

prescription drug program preventive medications 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 **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** 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.

a closer look at new 2018 medical benefit features

certain preventive medications covered at 100 percent

Effective January 1, 2018, your prescription drug coverage in the **HDHP** or **HDHP Basic** will cover certain preventive medications at 100 percent, even if you haven't yet satisfied your combined annual deductible. This coverage generally includes preventive medication in the following drug classes:

- · Cholesterol lowering
- · High blood pressure
- Blood thinners
- Obesity
- Bone disease/fracture

- Smoking cessation
- Cavity prevention
- Malaria
- Colonoscopy prep
- Respiratory Syncytial Virus

This benefit applies to covered prescriptions filled at a pharmacy or through the mail-order service. Rules regarding prior authorization or clinical review continue to apply, if required for your particular drug. To find out if your preventive medication is on the list for this coverage, call Express Scripts Member Services at **1-800-987-8368** or login to the Express Scripts website at **www.express-scripts.com** after January 1, 2018.

