



Update to the Summary Plan Description Effective January 1, 2017

All changes described in this SMM are effective January 1, 2017 unless otherwise indicated.

This enclosed newsletter serves as an official summary of material modification (SMM) for the plans referenced herein. Please keep this information with your other plan documents for future reference. 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. 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.

You can access the summary plan descriptions for your benefits on the Internet at hr2.chevron.com or by calling the HR Service Center at 1-888-825-5247 (610-669-8595 if you're outside the U.S.), option 2.

This SMM applies to the following summary plan description:

- **January 1, 2014 Global Choice Plan (Expatriates in the U.S.) and Chevron Dental Plan sections of the Health Benefits for Expatriates in the U.S. Summary Plan Description** (both the SPD posted online and the SPD available in print.)

chevron dental plan

effective january 1, 2017

The changes described here apply to expatriates in the U.S. enrolled in the Chevron Dental Plan effective January 1, 2017.

Chevron has selected Delta Dental of California (Delta Dental) to be the claims administrator for the Chevron Dental Plan effective January 1, 2017. United Concordia (UCCI) will continue to be the claims administrator for the Chevron Dental Plan for the remainder of 2016 (see Treatment in progress section for exceptions). This section will describe what you need to know about your Chevron Dental Plan because of the change to Delta Dental, including what you'll need to know during the transition and how to access your benefits starting in January.

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do I need to enroll?

Your current coverage in the Chevron Dental Plan will automatically continue on January 1, 2017. You do not have to make an enrollment election unless you want to add or remove dependents or stop participating in the plan.

eligibility rules

Who is covered, and who you can cover — the eligibility rules for active employees — are the same for the Chevron Dental Plan. In addition, you can continue to add and drop eligible dependents by October 28, 2016 or within 31-days of a qualifying life event while you're an active employee.

monthly employee premium

Chevron will continue to pay the entire monthly cost for your dental coverage in 2017.

new provider network

A network is a group of independent dental care providers that have agreed with your dental plan claims administrator to charge contracted fees for services provided to plan members. With the Chevron Dental Plan, you can still see any dentist you choose, but using a network provider saves you money directly by reducing your out-of-pocket costs. When you use a **network provider**, the plan will pay **100 percent** of the cost for covered services, up to the annual limit. But if you choose to use an **out-of-network provider**, the plan will pay **70 percent of** the cost for covered services up to the annual limit and you will pay the remainder. With a new claims administrator comes a new provider network.

Network providers

Delta Dental offers two different types of networks: the **Delta Dental PPOSM** network and the **Delta Dental Premier[®]** network. Both options are considered **network** providers, so they cover the same services, have the same annual maximums, and the plan will pay **100 percent** of the cost for covered services, up to the annual limit. You also don't have to worry about balance billing when you see a provider from either network option.

Out-of-network providers

With the Dental Plan, you can still see any dentist you choose, but using a network provider saves you money. When you use an out-of-network dentist, the plan will pay **70 percent** of the cost for covered services up to the annual limit and you will pay the remainder. In addition, out-of-network dentists may balance bill you for the difference between the plan allowance and their usual fee for services.

treatment in progress

Remember, the Chevron Dental Plan is a preferred provider organization plan, so you can continue to use any provider you choose, network or out-of-network. If you began treatment prior to January 1, 2017, work in progress is covered as follows:

- **For active orthodontic treatment**, ask your orthodontist to submit an orthodontic treatment claim to Delta Dental. You should have your orthodontist do this regardless if they are a Delta Dental network provider or not. Delta Dental will then work with your provider regarding the care. The claim form is available on hr2.chevron.com or on the **Delta Dental website**. Any **standard claim form** can also be used. The claim should include:
 - All charges and fees (including the down payment or installments paid by your previous dental plan).
 - Banding date and length of active treatment.
 - Brief description of the dentition, appliance (including type) and treatment.
 - If you are covered by more than one plan, information about the other carrier.
- **For all other treatments, payment of claims for service depends on the service date:**
 - If the service date was prior to January 1, 2017, UCCI will continue to pay for claims pertaining to the service, according to the coinsurance or copayment schedules that were in effect during 2016.
 - For service dates starting on or after January 1, 2017, Delta Dental will become the claims administrator and the Delta Dental network and coinsurance schedules will apply.

claims for reimbursement of covered services

If you use an out-of-network provider, typically you'll need to submit a claim to be reimbursed for covered dental services. The Chevron Dental Plan generally does not allow benefits to be assigned to an out-of-network provider.

Submit 2016 claims to United Concordia by June 30, 2017

Don't delay or hold your claim forms and submit them all at once at the end of each year. This practice can cause delays for getting reimbursement. It's always good practice to submit claims for reimbursement ongoing and as soon as possible after receiving services. With the transition to a new claims administrator, it's important to submit any final claims for covered 2016 dental services to UCCI as soon as possible, but your final deadline is June 30, 2017. A UCCI claim form is still available on hr2.chevron.com.

How to submit claims to Delta Dental

Claim forms are available on the **Delta Dental website**. Claims forms will also be available on hr2.chevron.com. Use the Delta Dental claim form for covered dental services from an out-of-network dentist on or after January 1, 2017. You can submit claim forms and bills by mail. Keep a copy of your completed claim form and receipts for your records. You can track the status of your claim on the Delta Dental website or the mobile app. And you can always contact Delta Dental if you have questions.

other chevron dental plan updates

Due to the change to a new claims administrator for the Chevron Dental Plan, the following administrative updates listed below will take effect January 1, 2017:

The timing of the following covered basic dental care has been changed:

- **Periodontics**
Treatment of the gums (including scaling and root planing) and supporting tissue.
 - Periodontal surgery, not more than two within 36 months of previous treatment.
- **Crowns and inlays**
Adjustments and recementing of crowns and inlays more than 24 months after initial installation. (Initial installation of crowns and inlays is covered under major dental care.) Recementation allowed once per 12 months. Recementation during the first six months following insertion of the crown or bridge by the same dentist is included in the cost of the initial crown or bridge when services are received by a network provider. Crown repairs are also covered under this category.

The following enhancement has been made to the Covered Basic Dental Care listing:

- Space maintainers, and required adjustments to them, for plan members under age 19.

coinsurance, copayments and out-of-pocket maximums

There are no changes to the coinsurance, copayment and annual maximums for the Dental Plan in 2017. You can view a summary of this information online at hr2.chevron.com.

new dental ID cards and enrollee ID

Good news. You don't need an ID card so one will not be mailed to you. Just tell your dental office that you're covered by Delta Dental of California and provide your:

- Name
- Date of birth
- Employer Name
- Enrollee ID number (or social security number)

If you have enrolled dependents, tell them to provide your details, not their own.

Want an ID card anyway?

On January 1, 2017, you have two ways to access your ID card online and make a print out for your use:

- **Print one from your computer.**
 - Go to the Delta Dental website and register as a new user.
 - Login to **Online Services**.
 - Click on **My ID card** and print.
- **Pull it up on your smartphone.**
 - Go to the Delta Dental website and register as a new user.
 - Login to **Online Services**.
 - Select **My ID card** from the main menu.

What's my Enrollee ID?

Your social security number can also be used to identify you, but we all want to avoid sharing that number whenever possible. Your Enrollee ID is a safer choice. It's available starting January 1, 2017, from the Delta Dental website — and you can see it on your ID card or under your **Eligibility Information** online. You can also call Delta Dental after January 1, 2017 to get the number.

delta dental website and mobile app

Delta Dental provides three ways for you to stay on top of your dental benefit: visit the website from your computer, access the mobile-optimized website on your smartphone, or download and use the free app. No matter which source you choose you'll be able to:

- Find a dentist (note that you don't have to login to search for a network dentist).
- View your electronic ID card (and grab your Enrollee ID).
- See your benefits and eligibility.
- Check claims.

How to register

You can go to the Delta Dental website starting today to search for a network dentist and view general information about your Chevron Dental Plan without registering or logging in. However, you need to wait until January 1, 2017, after your enrollment is complete and your Delta Dental coverage starts, to register and access the full site services.

- Go to www.deltadentalins.com/chevron
- Click on **Register Today** in the **Online Services** section.
- You'll need to provide some basic information to verify your enrollment account.
- You'll need to provide your social security number as you will not yet have your Enrollee ID. This is a one-time request only. You'll get to setup your own username and password as part of the registration process.

Do I need to find a new dentist?

You can continue to use any provider you choose, network or out-of-network, under the Chevron Dental Plan. This means you aren't required to find a new dentist. If your current dentist is not in the Delta Dental PPOSM or Delta Dental Premier[®] network, it's still your choice to continue to use that provider or locate a new network provider. Just be sure you understand how that choice affects your out-of-pocket costs. Go to hr2.chevron.com and click on **2017 Benefit Changes** to access special links that make it easier to research your dental provider options.

Chevron Dental Plan Contact Information

Claims Administrator	Delta Dental of California
Network Name	<ul style="list-style-type: none">• Delta Dental PPOSM• Delta Dental Premier[®]
Group Number	<ul style="list-style-type: none">• 18368
Direct Phone Numbers	<ul style="list-style-type: none">• 1-800-228-0513 (Inside the U.S.)• 415-972-8300 (Outside the U.S.)• 5 a.m. — 5 p.m. Pacific (7 a.m. — 7 p.m. Central)
Website	<ul style="list-style-type: none">• www.deltadentalins.com/chevron• Full site available on January 1, 2017. Provider search available today.
Mobile App	<ul style="list-style-type: none">• Delta Dental app