

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



### 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, 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 **December 12** through **December 30, 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 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/REG](https://hr2.chevron.com/REG) to get started.

## **REG** what happens to your REG coverage

- If you're enrolled in Critical Illness Insurance and/or Accident Insurance with The Standard, your coverage automatically ends on **December 31, 2022**. Contact The Standard if you have further questions about your coverage after it ends, and the deadline to submit any outstanding 2022 claims.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**.

# how the transition works

If you're a legacy REG 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 **December 12, 2022**. Here's an overview of how this transition works. Additional enrollment instructions and reminders will also be sent via email, mailings to your home and online at [hr2.chevron.com/REG](https://hr2.chevron.com/REG) 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 5 and [hr2.chevron.com/REG](https://hr2.chevron.com/REG) are good starting points.

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## enroll for 2023 chevron benefits december 12 through december 30, 2022.

If you want to participate in Chevron health benefits starting **January 1, 2023**, you *must* enroll **December 12** through **December 30, 2022**. If you enroll, your coverage is effective January 1, 2023. **Coverage is not automatic; your action is required to enroll. If you miss this enrollment deadline, you will not have REG or Chevron health benefits as of January 1, 2023.** 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/REG](https://hr2.chevron.com/REG) and sent via mail and email leading up to the enrollment period.

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## enroll by december 20, 2022 to ensure your coverage is ready to serve you on january 1.

While you have until December 30 to make your enrollment elections, we strongly encourage you to make your elections by **December 20, 2022**. When you enroll, it takes additional time for your new benefit plans, like Anthem medical or Delta Dental, to receive your enrollment data from the HR Service Center and to activate your coverage in their systems. If you submit your elections by this date, your new plans will have time to activate your coverage by January 1, 2023, and you're likely to receive any applicable ID cards timely. If you have known or planned care during that first week of January, enrolling quickly can help make your transition easier.

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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.

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The information in this newsletter applies to legacy REG 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.