

dental

your chevron choices

If you're eligible for health benefits, you must enroll **October 17** through **October 28, 2022** if you want Chevron dental coverage. Elections you make during your enrollment period take effect on January 1, 2023. Chevron provides you with access to up to two dental plan options:

- **Dental PPO Plan** (Delta Dental)
- **Dental HMO Plan** (DeltaCare USA) (availability varies based on your zip code)

All plans help you pay for diagnostic, preventive, basic restorative, and major dental care, up to the plan's benefit maximums. Both plans include routine preventive cleanings and x-rays (bitewings) for you and your dependents each year that are 100 percent paid by the plan with no deductible and no copayment when you visit a *network* provider.

get your annual cleaning, avoid the dental surcharge



Healthy teeth support a healthy heart and body. That's why Chevron encourages you to receive at least one dental cleaning between January 1 and December 31 of each year. If you do not participate in this preventive care measure in the *current* year, you will pay \$120 more for your dental premium in the *next* year. **You are not subject to the dental surcharge in 2023, but you must satisfy the cleaning requirement in 2023 to avoid the surcharge in 2024.**

Dental PPO Plan with Delta Dental

You can see any dentist you choose but using at least a **Delta Dental Premier®** network provider saves you money directly by reducing your out-of-pocket costs. Use a **Delta Dental PPOSM** network provider to get the greatest savings on your covered dental services.

Coverage Level	Monthly Cost (without dental surcharge)	Deductible	
		Network	Out-of-Network
You Only	\$31.00		\$100
You + One Adult	\$61.90	No deductible	\$200 per person
You + Child(ren)	\$52.70		\$200 per person
You + Family	\$83.60		\$200 per person

Dental HMO Plan with DeltaCare USA

With an HMO you *must* visit a provider in the DeltaCare USA network, otherwise your services aren't covered (except for certain emergency situations). In addition, you must visit your selected **DeltaCare USA primary care dentist** to receive benefits under your Dental HMO Plan. Most services not performed by your primary care dentist must be authorized by DeltaCare. Learn more about the primary care dentist on hr2.chevron.com/PRSI.

Coverage Level	Monthly Cost (without dental surcharge)	Deductible
You Only	\$5.50	No deductible
You + One Adult	\$11.10	
You + Child(ren)	\$9.40	
You + Family	\$15.00	

The information in this newsletter applies to Pasadena Refinery represented employees who are eligible for Chevron U.S. benefits. 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 toward 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.