



talkspace

new telebehavioral health service

mental health and substance use disorder plan

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 **Mental Health and Substance Use Disorder (MHSUD) Plan**. 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 hr2.chevron.com/retiree or by calling the HR Service Center at **1-888-825-5247**.

talkspace, another telebehavioral health service included with your coverage

Where state laws allow, the **Mental Health and Substance Use Disorder (MHSUD) Plan** already includes coverage for telebehavioral health services, through either of the following methods:

- Directly with your **existing provider** via telephone and/or secure video.
- Through a **telebehavioral health service** formally contracted as a group provider by the MHSUD claims administrator, Carelon.

Carelon currently provides contracted telebehavioral health services through MDLIVE. Effective January 1, 2023, an *additional* telebehavioral health service, **Talkspace**, is also available to employees, retirees and covered dependents eligible to participate in the MHSUD Plan.

All other rules and requirements for telebehavioral health services under the MHSUD Plan continue to apply unchanged, including these highlights:

- The MHSUD Plan's standard **deductible, coinsurance or copayment, and out-of-pocket maximum** plan rules and requirements are applied to your covered telebehavioral health services, as applicable.
- Telebehavioral health services are considered an outpatient treatment, so the MHSUD Plan's standard **Outpatient Office Visit** schedule of benefits will apply.
- Services be for a **covered condition** under the MHSUD Plan and be deemed medically appropriate by Carelon. Services must also be for a mental health and substance use disorder condition that Carelon has deemed **appropriate for treatment through telebehavioral health services**. Not all services, including the management of *certain* controlled medications, are appropriate for this type of remote treatment option.

- The MHSUD Plan doesn't cover **prescription drugs for outpatient treatment** - whether you're visiting a provider in the office or through one of Carelon's contracted telebehavioral health services. If you are prescribed a drug as part of your telebehavioral health service, you should check with your medical plan's prescription drug administrator to find out if it can help pay for the drugs you need; otherwise, you'll be responsible for paying the full cost of prescribed outpatient medication.

about telebehavioral health services

With confidential **telebehavioral health services**, you can use your laptop, tablet, or smartphone to visit with a counselor (therapist) or psychiatrist from your home, office, or on-the-go. Depending on the service you use, counselors and prescribers are available by phone or secure video, chat, or messaging to address:

- Stress management
- Relationship issues
- Mental health conditions such as depression and anxiety
- Life changes including trauma and grief, identity struggles, and sleep
- Substance use disorders and other addictive behaviors
- Eating disorders
- ADHD
- Medication evaluation and management (may not be available for certain medications)
- and more ...

how to use the talkspace service

To use telebehavioral health services through **Talkspace**:

- **Step One:** Register for a Talkspace account.
- **Step Two:** Complete the QuickMatch™ questionnaire to share your preferences and review your best personal provider match.
- **Step Three:** Schedule a telebehavioral health appointment from your Talkspace account.
- **Step Four:** Access your Talkspace account at your scheduled appointment time. Appointments can be done from your computer connected to the internet from the secure Talkspace website or from your mobile device through the app.

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How to register your Talkspace account

To register for this service, you will need your **Carelon Member ID or Subscriber ID**. Your Carelon Member ID is NOT on your health insurance ID card. Your Member ID/Subscriber ID is your **Chevron Worker ID**. This is a unique identifier that's provided to all employees. You can call Beacon to get this number or, if you are an active employee, you can locate your Worker ID through Workday (generally requires Chevron intranet access). [Follow these instructions to locate your Chevron Worker ID](#) or scan the QR code at right.



- Go to talkspace.com/carelonbehavioralhealth.com.
- Select your insurance carrier from the dropdown: **Carelon**
- Enter your **Chevron Worker ID** in the Member/Subscriber ID field. Covered dependents should also use *your* Chevron Worker ID when registering.
- Complete the **QuickMatch™** questionnaire to share your preferences and review your best personal provider match.
- Once you create an account, you can connect with a provider using the **Talkspace app** or your **computer**.

Payment at time of service

When you register for Talkspace, your answers from the QuickMatch questionnaire will also be used to determine your personal out-of-pocket cost for that telebehavioral health session. While the Talkspace system makes every effort to accurately display the most up-to-date information from Carelon, the copayment amount displayed may not be accurate and the actual amount may vary when your session is later automatically processed by Carelon. You could owe less than the copayment amount shown, or another amount up to the maximum session cost displayed. If it's determined that your out-of-pocket cost is different from what was shown online, the charge will be adjusted. Even if your copayment is \$0, you'll still be required to provide a valid form of payment prior to proceeding with your telebehavioral health visit.

What's the definition of a Talkspace Session?

The cost displayed for your telebehavioral health visit is a per session cost, which is based on the MHSUD Plan's standard in-person Outpatient Office Visit schedule of benefits. A **session** is equivalent to *either* of the following:

- A **full-length live session** (video or phone)
- **Text messaging** with your Provider. (On average, text messaging sessions last 7 days.)

contact

Contact **Carelon** directly at **1-800-847-2438** for more information or for further instructions about telebehavioral health coverage and Talkspace.

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Chevron Corporation believes the Chevron Corporation Mental Health and Substance Use Disorder Plan (the MHSUD Plan) is a grandfathered health plan under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at 1-888-825-5247. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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