



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**.

virtual visits

This change applies to the MHSA Plan

Virtual visits for certain covered conditions, as deemed medically appropriate by Beacon Health Options, will be covered under the MHSA Plan. Virtual visits will be accessed through a network of providers that have been approved to provide this remote treatment option. Virtual visits use interactive audio-visual communication technology. Benefits under this provision do not include email, fax or standard, audio-only telephone calls. In addition, telehealth/telemedicine visits that occur within behavioral health facilities will not be covered. Virtual visits will be available only in states where such access to mental health and substance abuse care is allowed. In addition, not all mental health and substance abuse conditions can be appropriately treated through virtual visits. More information about virtual visits, including how it works, will be provided when it becomes available.

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.