

behavioral health

mental health and substance use disorder coverage

With your current coverage, behavioral health 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

- **Beacon Health Options** is the claims administrator. This is different from your current coverage in which medical and behavioral health claims are paid by the same administrator, Cigna.
- **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.
- **If you are enrolled in a Chevron Medical HMO Plan**, you have the choice to use the behavioral health benefits provided by your HMO Plan, *or* to use the benefits provided under the MHSUD Plan. However, you cannot make a claim to *both* your HMO Plan and the MHSUD Plan for the *same* service.
- The plan 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.

Do I need to use a network provider?

- You can visit **any qualified provider you choose** (except for the 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 *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, deductibles and notification requirements, go to hr2.chevron.com/PRSI.

The information in this newsletter applies to Pasadena Refinery represented 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.