



PREVENTIVE CARE GUIDE

A primary goal of Chevron Phillips Chemical's benefits education initiative — "Smarter. Healthier. Better." — is to help you take a more active role in your health and become a more knowledgeable health care consumer. To get you started, here is our 2013 Preventive Care Guide, which provides an overview of Chevron Phillips Chemical's preventive care coverage, as well as information on how you can make the most of your health care benefits and take steps toward a healthier lifestyle.

This booklet is for guidance of Company employees and is not to be construed as creating any contractual rights or other legally enforceable rights for any employee or the Company. Employees who read or receive this guide are not necessarily eligible for the benefits described here. If there is any conflict between the information in this guide and the actual plans, the plans' legal documents will govern.

Chevron Phillips Chemical Company reserves the right to change or discontinue any of its benefit plans at the Company's discretion. Benefit plan entitlement and terms and conditions for employees covered by a collective bargaining agreement are subject to discussions between the parties under the terms of that agreement and applicable labor laws.

Medical

All three of Chevron Phillips Chemical's medical plan options — the Select EPO Plan, the Choice PPO Plan and the Value CDH Plan — cover designated in-network preventive medical services at 100%. This means that there is no out-of-pocket cost to you for these designated preventive services — no deductible to pay up front, no copayment and no co-insurance.

In general, designated preventive services include routine screenings, checkups, and counseling to prevent illness, disease or other health problems. In response to participant requests for more detailed information, the specific designated preventive services are outlined in the tables on the following page. Note that these specific procedures are often provided during routine physical exams, such as regular checkups, routine gynecological visits and well-child exams.

You won't have to pay anything for these designated preventive services when:

- You receive them from a doctor or other health care provider in our network.
- The main purpose of your visit is to get preventive care.

However, please note that these services are not considered preventive if you get them as part of being diagnosed, monitored or treated for an illness or injury (except certain care in relation to pregnancy). Also, you may incur out-of-pocket costs if you receive non-preventive services during the same office visit. In these cases, deductibles, copays and co-insurance likely apply.

Be sure to let your network doctor know that your medical plan covers these preventive services at 100% when they are billed as part of your preventive care. Chevron Phillips Chemical's medical plans follow the recommendations of national medical societies about how often children, men and women need these services. Be sure to talk with your doctor about which services are right for your age, gender and health status.

DESIGNATED PREVENTIVE MEDICAL SERVICES

The following procedures are always considered preventive and covered at 100% when they are administered by a doctor or health care provider in the network:	
Routine cancer screenings <ul style="list-style-type: none"> Computed tomographic (CT) colonography Mammograms: A screening mammogram is considered a routine, preventive service for women aged 40 (39) and over. Screening mammograms for younger women who are judged to be at high risk by their physician are covered under the medical benefits. Prostate digital rectal examination (DRE) 	Smoking cessation and services <ul style="list-style-type: none"> Counseling visits: Services within this service category are limited to 8 combined visits per 12-month period Smoking cessation treatment Smoking cessation classes
Laboratory procedures <ul style="list-style-type: none"> Newborn metabolic screening panel Lab tests for gestational diabetes screening 	Screening to reduce alcohol misuse <ul style="list-style-type: none"> Alcohol and/or substance abuse screening during a physical examination
Radiology <ul style="list-style-type: none"> Ultrasound b-scan and/or real time with image documentation for abdominal aortic aneurysm (AAA) screening 	Well woman exams <ul style="list-style-type: none"> Annual gynecological examination Preventive medicine services Prenatal doctor's office visits (does not include inpatient admissions, high risk specialist visits, ultrasounds, amniocentesis, fetal stress tests, certain diagnostic lab tests or delivery, including anesthesia) Breast feeding support, supplies and counseling
Well adult exams <ul style="list-style-type: none"> One exam per calendar year (vision and hearing exams are covered once per calendar year) 	Well child exams <ul style="list-style-type: none"> Seven exams in the first 12 months of life Three exams in the second 12 months of life Three exams in the third 12 months of life One exam every year thereafter
Immunizations <ul style="list-style-type: none"> Diphtheria, pertussis, tetanus (DPT) Hepatitis A Hepatitis B Human papillomavirus (HPV): The HPV vaccination is covered for girls and women 9 through 26 years of age. Herpes zoster: The herpes zoster (shingles) vaccine is covered only for people 60 years and older. 	<ul style="list-style-type: none"> Influenza (flu) Meningococcal (meningitis) Measles, mumps, rubella (MMR) Pneumococcal (pneumonia) Varicella (chicken pox) Rotavirus Polio (IPV and OPV)

The following procedures can also be preventive; however certain exclusions and restrictions may apply. Consult your provider for further details.		
General procedures <ul style="list-style-type: none"> Barium enema Cervical (Pap) HPV screening Prostate specific antigen (PSA) 	<ul style="list-style-type: none"> Developmental testing exams Endoscopy procedures: Colonoscopy and sigmoidoscopy. Osteoporosis screening (bone density test) 	<ul style="list-style-type: none"> Electrocardiogram (EKG) Counseling for a healthy diet Obesity: Screening and counseling for adults and children.
Laboratory procedures <ul style="list-style-type: none"> Albumin Bilirubin Blood typing; Rh (D) Calcium Carbon dioxide (bicarbonate) CBC Chlamydia screening Chloride Cholesterol, lipid panel Creatinine Electrolyte panel Fecal occult blood 	<ul style="list-style-type: none"> Glucose Gonorrhea screening Hemoglobinopathy screenings Hep B surface antigen Hepatic function panel HIV Lead Metabolic panel Phosphatase, alkaline Potassium PPD (tuberculosis (TB) tine testing) Protein, total 	<ul style="list-style-type: none"> PTT RPR/VDRL Rubella serology Sodium Surgical pathology Thyroid studies Transferase, alanine amino (ALT)(SGPT) Transferase, aspartate amino (AST)(SGOT) Urea nitrogen (BUN) Urine culture Urinalysis Venipuncture

LOWER COPAYS FOR CERTAIN PREVENTIVE DRUGS

Preventive drug therapy is an important component of effective preventive care. Preventive drugs are those medications used for the prevention of certain health conditions such as high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack and stroke.

All three medical plan options (Select EPO, Choice PPO and Value CDH Plans) feature lower copays for designated preventive drugs. When these drugs are prescribed for listed conditions, you'll pay only \$10 for a 30-day retail supply, or \$20 for a 90-day mail-order supply. **All deductibles are also waived for these selected drugs.**

These conditions are being targeted because their effective, early management can help prevent future serious complications and reduce future medical costs. Some of the conditions and drugs on the preventive drug list for Chevron Phillips Chemical Company are:

- For cardiovascular conditions — drugs such as lisinopril, atenolol, aspirin, amlodipine besylate
- For high cholesterol — drugs such as simvastatin
- For diabetes — insulin, drugs such as glyburide and metformin HCL, supplies such as meters and One Touch strips
- For asthma — designated inhalers

This is not a complete list. The complete list can be found at www.mycpchembenefits.com.

In addition, a few select preventive drugs are covered at 100% — when prescribed by a physician — with no deductible, copay or co-insurance, as follows:

- For iron deficiency in children — iron supplements
- For pregnancy — folic acid supplements
- For birth control — designated contraceptives (and contraceptive counseling)
- As prescribed to prevent cardiovascular disease — aspirin
- For children aged 6 months through 5 years — oral fluoride supplements

Dental

Practicing good oral hygiene through daily brushing and flossing is important to your overall health. Periodontal disease, when unchecked, can allow harmful bacteria to enter your bloodstream, which can lead to serious health issues, such as diabetes, heart disease, stroke and complications with pregnancy.

COVERED SERVICES

Chevron Phillips Chemical's dental coverage provides a range of preventive care services, covered at 100% with no deductible. *Claim payments to participating dentists are based on a negotiated schedule of discounted fees. Claim payments to non-participating dentists are based on reasonable and customary (R&C) fees.*

Covered Service	Comprehensive Dental Plan	Preventive Dental Plan
• Oral exams, limited to two per year	100%	100%
• X-rays, full mouth (including bitewing, if necessary), limited to one set every three years	100%	100%
• X-rays, bitewing only, limited to two sets per year	100%	100%
• Prophylaxis (cleaning, scaling and polishing) limited to two per year	100%	100%
• Fluoride treatments, for children to age 17, limited to two per year	100%	100%
• Sealants for children to age 15, one application every three years, permanent molars only	100%	100%
• Space maintainers for children to age 17, unilateral or bilateral, fixed or removable, including adjustments within six months of installation	100%	100%

Finding PPO and Preventive Dental Providers

- Access the DocFind® feature at www.aetna.com/docfind
- Under "Provider Category" — choose "Dental"
- Under "Plan" — choose "Dental PPO/PDN with PPO II Network" under Dental PPO/PDN/EPP/HealthFund®/DentalFund® with PPO II Network



Vision

Few people are blessed with the gift of perfect vision, so it's important to protect your eyes and keep abreast of any developing vision problems through regular vision exams and appropriate vision correction.

COVERED SERVICES

All three medical plan options cover one preventive eye exam per calendar year. The plans also offer added vision care savings through Aetna Vision Discounts (save on eyeglasses, sunglasses, contact lenses and solutions, LASIK and more). Chevron Phillips Chemical makes it easy for you to get the eye care you need.

The Aetna Vision Discounts program is offered at no charge to you. Aetna has contracted with EyeMed Vision Care to bring you a broad network of eye care providers, including Pearle Vision®, Lenscrafters®, JCPenney Optical®, Target Optical® and participating Sears Optical® locations.

You also have access to thousands of independent eye care providers, with doctors of optometry practicing right on the premises or at a nearby location.

Finding Medical Plan Providers (Medical, Hearing, Vision)

*Select EPO Plan/Aetna Open Access/
Aetna Open Access Elect Choice:*

- Under "Provider Category" — choose **"Medical Providers"**
- Under "Plan" — choose **"Aetna SelectSM (Open Access)"** from the list under Aetna Open Access Plans

*Choice PPO and Value CDH Plans/Aetna
Choice POS II/Aetna Open Access
Managed Choice:*

- Under "Provider Category" — choose **"Medical Providers"**
- Under "Plan" — choose **"Aetna Choice[®] POS II (Open Access)"** from the list under Aetna Open Access Plans

Finding Aetna Vision Discount Providers

To find a participating discount program provider, log onto the DocFind[®] directory on www.aetna.com and follow the search prompts to Places/Vision Discounts, or call 1-800-793-8616.



Hearing

Good hearing is important to your overall health and well-being. Unfortunately, permanent hearing loss can happen from exposure to everyday noise, such as listening to music, driving in city traffic or doing your weekend gardening. While we all undergo some hearing loss as we age, we can help minimize this loss by getting annual hearing exams and taking steps to protect our hearing.

COVERED SERVICES

All three medical plan options cover one preventive hearing exam per calendar year.

Please Note: Any examination or test described in this guide, when used to treat a diagnosed illness or injury, will not be considered a preventive care benefit. In such case, the examination or test will be covered according to plan provisions.



Track Your Preventive Care With Personal Health Record

Your Personal Health Record is available through MyActiveHealth.com when you need it, at any time and any location. This tool is available not only for you but for your eligible dependents as well.

This record combines your important health information into a safe, secure home — no more scattered papers to file! Each time you have a claim against your insurance (doctor's visit, prescription fill, etc.) it will automatically show up in your Personal Health Record. You can even add other important information such as over-the-counter medications you are taking and allergic drug reactions.

The Personal Health Record helps you share information about your health with your health care providers during scheduled appointments or in an emergency. You can print out a Health Summary to give your doctor a clear picture of your health history, or an emergency card to carry that lists your doctors, emergency phone numbers and other important health information such as drug allergies. You can even access your Personal Health Record from a computer in your doctor's office.

The information in your Personal Health Record is secure — ActiveHealth and Aetna are committed to protecting the privacy of personal health information. Each record is kept confidential, private and secure, in compliance with federal and state laws. Access to the Personal Health Record requires a secure username and password, so you control who sees the information. Employers like Chevron Phillips Chemical **do not** have access to the information in your record, and it cannot be used in any way to limit the ability to get or use medical insurance.

Special Preventive Care Programs

ACTIVEHEALTH DISEASE MANAGEMENT PROGRAM

Chevron Phillips Chemical has engaged ActiveHealth to coordinate a multi-condition disease management program as a supplement to all three of our medical plans. A few of the conditions that ActiveHealth assists employees and their dependents with, as desired, are coronary artery disease, congestive heart failure, hypertension (high blood pressure), hyperlipidemia (high cholesterol), diabetes, asthma and chronic obstructive pulmonary disease (COPD).

Disease management is an approach to patient care that seeks to limit “preventable” events by maximizing patient adherence to prescribed treatments. In short, it teaches patients how to manage a chronic disease or condition.

If you or an eligible dependent have one of the chronic conditions mentioned above, a registered nurse from ActiveHealth may reach out to you by phone. The nurse will ask you questions about your health or condition to see if he or she can help. Then, a series of calls between you and the nurse will be scheduled at your convenience. These conversations will allow you to discuss your concerns with the nurse and to educate you so that you can share with your doctor.

We believe ActiveHealth’s services are mutually beneficial for employees, dependents and the Company. However, you may opt out of the program at any time for any reason. ActiveHealth will typically reach out to you when you are diagnosed with a designated chronic condition. If you are not contacted directly, you can self-identify and contact ActiveHealth yourself to participate.

DIABETES AMERICA

Diabetes America offers a diabetes wellness program that helps you learn to manage diabetes and live a healthier life. The program gives you access to a variety of personalized treatment and educational programs, including medical treatment, diabetes education, nutritional counseling, onsite blood work results and exercise and lifestyle instruction.

Diabetes America’s team of physicians, diabetes educators and dietitians can provide invaluable resources and support, whether you were recently diagnosed with diabetes, have ongoing diabetes management needs, or need preventive care because you’ve been diagnosed as pre-diabetic. Diabetes America has centers in the Houston, Dallas/Fort Worth, Corpus Christi and San Antonio areas. When you visit a center, you pay only a \$10 copay under the Select EPO and Choice PPO Plans, or your usual co-insurance after the deductible under the Value CDH Plan. For more information about this resource, go to www.diabetesamerica.com.

“QUIT FOR LIFE” PROGRAM

To help you kick the tobacco habit, Chevron Phillips Chemical has engaged Alere (formerly Free & Clear), a national leader in behavioral change programs, to offer its Quit For Life® Program to Chevron Phillips Chemical employees and their spouses. The step-by-step program, offered at no charge, helps you quit using tobacco by teaching you the “4 Essential Practices to Quit For Life”:

- **Quit at Your Own Pace.** Quit on your own terms, but get the help you need, when you need it.
- **Conquer Your Urges.** Gain the skills you need to control cravings, urges and situations involving tobacco.
- **Use Medications So They Really Work.** Learn how to supercharge your quit attempt through the proper use of nicotine substitutes and medication (program includes nicotine patches and gum at no extra cost).
- **Don’t Just Quit, Become a Non-Smoker.** Once you’ve stopped using tobacco, learn never again to have that “first” cigarette.

The program features phone-based treatment sessions with a professional tobacco treatment specialist and a “quit coach” who’ll work with you to develop a tailored quit plan and provide guidance during the quit process. In addition, Alere will mail Nicotine Replacement Therapy directly to your home.

To learn more about the program or to get started on a tobacco-free life, call 1-866-QUIT-4-LIFE (1-866-784-8454).

WEIGHT WATCHERS AT WORK

Identical to the traditional Weight Watchers program, Chevron Phillips Chemical's program offers the added advantages of weekly lunch-hour meetings held at work and 50% off membership fees for employees. Participation is open to all Chevron Phillips Chemical employees and contractors at facilities with active site programs. If there's no program at your location, it's easy to get one started — all you need are 15 interested employees. For more information, please contact April O'Connell at southal@cpchem.com.

FITNESS DISCOUNT PROGRAM

As part of your health care coverage, the Aetna Fitness discount program is a value-added discount program that provides our members with access to services provided by GlobalFit™, the nation's most comprehensive provider of gyms and programs supporting members' healthy lifestyles.

Through the Aetna Fitness discount program, Aetna members now have access to over 10,000 gyms and other exercise locations through the GlobalFit network. Recently, GlobalFit added the following two large chains to its network:

- **24 Hour Fitness**, the most requested gym by members and plan sponsors, offers 380 premier gym locations (and growing) nationwide in 16 states. These gyms, as the name implies, are open for up to 24 hours a day. Members can enjoy state-of-the-art equipment, cardio and resistance training, an online nutrition tracker, high-energy group exercise classes and more.
- **Jazzercise**, available in 2,700 U.S. locations, is a 60-minute class of cardio, strength and stretch moves including hip-hop, yoga, Pilates, jazz dance, kick-boxing and resistance training.

Members can either go online at www.globalfit.com/fitness or call 1-800-298-7800.

SIMPLE STEPS TO A HEALTHIER LIFE®

This personalized online health and wellness program, offered through Aetna, is designed to help you eat better, lose weight, get in shape, relieve stress and more — just by taking simple, easy steps, at your own pace. The program is completely voluntary, confidential, and available at no cost to you.

AETNA'S 24-HOUR NURSE LINE

With Aetna's Nurse Line, you can talk confidentially with an experienced registered nurse about medical concerns and receive guidance on self-care to promote your good health. Call 1-800-556-1555 for more information.

BEGINNING RIGHT PROGRAM

Your body and your baby go through a lot of changes during nine months of pregnancy. Why not get some extra support? Aetna's Beginning RightSM program can give you the tools and information you need for a healthy pregnancy.

You'll learn about prenatal care, labor and delivery, newborn and baby care and much more. And if you take a pregnancy risk survey, you'll learn if you could be at risk for certain complications. If you are "at risk" or at "high risk," Aetna nurses can give you support and special attention through your pregnancy. You may also get follow-up calls after delivery to make sure you and your baby are OK. If you smoke, you can get help to stop smoking. And if you're at risk for an early birth, you can get special support for that too!

All this is included with your Aetna health plan.

Call 1-800-CRADLE-1 (1-800-272-3531) to sign up or learn more about the Beginning Right program.

And as a member of an Aetna dental plan, you can take advantage of the enhanced dental benefits we offer to treat periodontal (gum) disease during pregnancy. If you are pregnant, your dental plan will automatically cover an additional cleaning or visit to treat gum disease.

If you would like assistance in making a dental appointment, or have any questions, please call us at **1-800-779-3357**.



AETNA'S EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Aetna EAP — which is provided at no cost to Chevron Phillips Chemical employees — offers confidential counseling and support services designed to help you resolve issues and problems. You and your dependents are entitled to receive up to six counseling sessions per person per incident. Aetna EAP counselors can provide assistance with a wide range of things that may be causing problems in your work or home life, including:

- Mental Health and Well-Being
- Personal and Professional Relationships
- Substance Abuse
- Family Life
- Daily Stress
- And Many Other Issues

Aetna EAP counselors are available by phone 24 hours a day, 365 days a year. They can provide you with resources and referrals and can arrange face-to-face counseling with a provider in your area. In a crisis situation, they will help you access emergency care immediately.

If you require emergency inpatient services, extended counseling sessions (beyond the first six sessions covered by the EAP) or other services, the Aetna EAP can coordinate that care, which will be covered through the medical plan, based on plan provisions. If you're not covered by the Behavioral Health Plan — meaning you're not enrolled in one of the Chevron Phillips Chemical medical plans — the Aetna EAP can refer you to community-based resources. You will be financially responsible for any follow-up care.

Phone Support

Call 1-866-841-9377 to talk to an Aetna EAP counselor at any time. You may also reach the Aetna EAP by calling the Chevron Phillips Chemical Employee Service Center at 1-800-446-1422 and pressing option "8".

Online Support

Go online to discover even more services designed to improve your emotional well-being and productivity.

www.AetnaEAP.com provides online access to information, benefits, educational materials and more.

1. Select Program "Aetna EAP."
2. Type "MYCPCEAP" for your Company ID code.
3. Click "Go" to log in.



For More Information

Detailed information on Chevron Phillips Chemical's special wellness programs, along with contact phone numbers and websites, can be found on nSight > Departments > Environment, Health & Safety > Occupational Health > Wellness. For questions, contact April O'Connell, Wellness Coordinator.