission) when you or a covered dependent are admitted as an inpatient for a covered injury or illness, including pregnancy. It then pays additional benefits each day you are confined, as well as for time spent in an intensive care unit (Hospital Confinement, Hospital Intensive Care Unit, and Intermediate Intensive Care Step-Down Unit). You receive cash benefits directly, so you have the flexibility to use the money any way that's best for you, even for day-to-day expenses such as mortgage or rent. The amount is in addition to what your medical plan may cover.



### learn more online

For complete lists of covered injury or illnesses, review the Certificate of Coverage or talk to Mercer Voluntary Benefits to ask questions. Go to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) to get started.

# wellness programs

Through Chevron, you have access to comprehensive health and wellness programs and resources to stay safe and healthy. A focus on whole-person health (mind, body and spirit) can help you think and feel your best at work, at home and everywhere in between. These programs are free and don't require enrollment – only your willingness to participate. You'll hear more about these programs during the course of the year when you become eligible to participate starting **January 1**.

## healthy you

Use Healthy You with WebMD to understand your health risks and take steps that can help maintain or improve overall wellness. Set goals, work with a coach, and use a variety of online tools that are personalized to you.



**voluntary health questionnaire**



**health coaching**



**online goal setting tools**



**specialized support for weight loss**



**specialized support for tobacco cessation**



**personalized health information**

## mental health and resilience

A healthy emotional life doesn't affect just the way you feel; it can also positively affect your relationships with family, friends and co-workers. Likewise, emotional difficulties can make it tough to get through even the simplest daily routine, much less the rigors of your job and family life. Chevron offers resources, plans and programs to help you monitor your mental health and manage stress and find ways to become more resilient in the face of life's challenges.



### **mequilibrium (meQ)**

An online tool that can help you learn how to navigate stress, overcome negative thinking and build greater resilience to stressful thoughts or situations.



### **online screening**

Brief mental health screenings are the quickest way to determine if you or someone you care about should connect with a professional. You have access to a confidential and anonymous online mental health screening tool for yourself and your family members.



### **support**

**Employee Assistance and WorkLife Services** is a free internal consulting service available to you and your dependents that can help you resolve a broad range of concerns or problems (see page 26). In addition, all health benefit-eligible employees are automatically enrolled in the **Chevron Mental Health and Substance Use Disorder Plan** at no monthly cost to you (see page 12).

## commit to your health with chevron health rewards

When you commit to taking control of your health and improving your health habits, including participating in many of Chevron's wellness programs, you can earn points toward health rewards. **Health rewards** are Chevron's way of recognizing your personal commitment to get and stay healthy.

### here's how it works:

- 1. Complete qualifying wellness activities to accumulate points.** In January 2024, when the new program year begins, you'll be eligible for Chevron benefits and can therefore start earning points.
- 2. If you accumulate the required 1,000 points by the 2024 deadline** and meet all the program eligibility requirements, you can qualify for the 2025 Wellness Credit.
- 3. At Chevron, the 2025 Wellness Credit is currently up to \$750 in annual savings on your Chevron medical coverage premiums, from January 1, 2025 through December 31, 2025.**

### can I earn the wellness credit for 2024 chevron medical premiums?

According to Health Rewards rules, you must be eligible for Chevron health benefits to receive the Wellness Credit or participate in health rewards, including earning points. The deadline to qualify for the 2024 Wellness Credit is October 27, 2023. Legacy Beyond6 employees are eligible for Chevron benefits starting January 1, 2024. For this reason, you aren't eligible to participate in Health Rewards in 2023.

# protection

In this section we'll introduce you to Chevron's 2024 **protection benefits**, outline key actions you may need to take, and provide details about how your current coverage will transition and what you need to do.



## these are only the basics; go online for the full story

Get the big picture here, then head to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) to take a closer look at the topics that you want to learn more about.



## action required to designate your beneficiaries

When you enroll in January, be sure to take a moment to designate your beneficiaries for your protection benefits. **Your Beyond6 beneficiary designations will not be transferred to Chevron.** A beneficiary is a person or trust that you designate to receive certain benefits upon your death.



## proof of good health (evidence of insurability)

Proof of good health is required for some protection plans, depending on when you enroll, the amount of coverage you choose, or the types of changes you are making. Legacy Beyond6 employees that enroll from January 1 through January 31, 2024, will generally not be subject to proof of good health requirements, depending on the coverage level you choose. **If proof of good health is required, your coverage will not take effect until you complete the process, and your request is approved.** You will be notified if proof of good health is required.



## enroll january 1 – january 31

For plans that require enrollment, the same enrollment period for health benefits also applies to protection coverage. Your personalized coverage choices and the cost for coverage (if applicable) will be provided on the enrollment website.

# life insurance

## basic life insurance

Lump-sum benefit equal to **two times** your annualized regular pay if you die while you're covered under the plan.

- Employee coverage only
- Includes funeral planning and grief counseling services

No cost  
Coverage automatic

## supplemental life insurance

Additional life insurance coverage equal to **one to eight times** your annualized regular pay, up to a **maximum of \$10 million** when combined with your Basic Life Insurance Plan coverage.

- Employee coverage only
- Includes funeral planning and will prep services

You pay the cost  
Enrollment required

## dependent life insurance – spouse or domestic partner

You can cover an eligible **spouse or domestic partner** in \$10,000 increments from **\$10,000** to **\$250,000**. Coverage may not exceed 100% of the amount of the employee's coverage the employee is eligible for. For Chevron couples, neither of you can enroll for this coverage. You're automatically the beneficiary of any benefits payable under this plan.

You pay the cost  
Enrollment required

## dependent life insurance – child

You can cover eligible child dependents for either **\$10,000** or **\$20,000**. If you elect this coverage, all of your eligible children (under age 26) are automatically covered.

- "Other dependents" are not eligible for this coverage.
- Coverage continues as long as you have at least one child eligible for coverage, but you must cancel coverage when all of your children become ineligible.
- For Chevron couples, only one of you can carry this coverage for your children.
- You're automatically the beneficiary of any benefits payable under this plan.

You pay the cost  
Enrollment required



# accident insurance

## on-the-job accident insurance

Pays a benefit if you die, are dismembered, or lose the use of a body part as a result of an accident that occurs while you're at work. Benefits are in addition to any other company benefits, workers' compensation or Social Security which may apply.

- Employee coverage only

No cost  
Coverage automatic

## business travel accident insurance

Provides you and your family added financial security if you suffer a covered loss or you die as a result of an accident while traveling on a company-paid business trip. Your eligible spouse/domestic partner and dependent children are also covered if they accompany you on a business trip that is authorized by and paid for in whole, or in part, by Chevron.

No cost  
Coverage automatic

## voluntary group accident insurance

Pays benefits if you or a covered dependent suffers a covered loss as a result of an accident.

- You Only **or** You + Family coverage.
- You choose the principal sum of coverage equal to **one** to **eight times** your annualized regular pay, up to a *maximum* of \$1 million.
- The Plan pays a **percentage of your principal sum** if *you* suffer a covered loss as the result of an accident. The percentage the Plan pays is based on a schedule of benefits.
- If your **covered dependent** suffers a covered loss as a result of an accident, the Plan pays a percentage of the principal sum. The amount of benefits payable under family coverage is determined by the composition of your family and is based upon a percentage of your principal sum of coverage.

You pay the cost  
Enrollment required

# supplemental protection insurance

## long term care insurance

Designed to help you pay for long term care services received at home or in a nursing facility in the event you or a family member can no longer perform everyday activities such as eating, bathing, toileting or dressing. Although most people associate long term care with their later years, it's important to know that the need for long term care can happen at any time and at any age as the result of an unexpected illness or accident. The costs of these types of services are expensive and often can exhaust financial savings. Coverage is available to you, your eligible dependents, and other eligible family members age 75 and under.

You pay the  
cost directly to  
Genworth.  
Enrollment required

## group auto and home

Group Auto and Home Insurance offers access to a wide range of personal property and casualty insurance policies. This coverage is insured through Farmer's GroupSelect and administered by Mercer Voluntary Benefits.

You pay the cost  
through payroll  
deductions.  
Enrollment required

# work and life balance

You've learned about **time off** benefits and policies that provided you with time off to relax and recharge or offer a work schedule option that allows you to better balance the demands of work and life. In this section, we'll explore additional work and life balance programs that can help you **manage personal and work-related concerns** or help you **build and raise a family**.



## coverage is automatic for most programs

With a few exceptions, if you're an eligible employee, these programs and services don't require enrollment and are there when and if you need them starting January 1.



## these are only the basics; go online for the full story

Get the big picture here, then head to [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6) to take a closer look at the topics that you want to learn more about.

# support services

## employee assistance and worklife services (EAP-WL)

**Chevron EAP-WL** is a free internal consulting service available to you and your dependents that can help you resolve a broad range of concerns or problems, from everyday issues to more complicated personal, family or work-related concerns.

We all experience everyday issues that we can usually work out on our own, but sometimes we need help. Even if you're not sure what the problem may be, an advisor can guide you through discussion to identify the issue and then develop a plan to resolve it. Among the topics that advisors are trained to help with include:

- Family and relationship problems
- Personal and emotional issues
- Major changes in your life
- Difficulties at work
- Concerns about alcohol or drug use
- Clarifying career plans
- Managing stress and anxiety
- Preparing for international assignment
- Help after a traumatic event

There is no charge for you or your dependents to use EAP-WL services, and there is no limit to the number of times you can use this service. If you need ongoing assistance, an EAP advisor can help identify and refer you to resources in your community. If applicable, you're responsible for any costs related to services provided through community-based or other referral sources. *Services, resources or advice received through EAP-WL is not medical advice or a substitute for seeking treatment and guidance from a health care provider.*

## ombuds

The Global Office of Ombuds provides an independent, safe, confidential, neutral and informal resource to assist employees in resolving any workplace concern, foster an open feedback culture and remove barriers to diversity and inclusion at work. You can contact Ombuds to:

- Generate and evaluate different ways to resolve a work-related problem
- Determine how to bring a concern forward
- Prepare for a difficult conversation or feedback
- Find the most appropriate channel to help with a problem
- Discuss options to address issues where previous attempts have been unproductive

# parents and parents-to-be resources

Becoming a parent or being a parent can be one of the most rewarding life events you'll ever encounter. With it may come questions about taking time off, bonding benefits, childcare programs, lactation support and resources for adjusting to new family relationships or everyday parenting concerns. Chevron offers a variety of parent-related resources, plans and programs that will be available to you starting January 1, 2024.



## bright horizons family supports

Provides you with a free, premium Sittercity account to find and screen caregivers, like nannies, sitters and eldercare professionals, as well as resources for discounted online tutoring, test prep, full-time childcare solutions and more.



## rethink

Rethink services provide free, live teleconsultations with behavior experts and access to online resources, including on-demand training videos. While this service is especially important for parents of children with developmental disabilities or learning and behavioral challenges, *any* family navigating the diverse challenges of raising children can find benefit in this program.



## family building support

Chevron provides access to coverage, services, and programs that provide additional support when building your family. The Medical PPO, HDHP, and HDHP Basic provide coverage for **family planning and fertility services** that includes access to a free personalized family building support and guidance program with **WIN Fertility (WIN)**. There are also two reimbursement programs, one for **adoption** and the other for **surrogacy and elective fertility preservation** that can provide financial assistance when expanding your family.



## lactation support

A variety of lactation and breastfeeding resources are available to you through Chevron, including dedicated space for nursing mothers, return to work lactation consultation, Medela Breastfeeding University, the breastfeeding basics workshop, and milk shipment reimbursement when you have to travel for work.



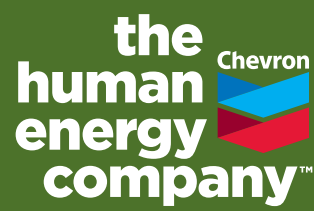
## dependent care reimbursement for business travel program

With this Chevron program, if you travel on company business, you may be eligible for reimbursement of dependent care-related expenses that are above those you normally pay for care when you're not traveling.



## time off to care for your family and to balance work and life

Be sure to review the recent benefit guide you received about **Chevron's Time Away** benefits which include several benefit programs and policies that provide time off to have and welcome a new child to the family, time off to care for family health needs and illness, and other policies that help you better balance the demands of work and home. Access the guide on [hr2.chevron.com/Beyond6](https://hr2.chevron.com/Beyond6).



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