

2018 chevron benefit changes

This section includes information about changes to your Chevron benefits that take effect on January 1, 2018.

Certain sections of this newsletter (Page 8-33) serve as an official summary of material modification (SMM) to the summary plan description (SPD) book(s) for the plans referenced herein. Please keep this information with your other plan documents for future reference. This SMM provides only certain information about changes of benefit provisions. It is not intended to be a complete explanation. If there are any discrepancies between this SMM and the legal plan documents, the legal plan documents will prevail to the extent permitted by law. There are no vested rights with respect to Chevron health care plans or any company contributions towards the cost of such health care 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.

Women's health and cancer rights notice

To comply with the Women's Health and Cancer Rights Act of 1998, Chevron reminds you that all medical plans the company offers cover medically necessary mastectomy and related breast reconstructive surgery, including reconstruction of the breast on which the mastectomy is performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment remedies for physical complications during all stages of the mastectomy, including lymphedema.

dental HMO

The **Chevron Dental HMO Plan** is a health maintenance organization (HMO) dental plan. Delta Dental Insurance Company (DeltaCare USA) is the claims administrator. With a dental HMO, you must visit a dental provider in the HMO's network, otherwise your services aren't covered (except for certain emergency situations). Eligibility for the Chevron Dental HMO Plan is based on your home zip code and may not be available in all areas. The personalized open enrollment worksheet you'll receive from the HR Service Center and the Benefits Connection website will list the Chevron Dental HMO Plan as an option if it is available to you.

monthly premium

Chevron will currently continue to share the monthly cost of coverage — the premium — with eligible employees.

	Employee monthly premium*	
	\$5.50	You only
	\$11.10	You + One adult
	\$9.40	You + Child(ren)
	\$15.00	You + Family

There's still time to avoid the dental surcharge in 2018.
The deadline to get your cleaning is December 31, 2017.
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*The monthly premiums listed above assume that you received your preventive dental cleaning in 2017. As a reminder, if you are currently enrolled in the Chevron Dental PPO or Dental HMO Plan, you're encouraged to take steps to protect your health and receive at least one preventive dental cleaning between January 1 and December 31, 2017. If you do not participate in this preventive care measure by December 31, 2017, you will pay \$120 more for your annual dental plan premium next year. Learn more on Page 28.

	more plan information online For additional information about this plan or to find a network provider, go to hr2.chevron.com/OpenEnrollment .
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