

employee medical plan comparison

effective January 1 through December 31, 2025

	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"> Medical – Anthem Prescription drug – Express Scripts Basic vision – VSP 					
behavioral health services	Automatically enrolled in Chevron Mental Health and Substance Use Disorder Plan (MHSUD) [†]					
your monthly premium	no wellness credit	wellness credit	no wellness credit	wellness credit	no wellness credit	wellness credit
you only	\$153 ↑\$2	\$90.50	\$23 ↓\$4	\$0	\$10	\$0
you + one adult	\$307 ↑\$4	\$244.50	\$48 ↓\$7	\$0	\$21	\$0
you + child(ren)	\$261 ↑\$4	\$198.50	\$39 ↓\$6	\$0	\$17	\$0
you + family	\$414 ↑\$5	\$351.50	\$62 ↓\$11	\$0	\$28	\$0
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
you only	\$1,000	\$2,000	\$3,300 ↑\$100	\$6,600 ↑\$200	\$5,000	\$10,000
you + one adult	\$2,000	\$4,000	\$6,600 ↑\$200	\$13,200 ↑\$400	\$10,000	\$20,000
you + child(ren)	\$2,000	\$4,000	\$6,600 ↑\$200	\$13,200 ↑\$400	\$10,000	\$20,000
you + family	\$3,000	\$6,000	\$6,600 ↑\$200	\$13,200 ↑\$400	\$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%, 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%, 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					
	One deductible for network, out-of-network. Mail-order prescriptions are not subject to the annual deductible.					
	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
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					
you + family	\$3,600					
	One maximum for network, out-of-network.					
save for health care?	Flexible spending account Health FSA Chevron one-time contribution \$500		Fidelity Health Savings Account (HSA) Chevron also contributes if you meet eligibility requirements:		\$500 you only \$750 you + one adult / you + child(ren) \$1000 you + family	

medical HMO plan
<ul style="list-style-type: none"> These are health maintenance organization (HMO) plans. You must use a network provider or your care is not covered (except emergencies). Plan availability varies by zip code; may not be offered in your area. Medical, prescription drug, basic vision coverage provided by Medical HMO. Preventive care included with coverage. You have access to the second opinion service with 2nd.MD. for questions about a diagnosis, surgery, treatment plan, or chronic condition. Contact the Medical HMO directly to learn about other programs and services included with your coverage, such as virtual visits.
behavioral health services
Available through Medical HMO or the Chevron Mental Health and Substance Use Disorder Plan (MHSUD) [†] , but not <i>both</i> for same service. Out-of-network provider not covered whether you're using services under the MHSUD or HMO Plan.
employee monthly premium
Your cost varies by plan. Go to hr2.chevron.com/openenrollment to review the 2025 monthly rates (with and without the Wellness Credit).
deductible
The average annual deductible for most Medical HMO Plans in 2025 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 Summary of Benefits and Coverage (SBC) on hr2.chevron.com/openenrollment or contact the HMO directly to see the deductible amount for any Medical HMO Plans available to you.
out-of-pocket maximum
Out-of-pocket maximum varies by plan. Go to hr2.chevron.com/openenrollment to review the Summary of Benefits and Coverage (SBC) for each plan.
save for health care?
Flexible spending account Health FSA. Chevron one-time contribution \$500 in 2025
resources Go to hr2.chevron.com/OpenEnrollment to download summary of benefits and coverage (SBC) documents, see plan changes, and access other decision tools and resources.

[†]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. This is called an *embedded deductible*.