

employee medical plan comparison

effective January 1 through December 31, 2022

	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 		<ul style="list-style-type: none"> Preventive care provisions included Second opinion requirement applies for knee, hip, back, spine surgery 	
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	\$123	\$60.50	\$26	\$0	\$10	\$0
you + one adult	\$247	\$184.50	\$54	\$0	\$21	\$0
you + child(ren)	\$210	\$147.50	\$44	\$0	\$17	\$0
you + family	\$334	\$271.50	\$72	\$9.50	\$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	Network	Out-of-network
you only	\$1,000	\$2,000	\$2,800	\$5,600	\$5,000	\$10,000
you + one adult	\$2,000	\$4,000	\$5,600	\$11,200	\$10,000	\$20,000
you + child(ren)	\$2,000	\$4,000	\$5,600	\$11,200	\$10,000	\$20,000
you + family	\$3,000	\$6,000	\$5,600	\$11,200	\$10,000	\$20,000
	covered prescription drugs		Mail-order prescriptions are subject to the combined annual deductible. 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.		Mail-order prescriptions are subject to the combined annual deductible. 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 only	\$150					
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	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 Care Spending Account (HCSA). Chevron does not contribute.		BenefitWallet Health Savings Account (HSA) with payroll deductions. Chevron also contributes if you meet eligibility requirements.			

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 <p>The Chevron Medical HMO – Humana Total Health Choice and the Chevron Medical HMO – Humana USW Local 447 plans will no longer be offered effective January 1, 2022. If you're enrolled, your coverage will be automatically changed to the Medical PPO Plan.</p>

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. Go to hr2.chevron.com/openenrollment to review the 2022 monthly rates (with and without the Wellness Credit).

deductible
The average annual deductible for most Medical HMO Plans in 2022 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 (MHSA) Plan. Review the 2022 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 2022 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.
**Each covered individual has a maximum limit equal to the You Only network amount.