

dental

your chevron choices

If you're eligible for health benefits, you must enroll **December 12** through **December 30, 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. **Legacy REG employees 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	No deductible	\$100
You + one adult	\$61.90	No deductible	\$200 per person
You + child(ren)	\$52.70	No deductible	\$200 per person
You + family	\$83.60	No deductible	\$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/REG.

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	

REG what happens to your REG coverage

- If enrolled, your REG dental coverage automatically ends on **December 31, 2022**.
- Final payroll contributions, as applicable, will be taken from your REG paycheck on **December 16, 2022**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- If you enroll in the Chevron Dental PPO, there is no deductible for services from a network provider, but the 2023 deductible will apply effective **January 1, 2023**, when you see an out-of-network provider. There is no deductible under the Chevron Dental HMO Plan.



dental coverage transition checklist

- If you want to participate in Chevron coverage effective January 1, 2023, you *must* enroll **December 12** through **December 30, 2022**. *Coverage is not automatic*. Enroll by **December 20** to guarantee that the plans you choose will have your coverage activated on **January 1, 2023**, and that your ID cards will arrive timely.
- If you enroll dependent(s) in Chevron health coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.
- Outstanding claims for reimbursement of eligible services that occurred on or before **December 31, 2022**, should be filed directly with Delta Dental of Iowa according to your REG plan's established procedures and deadlines. **You're encouraged to file all outstanding claims as soon as possible.**
- For participants with a qualifying **orthodontia treatment in progress** you may be able to continue the treatment you started under your REG dental plan. For all other treatments, there are no treatment in progress provisions. If you need to arrange for orthodontia treatment in progress, you'll need to apply for it starting January 1. Access the tipsheet for instructions from hr2.chevron.com/REG.
- The Chevron dental plans are also administered by Delta, so we expect most network dental providers to also be a network provider under your Chevron plan; however, there may be instances in which this is not the case. You are encouraged to search the network under the Chevron plans to verify the status of your current dental provider. Go to hr2.chevron.com/REG for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.
- The **dental surcharge** *will not* apply to your 2023 Chevron dental premiums. You must, however, receive a dental cleaning between **January 1** and **December 31, 2023** to avoid the surcharge to your Chevron dental premiums in 2024. More information and instructions regarding the dental surcharge are available at hr2.chevron.com/REG.



dental features, details, surcharge, tipsheets, phone numbers, and more

Research Chevron dental plan features and phone numbers, additional details about the surcharge, deductibles, out-of-pocket maximums, download tipsheets for additional instructions, and more on hr2.chevron.com/REG.

how the transition works

If you're a legacy REG U.S.-payroll employee eligible to participate in health and protection benefits, you'll have the opportunity to enroll in Chevron U.S.-payroll benefits starting **December 12, 2022**. Here's an overview of how this transition works. Additional enrollment instructions and reminders will also be sent via email, mailings to your home and online at hr2.chevron.com/REG as the enrollment period approaches.

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use resources to research your coverage choices and prepare for the move to chevron benefits

We're providing information about your Chevron health benefits in advance, so you have the opportunity to research network providers, transfer prescriptions (if necessary), gather documents for the required dependent verification process, and have a general understanding of Chevron's health and protection benefit program in advance of making enrollment decisions. **This guide**, the **Key Resources** section on page 5 and hr2.chevron.com/REG are good starting points.

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enroll for 2023 chevron benefits december 12 through december 30, 2022.

If you want to participate in Chevron health benefits starting **January 1, 2023**, you *must* enroll **December 12** through **December 30, 2022**. If you enroll, your coverage is effective January 1, 2023. **Coverage is not automatic; your action is required to enroll. If you miss this enrollment deadline, you will not have REG or Chevron health benefits as of January 1, 2023.** We strongly advise that you don't wait until the deadline and enroll as soon as possible. Enrollment instructions will be posted on hr2.chevron.com/REG and sent via mail and email leading up to the enrollment period.

required



enroll by december 20, 2022 to ensure your coverage is ready to serve you on january 1.

While you have until December 30 to make your enrollment elections, we strongly encourage you to make your elections by **December 20, 2022**. When you enroll, it takes additional time for your new benefit plans, like Anthem medical or Delta Dental, to receive your enrollment data from the HR Service Center and to activate your coverage in their systems. If you submit your elections by this date, your new plans will have time to activate your coverage by January 1, 2023, and you're likely to receive any applicable ID cards timely. If you have known or planned care during that first week of January, enrolling quickly can help make your transition easier.

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complete post enrollment activities and requirements

There may be additional action required of you to complete your dependent verification, apply for continuation of care, transfer your prescriptions, manage your new HSA account, designate beneficiaries, and more. You'll also receive ID cards and welcome information from your new plans. Watch for additional instructions and reminders between now and early January.

monitor



The information in this newsletter applies to legacy REG U.S.-payroll 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 and, therefore, may not apply to union-represented employees.