

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/REG to access additional information, documents, and plan contact information to ask the plans questions directly.



how the chevron medical plans compare

effective January 1 through December 31, 2023

	medical PPO plan		high deductible health plan (HDHP)		high deductible health plan basic (HDHP basic)	
the basics	Applies to Medical PPO, HDHP, HDHP Basic:		<ul style="list-style-type: none"> These are preferred provider organization (PPO) plans. Choose network or out-of-network providers for care. Preventive care provisions included. 		<ul style="list-style-type: none"> Second opinion requirement applies for knee, hip, back, spine surgery. Access to virtual visits, WIN Fertility service and Omada diabetes prevention service. 	
behavioral health services	Automatically enrolled in Chevron Mental Health and Substance Use Disorder Plan (MHSUD)					
employee monthly premium	no wellness credit	wellness credit	no wellness credit	wellness credit	no wellness credit	wellness credit
you only	\$146	Earn points in 2023 for 2024 premium reduction.	\$30	Earn points in 2023 for 2024 premium reduction.	\$10	Earn points in 2023 for 2024 premium reduction.
you + one adult	\$292		\$59		\$21	
you + child(ren)	\$248		\$49		\$17	
you + family	\$394		\$78		\$28	
deductible**	separate deductibles for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*	
	covered medical services*					
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
you only	\$1,000	\$2,000	\$3,000	\$6,000	\$5,000	\$10,000
you + one adult	\$2,000	\$4,000	\$6,000	\$12,000	\$10,000	\$20,000
you + child(ren)	\$2,000	\$4,000	\$6,000	\$12,000	\$10,000	\$20,000
you + family	\$3,000	\$6,000	\$6,000	\$12,000	\$10,000	\$20,000
	covered prescription drugs		Mail-order prescriptions are subject to the combined annual deductible.		Mail-order prescriptions are subject to the combined annual deductible.	
you only	\$150		Certain preventive medications covered at 100 percent, 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.		Certain preventive medications covered at 100 percent, 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.	
you + family	\$300					
	covered behavioral health services					
	No deductible under the MHSUD					
out-of-pocket maximum**	separate out-of-pocket maximums for ...		medical, prescription drugs, MHSUD, combined*		medical, prescription drugs, MHSUD, combined*	
	medical and MHSUD, combined*					
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
you only	\$5,000	\$10,000	\$5,000	\$10,000	\$6,550	\$13,100
you + one adult	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
you + child(ren)	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
you + family	\$10,000	\$20,000	\$10,000	\$20,000	\$13,100	\$26,200
	covered prescription drugs					
you only	\$1,800		One maximum for network, out-of-network.			
you + family	\$3,600					
save for health care?	Flexible spending account Health Care Spending Account (HCSA) Chevron does not contribute		BenefitWallet Health Savings Account (HSA) with payroll deductions. Chevron also contributes if you meet eligibility requirements.			

Legacy REG U.S.-payroll employees

medical HMO plan
<ul style="list-style-type: none"> Medical, prescription drug, basic vision coverage provided by HMO Health maintenance organization (HMO) plans Must use network provider Preventive care provisions included Plan choices vary by zip code
behavioral health services
Available through HMO or the Chevron Mental Health and Substance Use Disorder Plan (MHSUD), but not both for same service. Out-of-network provider not covered whether through MHSUD or HMO Plan.
employee monthly premium
Your cost varies by plan choice. Go to hr2.chevron.com/REG to review the 2023 monthly rates (without Wellness Credit).
deductible
The average annual deductible for most Medical HMO Plans in 2023 will remain \$300. Some Medical HMO Plans may have a different deductible, and a few will continue to have no deductible at all. There is no deductible when you use covered services under the Mental Health and Substance Use Disorder (MHSUD) Plan. Review the 2023 Summary of Benefits and Coverage (SBC) on hr2.chevron.com/REG to see the deductible amount for any Medical HMO Plans available to you.
out-of-pocket maximum
Out-of-pocket maximum varies by plan choice. Go to hr2.chevron.com/REG to review the 2023 Summary of Benefits and Coverage (SBC) for each plan.
save for health care?
Flexible spending account Health Care Spending Account (HCSA). Chevron does not contribute.

*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. To learn more about how this works, see an example on hr2.chevron.com/REG.

Chevron Health, Protection, Work and Life Benefit Guide