

avoid the dental surcharge

don't forget to complete your 2017 preventive dental cleaning, if you haven't already done so

We know dental exams — like many other preventive care exams — are not exactly fun. But there's a reason they are covered by your plan: they are important to good health. The Dental PPO and Dental HMO Plans already cover at least two preventive dental cleanings per year. Covered preventive dental services are 100 percent paid by your plan, with no deductible or copayment when you use a **network provider**.



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 in 2017, you will pay \$120 more for your annual Dental PPO or Dental HMO Plan premium in 2018. It's still your choice to receive a cleaning or not, but if you choose to participate, you'll save money in 2018 and you'll be doing something good for your health.

You do not need to do anything to report completion of your cleaning. Delta Dental and the HR Service Center will conduct a separate verification process in early 2018.

If you have not already completed your cleaning, don't wait until December. Please complete your cleaning as soon as possible.

The 2018 dental premiums are listed in this newsletter and are also available on hr2.chevron.com/OpenEnrollment. During open enrollment, the Benefits Connection website will display monthly rates that assume you have completed your preventive cleaning, so the dental surcharge has not been applied to the monthly cost you see online. The HR Service Center will conduct a verification process with Delta Dental in early 2018 to determine if the dental surcharge applies to you. If it is determined that the dental surcharge does in fact apply to you in 2018, the Benefits Connection website will be updated and you will be mailed a revised confirmation statement by the end of the first quarter of 2018. If applicable, the \$120 dental surcharge will be applied to your Chevron Dental PPO or Dental HMO Plan coverage over **20 pay periods beginning in March 2018**. The dental surcharge will appear as a separate payroll deduction line item on your pay statements.

If you're not currently enrolled in the Dental PPO or the Dental HMO Plan, but plan to enroll for 2018, the cleaning requirement does not apply to you and you will not be subject to the dental surcharge in 2018. In addition, if you were hired October 2 through December 31, 2017, you will not be subject to the dental surcharge in 2018.

The dental cleaning requirement will continue in 2018. If you are enrolled in the Chevron Dental PPO or Dental HMO Plan in 2018, you're encouraged to take steps to protect your health and receive at least one preventive dental cleaning* between **January 1** and **December 31, 2018**. If you do not participate in this preventive care measure in 2018, you will pay \$120 more for your annual Dental PPO or Dental HMO Plan premium in 2019. **You do not need to do anything to report completion of your cleaning.**

** For participants with dentures, receive at least one oral exam in lieu of a cleaning.*