



# hearing aid coverage for adults 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 **Medical PPO Plan**, the **High Deductible Health Plan (HDHP)** and the **High Deductible Health Plan Basic (HDHP Basic)**. 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](http://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.*



## hearing aid coverage for adults

Under current plan rules, coverage for hearing aids is only available to children under age 26. Effective January 1, 2018, the Medical PPO Plan, the High Deductible Health Plan (HDHP) and the High Deductible Health Plan Basic (HDHP Basic) will expand hearing aid coverage to **all plan participants**, including adults. Effective January 1, 2018, the plan pays covered charges, after the deductible, for hearing aids, including bone anchored hearing aids (BAHA) when medically necessary. Hearing aids are covered up to a maximum of **\$5,000 once every 4 years**. Cochlear implants in adults are governed by a separate plan rule and are not affected by this plan change.

### Medical PPO Plan

<b>Network</b>	80% of contracted rates after deductible.
<b>Out-of-network</b>	80% of the maximum allowable amount after deductible.

### High Deductible Health Plan (HDHP)

<b>Network</b>	80% of contracted rates after deductible.
<b>Out-of-network</b>	80% of the maximum allowable amount after deductible.

### High Deductible Health Plan Basic (HDHP Basic)

<b>Network</b>	70% of contracted rates after deductible.
<b>Out-of-network</b>	70% of the maximum allowable amount after deductible.

### Hearing aids

Coverage includes the hearing aid device and fitting. Batteries and routine maintenance of the device are not covered.

### Bone Anchored Hearing Aids (BAHA)

Coverage for BAHA includes the actual hearing device as well as the surgery\* to attach or remove the device. Coverage for BAHA is limited to the following conditions:

- Craniofacial anomalies where abnormal or absent ear canals preclude the use of a wearable hearing aid.
- Hearing loss of sufficient severity exists that would not be adequately remedied by a wearable hearing aid.

\*The surgery is covered by a separate Surgical benefit under the plan. See the **Surgical** heading in the **What the Plan Pays** section in the **Medical coverage** chapter of your plan's summary plan description available online at [hr2.chevron.com](http://hr2.chevron.com).