



mental health and substance abuse plan effective january 1, 2018

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Update to the summary plan descriptions (SPD)

All changes described in this SMM are effective January 1, 2018 unless otherwise indicated.

The enclosed information serves as an official summary of material modification (SMM) for the plans referenced herein. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at hr2.chevron.com or by calling the HR Service Center at **1-888-825-5247**.

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. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care 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.

annual combined deductible

If you're waiving Chevron medical coverage

If you are not enrolled in a Chevron medical plan, the MHSa Plan benefit is still available to you; it is not available to your dependents in this situation. There is no deductible for mental health and substance abuse services, received in network or out-of-network.

If you're enrolled in the Medical PPO Plan

If you are enrolled in the Medical PPO Plan, there is no deductible for mental health and substance abuse services received regardless of network or out-of-network.

If you're enrolled in the Chevron HDHP or HDHP Basic

If you are enrolled in the Chevron HDHP or HDHP Basic, there is one combined deductible for **medical, prescription drugs** (both retail and mail-order), **mental health** and **substance abuse** services. When you reach the HDHP or HDHP Basic network combined deductible amount, as applicable, you will also have met the MHSa Plan's deductible and the MHSa Plan will share the cost of covered mental health or substance abuse services with you.

HDHP

Annual deductible for combined medical, prescription drug, mental health and substance abuse services

	Coverage category	Network	
	You Only	\$2,700	↑\$50
	You + One Adult*	\$5,400	↑\$100
	You + Child(ren)*	\$5,400	↑\$100
	You + Family*	\$5,400	↑\$100

*Each covered individual has a maximum deductible equal to the **You Only** amount.

HDHP Basic

Annual deductible for combined medical, prescription drug, mental health and substance abuse services

	Coverage category	Network	
	You Only	\$5,000	
	You + One Adult*	\$10,000	
	You + Child(ren)*	\$10,000	
	You + Family*	\$10,000	

*Each covered individual has a maximum deductible equal to the **You Only** amount.