

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 do not need to enroll.** 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.
- **You do not pay a monthly cost for this coverage** like you do for your medical and dental benefits. Chevron currently pays the full monthly cost for coverage.
- **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.
- **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 hr2.chevron.com/PRSI.



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 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, 2023**.

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 **October 17** through **October 28, 2022**, or during the next open enrollment period in the fall of 2023. Coverage is not automatic. You pay the full cost of coverage through payroll deductions; premium amounts will be available from the BenefitConnect 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, 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/PRSI to get started.

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.