



new benefit use requirements for global choice plan participants mental health and substance use disorder plan effective July 1, 2024

Update to the summary plan descriptions (SPD)

All changes described in this SMM are effective July 1, 2024 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 hr2.chevron.com/retiree) or by calling the HR Service Center at 1-888-825-5247.

new benefit use requirements

This change applies to Chevron Mental Health and Substance Use Disorder (MHSUD) Plan participants who are *also* enrolled in the Global Choice Plan (U.S.-Payroll Expatriates)

As a reminder, you are automatically enrolled in the **MHSUD Plan** for behavioral health coverage if you are an eligible **U.S.-payroll employee**. Your **dependents** are also enrolled in the MHSUD Plan if they are eligible for and enrolled in a medical plan to which Chevron contributes, like the Global Choice Plan.

Your medical coverage under the Global Choice Plan now *also* includes access to behavioral health services. For this reason, effective July 1, 2024, *new* requirements for Global Choice participants apply when using behavioral health coverage under the MHSUD Plan, as follows:

- You have the choice to use the behavioral health benefits provided by your medical coverage under the **Global Choice Plan**, *or* use the benefits provided under the **MHSUD Plan**. However, you cannot make a claim to both your Global Choice Plan *and* the MHSUD Plan for the *same* service. In addition,
- If you use the benefit provided by the **MHSUD**, there is no deductible for behavioral health services. If you use the benefit provided by your **medical coverage under the Global Choice Plan**, behavioral health services are subject to the Global Choice deductible. Contact your medical plan administrator *directly* for information about this benefit, including the deductible and additional plan rules that may apply.

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contact



- Contact **Cigna** directly at **1-800-441-2668** (1-302-797-3100 outside the U.S.) for information about the behavioral health coverage provided by your Global Choice Plan.
- Contact **Carelon** directly at **1-800-847-2438** (714-763-2420 outside the U.S.) for more information about the behavioral health coverage provided by the MHSUD Plan.

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.

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. 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. Unless required by applicable law, there are no vested rights with respect to any Chevron health and welfare plan benefit or to any company contributions towards the cost of such health and welfare plan benefits. Some benefit plans and policies described in this document may be subject to collective bargaining and, therefore, may not apply to union-represented employees.