



# family planning and related services

expansion of coverage and establishment of WIN Fertility support program

medical PPO plan, high deductible health plan,  
high deductible health plan basic

effective january 1, 2023

## Update to the summary plan descriptions (SPD)

All changes described in this SMM are effective January 1, 2023 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](http://hr2.chevron.com) (or [hr2.chevron.com/retiree](http://hr2.chevron.com/retiree)) or by calling the HR Service Center at 1-888-825-5247.

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## family planning and related services

(previously referred to as *family planning and infertility services*)

This change applies to the Medical PPO Plan, the High Deductible Health Plan (HDHP) and the High Deductible Health Plan Basic (HDHP Basic)

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### snapshot of what's changing

Effective **January 1, 2023**, Medical PPO, HDHP and HDHP Basic participants have access to a new, free family building support program with **WIN Fertility (WIN)**. You are strongly encouraged to contact WIN as the first step on your fertility journey; WIN can help you better understand your options so you can maximize your benefit and choose a course of action that works for you.

The plans' **Family Planning and Related Services** coverage rules have also been updated to add coverage for storage costs for sperm and/or egg preservation and cryopreservation of fertilized embryos in connection with covered fertility treatment. Other clarifications have been added to more clearly reflect how existing coverage is administered, such as coverage for participants facing chemotherapy or radiation therapy under the medical plan. Lastly, plan participants have new access to elective, non-medically necessary fertility preservation egg and/or sperm freezing under the separate Chevron policy, **Surrogacy and Elective Fertility Preservation Reimbursement Program**.

There is no change to the coinsurance or deductible schedule, lifetime maximum amounts, or other general coverage rules and requirements. The complete rules – including existing and updated rules – effective January 1, 2023 are included below.

(continued next page)

## Family Planning and Infertility Services

<b>Network</b> (Medical PPO Plan)	80% of contracted rates after deductible.
<b>Out-of-Network</b> (Medical PPO Plan)	60% of the maximum allowed amount after deductible.
<b>Network</b> (HDHP)	80% of contracted rates after deductible.
<b>Out-of-Network</b> (HDHP)	60% of the maximum allowed amount after deductible.
<b>Network</b> (HDHP Basic)	70% of contracted rates after deductible.
<b>Out-of-Network</b> (HDHP Basic)	50% of the maximum allowed amount after deductible.

## Family Planning and Related Services

### WIN Fertility (WIN) Family Building Support Program

Starting January 1, 2023, Medical PPO, HDHP and HDHP Basic participants have access to a free family building support program with **WIN Fertility (WIN)**. WIN's nurse case managers provide personalized guidance and support through every step of the family planning and fertility process, including education and guidance about your plan's treatment and medication coverage, fertility preservation (egg/sperm freezing), adoption and surrogacy. **You are strongly encouraged to contact WIN as the first step on your fertility journey; WIN can help you better understand your options so you can maximize your benefit and choose a course of action that works for you.**

- 1-833-506-3473 (Starting January 1, 2023)
- [managed.winfertility.com/chevron](https://managed.winfertility.com/chevron)

### What the Plan Covers

The plan helps pay covered charges for family planning and related services. These services include:

- Diagnosis and treatment of medical conditions that result in infertility, including expenses related to surgery and drug therapy.
- Artificial insemination.
- Vasectomy.
- Tubal ligation.
- Reversal of vasectomy or tubal ligation.
- Sperm preparation.
- Selective reduction in multiple births.
- Abortions, either medically necessary or elective.
- In connection with the treatment of cancer, cryopreservation of mature oocytes in post pubertal individuals facing anticipated infertility resulting from chemotherapy or radiation therapy.

## Family Planning and Related Services (continued)

### What the Plan Covers (continued)

- “Morning-after” pills (such as Preven and Mifeprex)
- Physician-prescribed contraceptives that require insertion by a physician or significant physician follow-up, such as injectable contraceptives, implants (such as Depo-Provera or Levonorgestrel), IUDs, diaphragms, other removable devices and related office visits.

The following services to facilitate a pregnancy are covered by the plan and are subject to an aggregate **\$60,000** per person lifetime maximum benefit:

- In vitro fertilization.
- Embryo transfer.
- Gamete intrafallopian transfer (GIFT).
- Zygote intrafallopian transfer (ZIFT).
- Tubal ovum transfer.
- Storage costs for sperm and/or egg preservation and cryopreservation of fertilized embryos in connection with covered fertility treatment for a covered participant's sperm or egg, and for a covered participant's own use. Preservation storage costs are covered for up to 12 consecutive months measured from the first date of storage.

This lifetime maximum benefit aggregates the covered services accumulated while an eligible participant in the Chevron Medical PPO Plan, the Chevron High Deductible Health Plan (HDHP), the High Deductible Health Plan Basic (HDHP Basic), or any combination thereof.

### What the Plan Does Not Cover

Charges not covered include:

- Charges related to surrogate parents and charges incurred by a sperm or egg donor.
- Over-the-counter supplies.
- Supplies or medicines provided outside a physician's office.
- Oral contraceptives are covered under the Chevron Prescription Drug Program.

### Elective Fertility Preservation

The Medical PPO, HDHP, HDHP Basic only provide coverage for medically necessary fertility treatment. For elective, **non-medically necessary** fertility preservation egg and/or sperm freezing, active employee plan participants also have access to a special feature under the **Surrogacy and Elective Fertility Preservation Reimbursement Program**. This program and the feature available to plan participants is *separate* from your medical plan and is *not* part of your plan's coverage for Family Planning and Related Services, as described above. You can review the program by going to the **Work Life Balance** section on [hr2.chevron.com](http://hr2.chevron.com).

*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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. There are no vested rights with respect to Chevron health and welfare plans or any company contributions towards the cost of such health and welfare 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.*